



Business Digitalization and Women's Entrepreneurship: A PRISMA-Based Systematic Literature Review of International Literature

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ABSTRACT

Business digitalization has reshaped entrepreneurial practice, yet its effects on women entrepreneurs vary across contexts. This study conducts a Systematic Literature Review following PRISMA 2020 to examine how digitalization both supports and constrains women's entrepreneurship. A Scopus search ("digital entrepreneurship" AND "women" OR "female entrepreneur") yielded 144 articles, of which 38 met the inclusion criteria. Thematic synthesis identified five themes: digital duality, contextual conditioning, digital literacy as a mediator, persistent gender bias, and psychological and social resources. The study formulates three evidence-based propositions and future research agendas, including longitudinal studies, generative AI, and policy effectiveness, with implications for theory, policy, and practice.

INTRODUCTION

Over the past two decades, digitalization has brought major changes to the global entrepreneurial ecosystem. The rise of social media, *e-commerce*, digital financial services, and artificial intelligence has opened wider opportunities for various groups in society, including women, to participate in economic activity. Nevertheless, digital transformation has not automatically eliminated the gender gaps that persist in entrepreneurial practice.

Several studies point to a paradoxical situation. A bibliometric analysis of 1,234 publications from 2006 to 2023 shows that the topic of *Women Entrepreneurship and Gender Role* accounts for 16.9% of all studies on *digital entrepreneurship* (Miah et al., 2025). Even so, women entrepreneurs continue to face obstacles such as limited access to financing, psychological barriers, and sociocultural factors. Molina-López et al. (2026) found that women-led digital startups in Spain have more limited access to credit and face higher interest costs than startups led by men.

Based on this phenomenon, this study aims to analyze the role of business digitalization in both supporting and hindering women's entrepreneurship through a systematic literature review. The discussion focuses on identifying the digital factors that influence women's entrepreneurship, the opportunities and barriers that arise from digitalization, the theories that dominate the research, and the directions of future research.

This review makes both theoretical and practical contributions. Theoretically, it maps the development of concepts and identifies research gaps related to women's entrepreneurship in the digital era. Practically, the synthesis of 38 studies from various countries yields evidence-based findings that can serve as a basis for policymaking, empowerment programs, and the development of digital ecosystems that are more responsive to women's needs.

LITERATURE REVIEW

Digital Entrepreneurship and a Gender Perspective

Digital entrepreneurship is the process of creating and developing business opportunities through the use of digital technologies, such as online platforms, mobile technologies, and data ecosystems (Nambisan, 2017). Its main characteristics include high flexibility, relatively low expansion costs, and dependence on the digital capabilities of business actors.

From a gender perspective, women still face various structural barriers, including limited access to capital and business networks as well as lower confidence in using technology (Brush et al., 2009). *Feminist Entrepreneurship Theory* asserts that entrepreneurship research is still dominated by a masculine perspective, so that women's experiences are often insufficiently accommodated (Ahl, 2006). This raises the question of the extent to which digitalization can reduce, or instead perpetuate, gender gaps in entrepreneurship.

Technology Acceptance Model and Gender

The *Technology Acceptance Model* (TAM) explains that technology acceptance is influenced by *perceived usefulness* and *perceived ease of use* (Davis, 1989). In the context of women's entrepreneurship, however, this model has generally been extended by incorporating social and cultural factors. Al-Boinin et al. (2025)

showed that the adoption of social media-based entrepreneurship in Qatar is also influenced by family roles, kinship relations, and efforts to protect reputation. This finding indicates that gender and social context need to be considered in understanding women's technology adoption behavior (Venkatesh et al., 2000).

Digital Affordances and the Duality of Technology

Digital Affordances Theory explains that technology provides action possibilities that can be used differently by each individual (Nambisan, 2017). For women entrepreneurs, digital affordances can take the form of network expansion, access to learning, the creation of business opportunities, and business scaling (Wiig et al., 2024). However, based on the concept of the duality of technology in *structuration theory* (Giddens, 1984), technology is not neutral because it always interacts with social structures that have been shaped by gender relations. As a result, the impact of digitalization depends greatly on social and institutional contexts and on individual characteristics.

Capability Approach and Psychological Capital

The *Capability Approach* emphasizes that the success of digitalization is determined not only by access to technology but also by individuals' ability to use it effectively (Sen, 1999). In the context of women's entrepreneurship, this ability is supported by *psychological capital*, which encompasses self-efficacy, hope, optimism, and resilience (Luthans et al., 2007). Laouti & Zhao (2026) showed that digital entrepreneurship has a greater impact when it is supported by strong psychological capacity and adequate digital infrastructure. This finding is consistent with *Conservation of Resources Theory*, which holds that psychological resources help individuals make better use of external resources, including digital technology (Hobfoll, 1989).

METHODOLOGY

This study employs the Systematic Literature Review (SLR) method, guided by the PRISMA 2020 guidelines, to ensure that the review process is systematic, transparent, and replicable (Liberati et al., 2009; Page et al., 2021). This method was chosen because research on digitalization and women's entrepreneurship has grown rapidly, yet few studies have comprehensively integrated findings across countries.

The literature search was conducted in the Scopus database using the keywords "*digital entrepreneurship*" AND "*women*" OR "*female entrepreneur*". Eligible articles had to be written in English, have *open access* status, be published between 2021 and 2026, and address the relationship between business digitalization and women's entrepreneurship. Conversely, *literature review* articles, irrelevant articles, and articles that did not meet methodological standards were excluded from the analysis.

The selection process followed the PRISMA 2020 flow. Of the 144 articles identified, 103 were eliminated at the screening stage, leaving 41 articles for full-text assessment. After *full-text screening*, three more articles were excluded because they did not meet the established criteria. Consequently, 38 articles were deemed eligible and were used in the synthesis of the research findings (Table 1).

Table 1. Summary of the Article Selection Flow Based on PRISMA 2020

Stage	Description	Number of Articles
Identification (Scopus)	Results of the Scopus database search based on the specified keywords	144
Duplicates removed	No duplicate articles were found	0
After duplicate removal	Articles proceeding to the screening stage	144
Excluded (title/abstract screening)	Not in English, not open access, outside the year range, or literature reviews	103
Passed title/abstract screening	Proceeded to full-text screening	41
Excluded (full text)	Not relevant to the research focus after full-text reading	3
Included in the synthesis	Met all inclusion and eligibility criteria	38

Data extraction used a structured form that recorded the authors and year of publication, the country of study, the methods used, the sample size, the main findings, and the relevance of each study to the formulated *research questions*. The data were then synthesized using the *thematic synthesis* approach proposed by Thomas & Harden (2008). This approach comprises three iterative stages: (1) detailed line-by-line coding of each study's findings, (2) the development of descriptive themes, and (3) the generation of analytical themes that go beyond the findings of the individual studies. This approach was chosen because it allows the integration of results from various methodological designs, whether qualitative, quantitative, or mixed methods.

Based on this selection procedure, the 38 articles that met all requirements were analyzed in depth through *thematic synthesis*. The synthesis results are presented according to the four *research questions* that form the main focus of this review.

RESEARCH RESULT

Characteristics of the Included Studies

The 38 articles that passed the selection show a considerable increase in publications in recent years. Of all the studies, 1 article was published in 2021, 2 in 2022, 6 in 2023, 5 in 2024, 18 in 2025, and 6 in 2026. The increase from 6 studies in 2023 to 18 studies in 2025 indicates growing academic attention to the relationship between digitalization and women's entrepreneurship. This phenomenon is presumably related to the acceleration of digital transformation triggered by the COVID-19 pandemic.

Geographically, the analyzed studies come from more than 20 countries. East Asia is represented by China with 3 studies. In Southeast Asia, there are Indonesia with 3 studies and Malaysia with 1 study. South Asia comprises Bangladesh and Pakistan, each contributing 2 studies. In the Middle East and North Africa, Saudi Arabia accounts for 3 studies, while Qatar, Oman, Morocco, and Palestine are each represented by 1 study. Sub-Saharan Africa includes Nigeria with 2 studies and Rwanda and Algeria with 1 study each. The European region consists of Spain with 2 studies, Ireland/the UK with 3 studies, and Austria and Portugal with 1 study each. In addition, there are studies from Brazil, Mexico/Ecuador, the Caribbean region, and Australia, totaling 2 studies. The dominance of Global South countries in this body of literature shows that digitalization and women's entrepreneurship are highly relevant to gender-based economic development.

In terms of research approach, 17 studies (44.7%) applied qualitative methods, 15 studies (39.5%) used quantitative methods, and 6 studies (15.8%) employed *mixed methods*. This methodological variation offers strong opportunities for triangulation, because qualitative studies can portray the experiences and identity construction of women entrepreneurs, while quantitative studies focus more on measuring the impact on business performance and entrepreneurial intention.

RQ1: Digital Factors Influencing Women's Entrepreneurship

The synthesis of the 38 studies identified seven groups of digital factors that play a role in women's entrepreneurship. First, social media platforms such as Instagram, Facebook, WhatsApp, TikTok, WeChat, and Xiaohongshu are the most frequently discussed factor in the literature and have proven to be the main means for women to carry out digital entrepreneurial activities in various countries (Al-Boinin et al., 2025; Andalib et al., 2025; Aris et al., 2025; Chakraborty Dey et al., 2025).

Second, *e-commerce* platforms facilitate market access and expand consumer reach (Ratten & Braga, 2024; Wiig et al., 2024). Third, digital financial services such as *mobile banking*, *agent banking*, and *e-wallets* contribute to greater financial inclusion, especially for women who previously had limited access to formal financial services (Alom et al., 2025; Zahwa et al., 2025).

Fourth, information and communication technology (ICT) infrastructure, including the internet, smartphones, and cloud computing, serves as the main foundation for developing digital entrepreneurship (Elshaiekh et al., 2023; Mutesi et al., 2025). Fifth, digital literacy and digital competence emerge as mediating factors that strongly determine whether technology use leads to real economic empowerment (Alshebami et al., 2025; Molina-López et al., 2021). Sixth, digital communities and mentoring platforms help expand networks, transfer knowledge, and support entrepreneurial learning (Lall et al., 2023; Schmitt, 2025). Seventh, artificial intelligence (AI) is emerging as a new and ambivalent factor: it offers opportunities for innovation and creativity while also raising concerns about the potential displacement of human work (Ratten, 2024; Wei et al., 2026).

The dominant digital platforms also differ from country to country. In China, WeChat and Douyin are the most influential platforms. In Bangladesh,

the *F-commerce* (*Facebook Commerce*) ecosystem has developed as the main channel for digital business activity. Rwanda, by contrast, places more emphasis on cross-border *e-commerce* within the framework of the AfCFTA (Mutesi et al., 2025). These variations show that digital infrastructure, platform regulation, and local cultural characteristics play an important role in shaping how women entrepreneurs use digital technology.

RQ2: Barriers and Opportunities of Digitalization for Women Entrepreneurs Opportunities

The synthesis identified five main opportunities that digitalization offers women's entrepreneurship. First, digitalization expands market access to the global level at relatively low cost (Best et al., 2025; Ratten & Braga, 2024). Second, home-based business models allow women to run businesses without being constrained by mobility or certain social norms (Andalib et al., 2025; Shah & Malik, 2022). Third, digital finance promotes financial inclusion and supports the development of women's entrepreneurship (Alom et al., 2025). Fourth, digital platforms facilitate the formation of networks, social capital, and learning through communities and mentoring programs (Ibrahim et al., 2025; Lall et al., 2023). Fifth, digital spaces open opportunities for women to strengthen their identity, increase their *agency*, and express themselves more freely (D. G. Kelly & McAdam, 2022).

Barriers

The synthesis identified five main barriers that women face in digital entrepreneurship. First, a gender-based digital divide persists, especially among women in rural areas and low-income groups who have limited access to digital infrastructure (Khoo et al., 2024; Mutesi et al., 2025). Second, low digital literacy and competence limit women's ability to optimize technology for economic benefit (Alshebami et al., 2025; Molina-López et al., 2021). Third, digital entrepreneurship does not reduce women's domestic burden and even adds to the demand to be constantly connected online and to maintain an image in digital spaces (G. Kelly & McAdam, 2025; Wei et al., 2026). Fourth, gender bias remains strong in the funding ecosystem, both in access to *venture capital* and in the higher financing costs faced by women-led *startups* (Molina-López et al., 2026; Polshinskaya et al., 2026). Fifth, women also face various digital risks, such as online harassment, cybersecurity threats, data privacy problems, and platform algorithm pressures (D. G. Kelly & McAdam, 2022; Mutesi et al., 2025).

RQ3: Dominant Theoretical Frameworks

The *Technology Acceptance Model* (TAM) is the most widely used theoretical framework, appearing in five studies. However, most studies no longer use TAM in its original form, instead, they develop *extended* versions that incorporate social, cultural, and gender aspects. In addition, feminist theories such as *Feminist Entrepreneurship Theory*, *Postfeminist Theory*, and *Cyberfeminism* are used in eight studies.

Liminality Theory has been applied consistently by G. Kelly & McAdam (2025) and by G. Kelly & McAdam (2023) to explain the identity transitions that women experience in digital entrepreneurship. Meanwhile, *Digital Affordances Theory* (Nambisan, 2017) is used in four studies, whereas the *Theory of Planned Behavior* and the *Resource-Based View* appear in roughly two to three studies.

One important development in the literature is the increasing use of integrative theoretical approaches that combine technological perspectives with feminist theory. Several studies have even developed new conceptual frameworks, such as the GTE (*Gender-Technology-Entrepreneurship*) Framework (Wei et al., 2026), the G-FLCM, which focuses on gender-based financial literacy (Nuraisyiah et al., 2025), and the *Socio-Informational Stratification* theory developed by Ibrahim et al. (2025). These findings indicate a need to develop a *grand theory* that can explain the relationship among gender, technology, and entrepreneurship more comprehensively.

RQ4: Trends and Future Research Agenda

The analysis shows five of the most frequently recommended research agendas for developing the study of women's digital entrepreneurship. First, longitudinal research is needed to understand the long-term dynamics of digital transformation among women entrepreneurs. Second, the research focus should be extended to underrepresented groups, such as rural women, older women, and ethnic minorities. Third, it is important to examine the impact of emerging technologies, including generative AI, the metaverse, and blockchain. Fourth, cross-country comparative studies with uniform methodologies are needed to produce more comparable findings. Fifth, public policy perspectives should be integrated to evaluate the effectiveness of government interventions in reducing the digital gender gap.

Five Synthesized Themes

Through the iterative *thematic synthesis* process, five main themes were identified that represent the core contributions of the analyzed literature. The first theme is *Digital Duality: Empowerment–Constraint Simultaneity*. The literature shows that digital technology can function simultaneously as a means of empowerment and as a mechanism of constraint (Wei et al., 2026). These two functions are not mutually exclusive, they coexist at varying intensities depending on the context. D. G. Kelly & McAdam (2022) describe this condition as a “dual space” fraught with uncertainty, while Best et al. (2025) show that gender-based contradictions and tensions persist even though technology offers many new opportunities.

The second theme, *Contextual Conditioning of Digital Impact*, emphasizes that the impact of technology is strongly influenced by social, cultural, economic, and institutional contexts. Findings from Palestine (Althalathini & Tlaiss, 2023) differ markedly from those from Australia (Polshinskaya et al., 2026) and Spain (Molina-López et al., 2026). Thus, no single model of digitalization can be applied universally across all contexts.

The third theme is *Digital Literacy as Critical Mediator*. Almost all studies position digital literacy as a very important mediating factor. Alshebami et al. (2025) found that digital literacy was the only significant mediator between access to technology and digital entrepreneurial intention among women in Saudi Arabia. This finding is reinforced by Soetikno et al. (2025), who showed that digital hard skills and soft skills are the strongest predictors of digital entrepreneurial intention among women SME owners in Indonesia.

The fourth theme, *Persistent Gender Bias in Digital Ecosystems*, shows that gender bias does not disappear in digital environments but is transformed into more complex forms. This bias appears through platform algorithms, discrimination in *venture capital* funding, disparities in the cost of capital for women-led startups, and unequal digital aesthetic demands. The bibliometric analysis of 1,234 articles by Miah et al. (2025) also confirms that gender bias in *digital entrepreneurship* is a theme that consistently appeared throughout 2006–2023.

The fifth theme is *Psychological and Social Resources as Necessary Conditions*. Laouti & Zhao (2026) concluded that *Psychological Capital* (PsyCap) is a necessary condition in all configurations of poverty reduction through digital entrepreneurship. This finding is in line with Alhothali & Al-Dajani (2022), who highlighted the importance of passion-based positive emotions in building women entrepreneurs' resilience during crises. In addition, Molina-López et al. (2021) demonstrated that *self-efficacy* acts as a mediating mechanism that enables training to be translated into real capability.

Evidence-Based Propositions

The synthesis produced three main propositions. First, the impact of digital technology on women's entrepreneurship is contextual and conditional, and is therefore influenced by institutional factors, digital literacy, *psychological capital*, and the quality of available digital infrastructure (Althalathini & Tlaiss, 2023; Best et al., 2025; G. Kelly & McAdam, 2025; Shah & Malik, 2022). Second, gender barriers in digital entrepreneurship are systemic and multidimensional, encompassing structural, cultural, and psychological aspects that go beyond the issue of technology access alone (Polshinskaya et al., 2026). Third, digital entrepreneurship has the potential to enhance women's economic empowerment, particularly in developing countries, when supported by appropriate interventions, digital finance, and synergy between *PsyCap* and digital infrastructure (Alom et al., 2025; Laouti & Zhao, 2026).

DISCUSSION

This review yields important theoretical and practical implications. Theoretically, the findings indicate the need for more integrated theory development to explain the relationship among digitalization, gender, and entrepreneurship. Although several frameworks, such as the *GTE Framework* (Wei et al., 2026), the *G-FLCM* (Nuraisyiah et al., 2025), and the *SIS theory* (Ibrahim et al., 2025), have been developed, their validity still needs further testing. In addition, the *intersectional* approach (Crenshaw, 1989) and *structuration theory* (Giddens, 1984) are considered relevant for understanding the dynamics of women's digital entrepreneurship.

Practically, the results confirm that women's digital empowerment cannot be achieved merely by providing infrastructure; it also requires strengthening digital literacy and competence. The findings of Molina-López et al. (2021) show that targeted entrepreneurship training can increase women's self-efficacy and their ability to overcome digital barriers. On the other hand, indications of gender bias in digital platforms and the *venture capital* ecosystem call for more inclusive

policies and fairer funding support (Molina-López et al., 2026; Polshinskaya et al., 2026).

For program designers, the development of *psychological capital* and resilience needs to be integrated with technical training (Alhothali & Al-Dajani, 2022; Laouti & Zhao, 2026). Mentoring programs, learning communities, and digital networks have also proven effective in strengthening women's capacity, as shown by the findings of Lall et al. (2023) on the effectiveness of digital *vicarious learning* in increasing connectedness with mentors.

CONCLUSIONS AND RECOMMENDATIONS

This *Systematic Literature Review* synthesized 38 Scopus-indexed articles published between 2021 and 2026 to examine the role of business digitalization in both supporting and hindering women's entrepreneurship. The review yields three main findings. First, the relationship between digitalization and women's entrepreneurship is complex and strongly shaped by context. Digital technology does not always lead to empowerment, because at the same time it can create various barriers for women entrepreneurs.

Second, digital literacy and psychological capital are important prerequisites for turning access to technology into empowerment and business sustainability. Therefore, providing digital infrastructure without strengthening competence and psychological capacity may widen the gender gap. Third, gender bias remains present in the digital ecosystem, albeit in more covert forms. This bias is still visible in funding systems, platform algorithms, and online performance demands, so digital transformation needs to be accompanied by broader structural change.

ADVANCED RESEARCH

The scope of this review is bounded by the criteria set in its design: only English-language, open-access articles indexed in Scopus and published between 2021 and 2026 were included, and literature review articles were excluded. The findings should therefore be interpreted within these boundaries. Future research should focus on longitudinal studies, the impact of generative AI, cross-country comparisons, and evidence-based evaluations of policy effectiveness, in addition to the agenda outlined under RQ4. This agenda is becoming increasingly important as technological developments move faster than the production of scientific knowledge.

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