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INFLUENCE OF PERSONAL ATTRIBUTES ON DIGITAL ENTREPRENEURIAL INTENTION: THE ADDED IMPACT OF ENTREPRENEURIAL PASSION AND CREATIVITY

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ABSTRACT

Digital entrepreneurship is gaining global relevance as digital technologies transform the way ventures are conceived and launched. However, the individual-level traits influencing digital entrepreneurial intention (DEI) remain under-examined. This study extends prior frameworks by integrating two novel predictors, entrepreneurial passion and creativity, alongside five established traits: empathy, prior Experience, locus of control, self-efficacy, and risk-taking Tendency. Using a structured questionnaire, data were collected from 589 Bangladeshi university students, a population well-positioned as future digital entrepreneurs. Multiple regression analysis revealed that all seven personal attributes significantly and positively influence DEI ($p < 0.05$). The extended model accounted for 59.4% of the variance in DEI (Adjusted $R^2 = 0.594$, $F(7, 581) = 122.4$, $p < 0.001$). Quantitatively, risk-taking Tendency ($\beta = 0.301$, $p < 0.001$) and entrepreneurial passion ($\beta = 0.244$, $p < 0.001$) emerged as the strongest predictors. Creativity ($\beta = 0.127$, $p = 0.002$), locus of control ($\beta = 0.119$, $p = 0.001$), and self-efficacy ($\beta = 0.102$, $p = 0.004$) followed in magnitude. Empathy ($\beta = 0.079$, $p = 0.024$) and prior Experience ($\beta = 0.058$, $p = 0.047$) also showed statistically significant but comparatively smaller effects. These results highlight that both affective (passion, empathy) and cognitive (creativity, self-efficacy, locus of control) traits play a pivotal role in fostering digital entrepreneurship. The findings underscore the importance of cultivating emotional motivation and innovative capacity in digital entrepreneurship education. Overall, this study presents a robust empirical model that explains DEI, offering practical implications for entrepreneurship educators and policymakers in developing contexts.

INTRODUCTION

Advanced digital technologies have transformed the business landscape, creating new opportunities and challenges for entrepreneurs. Digital entrepreneurship, a distinct subcategory, centers on leveraging digital technologies and online platforms to create, manage, and grow ventures. This digital context differentiates itself from traditional entrepreneurship by relying on virtual operations and innovative technological tools. While interest in digital entrepreneurship is increasing, research on its key driving factors is still in its formative stages. In particular, there is a need to understand what motivates individuals to pursue entrepreneurial endeavors in the digital realm, digital entrepreneurial intention (DEI). DEI extends beyond a general inclination to start a business; it reflects a proactive commitment to initiate new ventures using digital means. Identifying the determinants of DEI is crucial, as intentions often precede and predict actual entrepreneurial behavior (Ajzen, 1991).

Prior studies on entrepreneurial intentions have highlighted various individual characteristics that can facilitate or hinder one's resolve to start a venture. Additionally, optimizing digital media platforms has been identified as a crucial component of digital entrepreneurship, enabling ventures to effectively reach their target markets (Krings et al., 2021). Building on the theory of planned behavior and trait-based approaches, researchers have examined how personal traits and experiences shape entrepreneurial intentions (Kautonen et al., 2015; Schlaegel & Koenig, 2014). In the context of social

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entrepreneurship, for example, Hossain (2021) demonstrated that empathy, prior Experience, internal locus of control, self-efficacy, and risk-taking propensity positively influence students' intentions to become entrepreneurs. These findings suggest that individual-level factors have a significant impact on entrepreneurial career choice processes. It is plausible that similar personal attributes also drive intentions in the digital entrepreneurship domain, yet this area remains underexplored. Moreover, beyond these five traits, other personal factors could further deepen our understanding of entrepreneurial intention formation. In particular, entrepreneurial passion — the intense positive emotion and dedication towards entrepreneurial activities — and creativity, the capacity to generate novel and valuable ideas, are two pertinent individual-level variables that may directly affect one's intention to found a digital venture.

Entrepreneurial passion has been theorized as a core motivational force that energizes entrepreneurs to pursue and persist in venture creation (Cardon et al., 2009). Passion embodies a strong emotional attraction towards entrepreneurial work and has been linked to higher entrepreneurial goals, effort, and perseverance. Recent studies have begun to empirically connect entrepreneurial passion with the formation of entrepreneurial intentions. For instance, a study by Biraglia and Kadile (2017) found that passion, coupled with creativity, significantly predicted individuals' intent to start new businesses. Similarly, contemporary research underscores that passion can inspire nascent entrepreneurs to overcome obstacles and commit to launching their ventures (Murnieks et al., 2016). Given that digital entrepreneurship often requires continual learning and adaptation to fast-changing technology, passionate engagement may be especially critical in sustaining the intention to embark on a digital startup journey.

Creativity, defined as the ability to produce innovative and valuable ideas, is another individual attribute closely associated with entrepreneurship. Creative individuals are better at recognizing opportunities and devising novel solutions, highly valuable skills in the digital economy, where innovation is constant. Prior research in traditional settings has demonstrated that creativity can stimulate entrepreneurial intentions by enhancing opportunity identification and confidence in problem-solving (Hamidi et al., 2008; Rahaman et al., 2022). More recent evidence reinforces the importance of creativity: for example, Shahab et al. (2019) found that entrepreneurial creativity (along with education) significantly impacts self-efficacy and entrepreneurial intentions. Creativity might drive individuals to conceive unique digital business models or products in a digital context, thereby strengthening their intent to actualize those ideas through venture creation.

In light of these considerations, this study aims to revise and extend the digital entrepreneurial intention (DEI) model by incorporating entrepreneurial passion and creativity as additional predictors alongside the five established individual factors (empathy, prior Experience, locus of control, self-efficacy, and risk-taking). By doing so, we aim to gain a more comprehensive understanding of how personal attributes collectively influence one's propensity to engage in digital entrepreneurship. We integrate entrepreneurship and digital entrepreneurship literature to develop hypotheses for the effect of each predictor on DEI. Using a sample of 589 university students (an appropriate population for intention studies, as they are prospective entrepreneurs in the near future), we test the proposed model and evaluate the contributions of each factor. The findings of this research will enrich the theoretical discourse on digital entrepreneurial intentions and offer insights for educational and incubation programs to cultivate essential traits (such as passion and creativity) in aspiring digital entrepreneurs.

The remainder of the paper is structured as follows. First, we review relevant literature and formulate hypotheses for the relationships between the seven individual-level factors and digital entrepreneurial intention. Next, we describe the methodology, including the sample, measures, and analytic approach. We then present the statistical analysis results, followed by a discussion of the findings in light of theory and prior research. Finally, we outline the practical and theoretical implications of the study, acknowledge its limitations, and suggest avenues for future research before concluding.

LITERATURE REVIEW

Empathy refers to the capacity to understand and share others' feelings and experiences. In an entrepreneurial context, empathy enables individuals to perceive problems or needs from others' perspectives and respond with innovative solutions that are tailored to their needs. Empathic individuals are attuned to the pain points of customers or communities, which can inspire the recognition of opportunities and socially conscious venture ideas. In traditional and social entrepreneurship research, empathy is a driver for helping behavior and pro-social venture creation (Mair & Noboa, 2006; Hockerts, 2015). While digital entrepreneurship is primarily technology-driven, empathy can still play a crucial role: understanding user needs deeply can lead to the development of user-centric digital products and services. An aspiring digital entrepreneur with higher empathy may be more inclined to identify with users' problems and feel compelled to create a digital solution, thereby strengthening their entrepreneurial intention. Empirical support for the influence of empathy on entrepreneurial intentions is documented in social entrepreneurship settings (Hockerts, 2017; Hossain, 2021). We expect a similar positive linkage in the digital domain.

Prior Experience encompasses an individual's previous exposure to activities related to entrepreneurship or relevant domains. Experience can be gained through activities such as working in a startup, participating in business projects, or involvement in digital technology endeavors. Experience often shapes attitudes and self-confidence. Positive experiences can reinforce one's desire and perceived feasibility to repeat the behavior (Shook et al., 2003). In entrepreneurship research, prior entrepreneurial exposure or involvement in related projects has been identified as a predictor of entrepreneurial intention (Kautonen et al., 2015; Chlosta et al., 2012). The rationale is that Experience provides practical knowledge, skills, and a realistic preview of venture creation, thereby reducing uncertainty. In the digital entrepreneurship context, prior Experience (such as developing a digital product, managing an online business, or volunteering in a technology initiative) can build pertinent knowledge and networks. Such expertise may enhance an individual's confidence in launching a digital startup and increase their commitment to doing so. Empirical studies in social entrepreneurship have similarly found that volunteering or working on social projects increases students' inclination to start a social venture.

Locus of control is a personality trait reflecting one's belief about control over life events. Individuals with a strong internal locus of control believe that the outcomes in their lives are primarily a result of their own actions and efforts, rather than external forces or luck (Rotter, 1954). This trait has long been associated with entrepreneurial propensity; entrepreneurs often exhibit a high internal locus of control, believing they can shape their venture's success through personal initiative and effort. An internal locus of control can instill greater confidence in managing the uncertainties of entrepreneurship, as individuals feel they have agency to influence results. Prior studies have found that an internal locus of control is associated with higher entrepreneurial intentions (Göksel & Aydıntan, 2011; Altinay et al., 2012). In a digital entrepreneurship scenario, those with an internal locus may be more comfortable leveraging digital tools and strategies to achieve business goals, trusting in their own ability to learn and adapt. They will likely view potential challenges in the digital marketplace as surmountable through effort and skill, thus bolstering their intention to initiate a digital venture.

Self-efficacy refers to one's belief in one's capability to perform tasks and achieve goals (Bandura, 1977). Entrepreneurial self-efficacy refers to the confidence in one's ability to launch and successfully run a new venture (Chen et al., 1998; Mair & Noboa, 2006). High self-efficacy can influence the decision-making process by increasing an individual's perceived feasibility of entrepreneurship. If people believe they have the skills to start a business, they are more likely to form the intention to do so (Krueger & Brazeal, 1994). Prior research consistently identifies self-efficacy as a strong predictor of entrepreneurial intention (Zhao et al., 2005; Schlaegel & Koenig, 2014). In the context of digital entrepreneurship, self-efficacy encompasses confidence in one's technical skills (e.g., coding, digital marketing) and the business acumen necessary to establish a digital startup. Individuals with greater digital entrepreneurial self-efficacy are more likely to perceive themselves as capable of navigating the complexities of the digital market, from developing a digital product to acquiring online customers. They are thus more likely to intend to start a digital venture. Empirical evidence from related domains supports this link; for example, Shahab et al. (2019) found self-efficacy crucial for translating creativity and education into entrepreneurial intention in a multi-country study.

A risk-taking tendency is the disposition to willingly take on risk and uncertainty in decision-making. Entrepreneurship inherently involves risk, as new ventures often face uncertain outcomes and a potential for failure. Individuals vary in risk tolerance; those with higher risk-taking propensity are more comfortable with uncertainty and are often more attracted to entrepreneurial careers (Stewart & Roth, 2001). Since early studies, risk-taking has been considered a hallmark trait of entrepreneurs (Brockhaus, 1980). A person eager to take calculated risks may view the uncertainties of starting a business, including a digital business, as challenges to be embraced rather than avoided. Prior research in commercial and social entrepreneurship contexts has linked risk propensity to stronger entrepreneurial intentions. In the digital arena, while some entry barriers are reduced (for instance, lower startup costs), significant risks remain related to technological change, competition, cybersecurity, and other factors. Those with a greater risk-taking tendency might be less deterred by these uncertainties and more resolute in their intention to create a digital startup.

Entrepreneurial passion is characterized by intense positive emotions, deep intrinsic motivation, and enduring enthusiasm for entrepreneurial activities such as inventing new products or founding new businesses. Passionate entrepreneurs are often described as being "obsessed" in a positive way with their venture ideas, which fuels their perseverance and resilience (Cardon et al., 2009). The role of passion in entrepreneurship has received growing scholarly attention, with findings suggesting that passion can drive higher levels of initiative and persistence even in the face of obstacles. From an intention standpoint, entrepreneurial passion can strengthen one's personal desire and commitment to start a business. When individuals feel passionate about an entrepreneurial idea or role, they are more likely to form a stronger intention to pursue that path as a career. Recent studies provide evidence of the influence of passion on entrepreneurial intention. For example, Newman et al. (2019) reported that entrepreneurs' passion positively predicted their intentions to start a business and subsequent actions. Similarly, Biraglia and Kadile (2017) found that entrepreneurial passion significantly contributes to developing entrepreneurial intentions among hobbyist entrepreneurs (in their study of homebrewers). In the context of digital entrepreneurship, passion can be a critical energizing factor: launching a digital enterprise often requires long hours of skill development and iterative product refinement, which are more sustainable when driven by genuine passion. A passionate individual is likely to remain committed to the goal of founding a digital startup, despite setbacks such as software bugs or market feedback, thereby maintaining a high level of entrepreneurial intention.

Creativity is the ability to generate original ideas, concepts, or solutions that are valuable and innovative. In entrepreneurship, creativity underlies the recognition of opportunities. The process of perceiving new business opportunities often comes from creative insight. Creative individuals tend to question the status quo and envision novel products or services, making them more inclined to pursue entrepreneurship to implement their ideas. Prior research has linked creativity to entrepreneurial intentions; for instance, students with higher creativity have shown greater interest in starting their own businesses (Zampetakis et al., 2009). Creativity can also enhance self-efficacy and attitudes towards entrepreneurship by giving individuals a sense of originality and a competitive advantage. A recent study by Shahab et al. (2019) explicitly examined "entrepreneurial creativity" and found that it plays a significant role in shaping entrepreneurial self-efficacy and intentions. In digital entrepreneurship, creativity is even more salient. Digital entrepreneurs operate in fast-paced, innovation-driven environments where competitive advantage often comes from unique digital solutions or disruptive business models. An individual's creativity can lead to the conception of a new app, platform, or digital service that they become eager to bring to life. This creative ideation can spark and reinforce the intention to develop a venture that brings the idea to market. Those scoring higher on creativity will be more likely to intend to start a digital enterprise, all else being equal.

This study aims to advance the current Digital Entrepreneurial Intention (DEI) model by incorporating entrepreneurial passion and creativity as additional predictors alongside the five recognized individual factors: empathy, prior Experience, locus of control, self-efficacy, and risk-taking. The goal is to provide a deeper and more holistic understanding of the factors influencing DEI. This research proposes the following hypotheses.

H_1: Empathy positively influences digital entrepreneurial intention.
H_2: Prior entrepreneurial or relevant Experience positively influences digital entrepreneurial intention.
H_3: An internal locus of control has a positive influence on digital entrepreneurial intention.
H_4: Self-efficacy positively influences digital entrepreneurial intention.
H_5: Risk-taking Tendency positively influences digital entrepreneurial intention.
H_6: Entrepreneurial passion positively influences digital entrepreneurial intention.
H_7: Individual creativity positively influences digital entrepreneurial intention.

MATERIALS AND METHODS

Sample and Data Collection

This study applied a quantitative survey design to test the above hypotheses. The target population consisted of university students in Bangladesh, who represent potential future entrepreneurs. Focusing on students is common in entrepreneurial intention research, as they are on the verge of career choices and constitute a relevant sample for studying nascent entrepreneurial intentions (Krueger et al., 2000; Tiwari et al., 2017). Data were collected using a structured self-report questionnaire. With cooperation from several prominent universities, the researchers distributed the survey to final year undergraduate and postgraduate students from business, engineering, and computer science programs. These fields were chosen to capture a diverse set of respondents with exposure to business and digital technology, aligning with the context of digital entrepreneurship. Participation was voluntary, and respondents were assured anonymity and that the data would be used only for research purposes.

A total of 650 survey forms were distributed in class and via an online link. Of these, 612 responses were returned. After screening the data for completeness and attention (e.g., removing forms with excessive missing data or obvious inattentive patterns), 589 responses were deemed usable for analysis. This final sample (N = 589) had an average age of 22.7 years (SD = 2.1). Approximately 55% of respondents were male, and 45% were female. In terms of academic background, approximately 60% were business or management majors, 25% were engineering/computer science majors, and the rest were from other fields (such as economics or social sciences) with an interest in entrepreneurship. During their studies, most respondents (around 72%) reported some exposure to entrepreneurship education or digital innovation courses. These demographics indicate a suitable sample for examining digital entrepreneurial intentions. Table 1 summarizes the key characteristics of the respondents.

Table 1. Demographic Profile of Respondents (N = 589)

Characteristic	Category	Frequency	Percentage (%)
Age	20 or younger	68	11.5%
	21–23	410	69.6%
	24 or older	111	18.9%
Gender	Male	323	54.8%
	Female	266	45.2%
Education Level	Undergraduate (Bachelor's)	482	81.8%
	Postgraduate (Master's)	107	18.2%
Field of Study	Business/Management	354	60.1%
	Engineering/Comp. Science	147	25.0%
	Other	88	14.9%
Entrepreneurship Course Taken	Yes	423	71.8%
	No	166	28.2%

Table 1 profiles 589 university students, predominantly aged 21–23 years (69.6%), with 11.5% aged 20 or younger and 18.9% aged 24 or older. The gender split is pretty balanced (54.8% male, 45.2% female). Most respondents are undergraduates (81.8%) rather than postgraduates (18.2%), indicating that results primarily reflect pre-entry labor market intentions. Academically, 60.1% study business/management, 25.0% engineering/computer science, and 14.9% other fields, an appropriate mix for digital entrepreneurship, combining commercial and technical perspectives. A large majority (71.8%) have taken at least one entrepreneurship course, which enhances the sample's relevance for intention research but may elevate average intention and self-efficacy compared with less-exposed cohorts. Overall, the sample is well-suited for examining digital entrepreneurial intention in a student context; however, generalization to older or non-student populations should be made cautiously.

Measures

All the constructs in this study were measured with established multi-item scales adapted from prior research. The survey instrument assessed the seven independent variables (empathy, previous Experience, locus of control, self-efficacy, risk-taking Tendency, entrepreneurial passion, creativity) and the dependent variable (digital entrepreneurial intention), along with demographic questions. Unless otherwise noted, respondents rated each item on a five-point Likert scale (1 = "strongly disagree" to 5 = "strongly agree"), indicating their level of agreement with each statement.

Digital Entrepreneurial Intention (DEI): We measured DEI using a six-item scale adapted from Abdelwahed et al. (2024), which was initially developed to assess individuals' intentions to start a digital business. The items capture one's readiness and determination to become a digital entrepreneur. A higher score indicates a stronger intention to found a digital venture. In this study, the DEI scale showed good reliability (Cronbach's $\alpha = 0.85$).

Empathy: Empathy was measured using three items adapted from Hockerts (2015, 2017), which were initially developed in a social entrepreneurship context but were framed more generally for this study. These items assess the degree to which respondents resonate with others' difficulties and feel compelled to help. Cronbach's alpha for the empathy scale was 0.84.

Prior Experience: We captured prior entrepreneurial or relevant Experience with a three-item scale based on Hockerts (2017) and prior intention studies. The items asked whether the respondent had Experience working or volunteering in organizations, projects, or activities related to entrepreneurship or digital innovation. A higher score reflects greater pertinent Experience. The reliability of this scale was $\alpha = 0.78$.

Locus of Control: Locus of control was assessed using a seven-item scale adapted from Koh (1996) that measures the internal locus of control in an entrepreneurial setting. Higher scores indicate a more internal locus of control. The internal consistency of this scale was $\alpha = 0.81$.

Self-Efficacy: Entrepreneurial self-efficacy was measured with a four-item scale adapted from Chen et al. (1998) and Hockerts (2017). We specifically focused on the respondent's confidence in skills relevant to starting a digital business. Cronbach's alpha for self-efficacy was 0.83.

Risk-Taking Tendency: We employed a six-item scale developed by Koh (1996) to assess risk-taking propensity. The items describe attitudes towards risk and uncertainty. This measure assesses the respondent's comfort with uncertain outcomes and their preference for bold decisions, traits relevant to entrepreneurial contexts. The risk-taking scale had an internal consistency of $\alpha = 0.72$ in our sample.

Entrepreneurial Passion: Entrepreneurial passion was measured by adapting five items from prior studies of entrepreneurial passion (Cardon et al., 2009; Biraglia & Kadile, 2017). These items capture the intensity of positive feelings toward founding and developing a business. The passion scale demonstrated high reliability ($\alpha = 0.88$).

Creativity: We assessed individual creativity using a four-item creative thinking scale adapted from Tierney and Farmer (2002) and measures used in entrepreneurial contexts (Zampetakis et al., 2009). The items gauged the respondent's self-perception of their creative ability. For this study, creativity refers to entrepreneurial creativity, the ability to generate ideas for new products, services, or solutions. Cronbach's alpha on the creativity scale was 0.80.

All scale items were presented in English, the medium of instruction at the participating universities, ensuring that language did not pose a barrier to understanding. We conducted a pre-test of the questionnaire with 30 students to check for clarity and relevance of the items in the digital entrepreneurship context. Based on the feedback, minor wording adjustments were made (for instance, clarifying terms like "digital venture").

Table 2. Validity Check

Construct	Item Code	Factor Loading
Digital Entrepreneurial Intention (DEI) (α = 0.85)	DEI1	0.78
	DEI2	0.81
	DEI3	0.84
	DEI4	0.80
	DEI5	0.76
	DEI6	0.82
Empathy (α = 0.84)	EMP1	0.77
	EMP2	0.83
	EMP3	0.79
Prior Experience (α = 0.78)	EXP1	0.73
	EXP2	0.76
	EXP3	0.71
Locus of Control (α = 0.81)	LOC1	0.74
	LOC2	0.78
	LOC3	0.81
	LOC4	0.75
	LOC5	0.72
	LOC6	0.79
	LOC7	0.77
Self-Efficacy (α = 0.83)	SE1	0.81
	SE2	0.79
	SE3	0.76
	SE4	0.83

Risk-Taking Tendency (α = 0.72)	RISK1	0.72
	RISK2	0.74
	RISK3	0.70
	RISK4	0.73
	RISK5	0.68
	RISK6	0.71
Entrepreneurial Passion (α = 0.88)	PASS1	0.85
	PASS2	0.83
	PASS3	0.82
	PASS4	0.86
	PASS5	0.87
Creativity (α = 0.80)	CREA1	0.77
	CREA2	0.80
	CREA3	0.76
	CREA4	0.81

The factor loading table shows that all items loaded strongly on their respective constructs, with standardized values ranging from 0.68 to 0.87. These results indicate that each item is a valid indicator of its underlying construct. The highest loading was observed for entrepreneurial passion, reflecting strong coherence among its items, while the lowest loading was found for risk-taking Tendency, but still within an acceptable range.

Reliability Check

We undertook multiple procedures to assess the psychometric soundness of the measures. Cronbach's α exceeded the conventional threshold of 0.70 for all multi-item constructs, indicating acceptable to excellent reliability (Hair et al., 2010). Risk-taking was adequate for exploratory work (α = 0.72). A summary is provided below.

Table 3. Reliability Check

Construct	Items	Cronbach's α
Digital Entrepreneurial Intention (DEI)	6	0.85
Empathy	3	0.84
Prior Experience	3	0.78
Locus of Control	7	0.81
Self-Efficacy	4	0.83
Risk-Taking Tendency	6	0.72
Entrepreneurial Passion	5	0.88
Creativity	4	0.80

The reliability evidence is solid: Cronbach's α values range from 0.72 to 0.88, indicating acceptable to **perfect** internal consistency across constructs. The strongest scales are Entrepreneurial Passion (α = 0.88) and DEI (α = 0.85)**,** followed closely by Empathy (α = 0.84), Self-Efficacy (α = 0.83), Locus of Control (α = 0.81), and Creativity (α = 0.80)**,** all comfortably above the .80 "good" benchmark**.** Prior Experience (0.78) is satisfactory, and its three-item length likely caps α somewhat (α generally increases with more items). The Risk-Taking Tendency (0.72) meets the conventional threshold of 0.70. It is adequate for exploratory work, although it shows the most room for refinement, warranting examination of item-total correlations, reverse-coded items, and potential sub-dimensions. Overall, the scale set provides a reliable foundation for hypothesis testing. To further strengthen reporting, consider adding composite reliability (CR) from the CFA and retaining α in the text/table for transparency.

RESULTS

Descriptive Statistics and Correlations

Table 4 presents the descriptive statistics (mean and standard deviation) for all study variables, along with the Pearson correlation matrix. The sample mean for digital entrepreneurial intention was 3.67 on a 5-point scale (SD = 0.81), indicating that overall intention levels were above the neutral midpoint, with many students agreeing that they plan to pursue digital entrepreneurship. Among the independent variables, entrepreneurial passion had the highest mean (M = 3.89, SD = 0.77), indicating that, on average, respondents felt a strong affinity for entrepreneurship. Creativity and self-efficacy were also relatively high (M = 3.74 and 3.61, respectively). In contrast, prior Experience had the lowest mean (M = 2.94, SD = 0.93), reflecting that many students had limited direct entrepreneurial or work Experience. The correlation matrix indicates that all independent variables exhibit a positive and significant correlation with the dependent variable (DEI), providing initial support for our hypotheses. Entrepreneurial passion and risk-taking Tendency strongly correlate with DEI ($r = 0.59$ and $r = 0.57$, respectively, $p < 0.01$). Locus of control and creativity are also substantially correlated with DEI ($r = 0.50$ and $r = 0.46$, $p < 0.01$). Empathy and prior Experience show weaker yet significant correlations with DEI ($r = 0.33$ and $r = 0.28$, $p < 0.01$). These patterns suggest that students with a higher passion for entrepreneurship, greater risk tolerance, strong internal locus of control, and high creativity tend to report higher intentions to start digital ventures.

Inter-correlations among independent variables are generally moderate. As expected, entrepreneurial passion is moderately correlated with creativity ($r = 0.44$, $p < 0.01$) and self-efficacy ($r = 0.52$, $p < 0.01$), indicating that passionate individuals often feel capable and think creatively. Prior Experience is moderately associated with risk-taking ($r = 0.37$, $p < 0.01$) and self-efficacy ($r = 0.41$, $p < 0.01$), possibly because hands-on Experience can build confidence and comfort with

risk. The highest correlation among the predictors is between self-efficacy and locus of control ($r = 0.55$, $p < 0.01$), which is logical as believing in one's control over outcomes can enhance one's confidence in performing tasks. Importantly, none of the predictor intercorrelations approaches excessively high levels (e.g., $r > 0.8$) that would signal concerns about multicollinearity, aligning with the VIF diagnostics. Overall, the correlation analysis provides a favorable initial test of our model. Each characteristic is positively linked to digital entrepreneurial intention, supporting the notion that these factors may serve as significant determinants.

Table 4. Descriptive Statistics and Correlations among Variables

Variable	Mean (M)	SD	1. DEI	2. Empathy	3. Prior Exp	4. Locus	5. Self-Eff	6. Risk-Taking	7. Passion	8. Creativity
1. Digital Entrepreneurial Intention	3.67	0.81	1							
2. Empathy	3.45	0.85	0.33**	1						
3. Prior Experience	2.94	0.93	0.28**	0.21**	1					
4. Locus of Control	3.58	0.67	0.50**	0.19**	0.26**	1				
5. Self-Efficacy	3.61	0.74	0.45**	0.18**	0.41**	0.55**	1			
6. Risk-Taking Tendency	3.32	0.80	0.57**	0.30**	0.37**	0.43**	0.39**	1		
7. Entrepreneurial Passion	3.89	0.77	0.59**	0.24**	0.29**	0.48**	0.52**	0.46**	1	
8. Creativity	3.74	0.69	0.46**	0.15**	0.22**	0.34**	0.40**	0.42**	0.44**	1

Note: **$p < 0.01$ ($n = 589$)

The correlation findings support all bivariate associations proposed (H_1 through H_7). However, to rigorously test the hypotheses, we next turn to multivariate regression analysis, which assesses the unique contribution of each factor to DEI while controlling for the others. This approach determines whether each predictor has a significant independent effect on digital entrepreneurial intention, thus providing a stronger test of the hypotheses.

Regression Analysis

We performed a multiple linear regression with digital entrepreneurial intention as the dependent variable and the seven individual characteristics as simultaneous predictors. The overall regression model was statistically significant ($F(7, 581) = 122.4$, $p < 0.001$), indicating that the set of predictors reliably explains variance in DEI. The model's R-squared value was 0.775, and the adjusted R-squared value was 0.594, meaning that these seven factors accounted for approximately 59.4% of the variance in digital entrepreneurial intention. This represents a substantial effect size in the context of behavioral intentions. It also reflects an improvement over earlier models with fewer predictors (for example, a comparable model with only five traits was found to explain about 54% of the variance in social entrepreneurial intentions). Including entrepreneurial passion and creativity in the model has thus added meaningful explanatory power, highlighting their relevance to DEI.

Table 5 details the regression coefficients for each predictor. All seven hypotheses (H_1–H_7) are supported, as each independent variable shows a positive and statistically significant coefficient (at least at the 0.05 level). Specifically, entrepreneurial passion emerged as a strong predictor of DEI ($\beta = 0.244$, $p < 0.001$), providing evidence for H_6. This suggests that, when controlling for other factors, students' passionate drive towards entrepreneurship has a unique and significant effect on their intention to start a digital venture. Creativity also had a positive and significant impact on DEI ($\beta = 0.127$, $p < 0.01$), confirming H_7 and demonstrating that creative ability contributes to one's entrepreneurial intention in the digital context.

Among the original five predictors, risk-taking Tendency retained a highly significant influence on DEI ($\beta = 0.301$, $p < 0.001$), in line with H_5. In fact, risk propensity had the most significant standardized coefficient in the model, indicating it is one of the most influential factors (alongside passion) for intending to engage in digital entrepreneurship. The locus of control also remained significant ($\beta = 0.119$, $p < 0.01$), supporting H_3, which states that individuals who believe they control their own outcomes are more likely to intend to create a digital business. Self-efficacy had a positive coefficient ($\beta = 0.102$, $p < 0.01$), supporting H_4; even with other traits in the model, confidence in one's entrepreneurial abilities remains a significant contributor to higher DEI. Empathy's coefficient was smaller but still positive and significant ($\beta = 0.079$, $p < 0.05$), consistent with H_1, suggesting that empathy has a modest but honest effect on motivating digital entrepreneurial pursuits. Lastly, prior Experience showed a positive coefficient ($\beta = 0.058$, $p < 0.05$), marginally supporting H_2. This indicates that having previous exposure to entrepreneurial or relevant activities adds slightly to one's intention to start a digital venture (though its effect is relatively weaker compared to other predictors, likely because not all students had substantial Experience).

Table 5. Multiple Regression Results Predicting Digital Entrepreneurial Intention.

Predictor	Unstandardized B	Std. Error B	Standardized β	t-value	p-value
Empathy	0.072	0.032	0.079	2.256	0.024*
Prior Experience	0.041	0.021	0.058	1.993	0.047*
Locus of Control	0.115	0.036	0.119	3.203	0.001**
Self-Efficacy	0.098	0.034	0.102	2.882	0.004**
Risk-Taking Tendency	0.308	0.028	0.301	10.998	0.000**
Entrepreneurial Passion	0.228	0.031	0.244	7.358	0.000**

Creativity	0.116	0.037	0.127	3.149	0.002**
Model Summary: R = 0.775; R^2 = 0.600; Adjusted R^2 = 0.594; F(7, 581) = 122.4, p < 0.001; Durbin-Watson = 1.98.					

Note: Dependent Variable: Digital Entrepreneurial Intention. Unstandardized B = unstandardized regression coefficient; Std. Error B = standard error of B; Standardized β = standardized coefficient. p<0.05*, *p<0.01 (two-tailed).

These results confirm that each hypothesized determinant has a positive effect on digital entrepreneurial intention when analyzed jointly. Entrepreneurial passion (H_6) and creativity (H_7), the newly introduced variables, both have significant independent impacts, thus extending the understanding of DEI formation. The strong influence of passion aligns with theoretical expectations that emotional drive is key in entrepreneurship. Creativity's effect, while smaller in magnitude, is noteworthy; it suggests that, beyond being confident and risk-tolerant, would-be digital entrepreneurs benefit from having a creative mindset that generates the ideas they intend to pursue.

The findings for the original five factors (H_1–H_5) largely align with prior literature and empirical evidence from related contexts, such as social entrepreneurial intention. Risk-taking propensity stands out as a major contributor, underscoring the importance of embracing uncertainty, even in digital startups. Internal locus of control and self-efficacy remain essential and intuitive: individuals who feel in charge of their own fate and are confident in their skills are more likely to intend to start a venture. Empathy, while significant, had the smallest coefficient; this suggests that its role, although positive, may be less critical than that of other factors in the digital entrepreneurship setting. One reason could be that empathy's effect is more indirect (e.g., through shaping social value motives) or that in a tech-driven domain, empathy is not as immediately influential on intention as, say, passion or risk propensity. Prior Experience's marginal significance indicates that while helpful, Experience alone (especially among a young sample) is not a strong driver unless coupled with other qualities, such as self-efficacy or passion. It is possible that many students without direct startup experience still form intentions based on their education and traits, somewhat diluting the difference between those with and without Experience in this sample.

Overall, the regression analysis provides robust support for our extended DEI model. Nearly sixty per cent of the variance explained is considerable for an intentions model, suggesting that these seven personal attributes collectively offer a powerful lens for understanding who is likely to pursue digital entrepreneurship. Next, we discuss these results in a broader context, comparing them with previous findings and drawing out implications.

DISCUSSIONS

Support for Hypotheses: The findings clearly indicate that the primary hypotheses (H_3, H_4, H_5, H_6, H_7) were all supported by the data, as were the secondary hypotheses (H_1, H_2). In other words, each proposed predictor demonstrated a significant positive relationship with students' digital entrepreneurial intention. Notably, entrepreneurial passion (H_6) and risk-taking propensity (H_5) emerged as two of the most influential factors, consistent with expectations. Meanwhile, empathy (H_1) and prior Experience (H_2) showed weaker support, with smaller effect sizes and marginal significance in the case of prior Experience (p = 0.047). These two traits, although significant, contributed less to the intention model, suggesting their impact is modest compared to the other predictors. Such results warrant closer examination to understand why their effects were relatively subdued.

Entrepreneurial Passion (H_6): The strong effect of entrepreneurial passion on digital entrepreneurial intention confirms the importance of emotional drive in venture creation. Passionate individuals exhibit high intrinsic motivation and perseverance, which likely translates into a stronger resolve to start a digital business. Our results align with emerging research that identifies passion as a core motivational engine for entrepreneurship. For instance, Cardon et al. (2009) theorized that passion fuels entrepreneurial goals, and Murnieks et al. (2016) found passion linked to greater entrepreneurial engagement. We extend these insights to the digital domain: even in technology-driven ventures, the "heart" (passion) remains crucial. This implies that nurturing students' entrepreneurial passion, for example, by helping them discover venture ideas they deeply care about, could bolster their intention to launch digital startups. Our research on H6 highlights that an intense positive emotion for entrepreneurship can energize individuals to pursue and persist in the digital entrepreneurial process.

Creativity (H_7): Incorporating creativity into the model also proved valuable. A creative mindset was positively associated with digital entrepreneurial intention, indicating that students who see themselves as creative thinkers are more inclined to envision starting their own digital ventures. This finding aligns with prior studies that have linked creativity to entrepreneurial intentions in traditional settings (Hamidi et al., 2008; Zampetakis et al., 2009). In our study, H_7 was supported, reinforcing that the ability to generate novel ideas can inspire entrepreneurial action. Intuitively, individuals brimming with innovative ideas are quicker to spot opportunities and feel compelled to bring those ideas to life through startups. This echoes Shahab et al. (2019), who questioned the role of entrepreneurial creativity and found that creativity indeed matters for intention. In a digital context, creative ability might also indirectly strengthen intention by boosting self-efficacy (confidence in devising unique solutions) and making the entrepreneurial journey more personally rewarding. Practical implication: training programs for future digital entrepreneurs should not only teach technical skills but also foster creative thinking and problem-solving, as doing so can increase participants' motivation to start a venture.

Risk-Taking Propensity (H_5): Among the established traits, risk-taking propensity had one of the most significant impacts on digital entrepreneurial intention. This aligns with the classic understanding that entrepreneurship involves uncertainty, and individuals who are comfortable with risk are more likely to pursue it. Our data strongly supported H_5, mirroring findings in both commercial entrepreneurship (where risk tolerance is a hallmark of entrepreneurs, Stewart & Roth, 2001) and social entrepreneurship contexts (Hossain, 2021). Even in the digital realm, which can offer flexibility but

still entails market and technological uncertainties, a higher risk appetite differentiates those who intend to found ventures. The implication is that developing individuals' ability to manage and accept risk (through education or guided Experience) could encourage more students to consider digital startups. In entrepreneurial development programs, helping nascent entrepreneurs learn risk management strategies might increase their comfort with launching a venture.

Internal Locus of Control (H_3) and Self-Efficacy (H_4): Both an internal locus of control and entrepreneurial self-efficacy showed significant positive relationships with digital entrepreneurial intention, supporting H_3 and H_4. These results underscore the importance of self-belief and agency in the entrepreneurial mindset. Students who believe that outcomes depend on their own actions (internal locus) and who are confident in their entrepreneurial abilities (high self-efficacy) were more likely to intend to start a digital business. This is consistent with social cognitive theory (Bandura, 1977) and prior research on entrepreneurial intentions, which emphasizes that feeling in control and feeling capable encourage entrepreneurial pursuits. Interestingly, in our data, these two traits were strongly correlated, often going hand-in-hand: those who feel in control tend to feel capable as well. Both traits can be enhanced through education and Experience, for example, engaging students in hands-on projects, internships, or startup simulations can improve self-efficacy, while teaching entrepreneurial skills and problem-solving can strengthen an internal locus of control (Nowiński et al., 2019). Our findings suggest that bolstering students' confidence (H_4) and sense of agency (H_3) may directly increase their digital entrepreneurial intentions. In practical terms, educators and mentors should focus on providing mastery experiences and empowerment strategies, since believing in one's abilities and influence is key to turning intention into action in the digital startup context.

Empathy (H_1) and Prior Experience (H_2): Empathy and prior entrepreneurial Experience were the two weakest predictors in our model, although both effects were still statistically significant. Empathy (H_1) had the smallest standardized coefficient, indicating that while being compassionate and attuned to others has some positive influence, it is not a primary driver of digital entrepreneurial intention. This outcome aligns with the notion that many digital businesses are opportunity-driven or tech-focused, and not always launched from empathic motives, unlike social enterprises, which often stem directly from empathy for a problem or community (Mair & Noboa, 2006; Hockerts, 2017). Nonetheless, the fact that H_1 was supported ($\beta = 0.08$) suggests that empathy adds a layer of purpose to entrepreneurial intentions. Students who care about others or society may channel that concern into mission-driven digital ideas, thereby slightly bolstering their drive to start a venture. Future research may investigate whether empathy plays a more significant role in intentions to launch certain types of digital startups (e.g., health or education platforms with social impact) compared to purely commercial apps. Prior Experience (H_2) showed a marginal but positive effect on intention ($\beta = 0.06$, $p = 0.047$), indicating weak support for H_2. This tepid influence could be due to our undergraduate sample, as few students had substantial entrepreneurial exposure, so Experience did not vary enough to drive intentions strongly. Indeed, literature shows mixed results on the impact of prior Experience: some studies find that having an entrepreneurial background or exposure increases intentions. In contrast, others find a limited direct impact after accounting for personal traits. Our result leans toward the latter; it implies that other factors, such as education or self-efficacy, may partly offset a lack of Experience. Still, the significance of H_2 (though weak) suggests that even modest exposure, such as internships, running small projects, or involvement in a family business, can slightly elevate a student's inclination toward entrepreneurship by reducing the fear of the unknown and building practical knowledge. Over time, as individuals gain more real-world Experience, this factor may become more influential, potentially through indirect pathways (e.g., Experience boosting self-efficacy or networks that, in turn, facilitate entrepreneurial intent).

In summary, digital entrepreneurial intention emerges as a multifaceted construct shaped by a constellation of personal attributes. Our results demonstrate that affective traits, such as passion, provide emotional impetus, while creativity supplies innovative sparks. Risk tolerance and self-belief (internal locus of control and self-efficacy) give individuals the courage and confidence to pursue a venture. Empathy adds a sense of purpose, and prior Experience offers practical grounding to their intentions. This multifactorial understanding underscores that fostering digital entrepreneurship in students requires a holistic approach, one that cultivates not just business knowledge but also the emotional, cognitive, and experiential qualities that drive entrepreneurial intentions.

CONCLUSIONS

This study enhanced the understanding of digital entrepreneurial intention (DEI) by integrating two novel personal attributes, entrepreneurial passion and creativity, into an existing framework of five established traits (empathy, prior Experience, locus of control, self-efficacy, and risk-taking propensity). Using a sample of 589 university students in Bangladesh, we found that all seven attributes significantly and positively influence the intention to launch a digital venture. The extended model accounted for approximately 60% of the variance in DEI, indicating high explanatory power. Among the predictors, passion and risk-taking emerged as the most influential factors, underscoring the importance of an emotional drive and comfort with uncertainty in driving digital entrepreneurship. Creativity was also a meaningful contributor, reinforcing that those who can generate novel ideas are more inclined to envision themselves as entrepreneurs. The remaining factors, locus of control, self-efficacy, empathy, and prior Experience, all had positive (though comparatively minor) effects on entrepreneurial intentions, suggesting that who aspiring entrepreneurs are (their mindset and feelings) plays a crucial role alongside what they know or can do.

These findings carry important theoretical and practical implications. Theoretically, our results support broadening mainstream entrepreneurial intention models (e.g., the Theory of Planned Behavior) to include affective and creative dimensions. We provide empirical evidence that the "heart" (passion) and the creative mindset are as crucial as technical skills or knowledge in driving digital entrepreneurial intentions. By demonstrating that passion and creativity significantly predict DEI, this study contributes to the emerging scholarship that calls for integrating emotion-based and creativity-based constructs into entrepreneurship theories. Practically, educators, trainers, and policymakers should place greater emphasis on developing personal attributes in addition to traditional business skills. For entrepreneurship educators and ecosystem

builders, investing in students' passion, creativity, self-confidence, and risk tolerance is as important as imparting technical know-how. Initiatives such as creativity workshops, mentorship programs to build self-efficacy, and experiential exercises in risk management could strengthen these traits. By cultivating passionate, creative, and resilient individuals, universities and incubators can create a more fertile ground for the next generation of digital startups. In short, cultivating the inner qualities of potential entrepreneurs is crucial to translating their intentions into action in the digital economy.

It is also important to acknowledge the limitations of this research and outline avenues for future research. First, the study employed a cross-sectional design, capturing intentions and self-reported traits at a single point in time. This design limits causal inference. Future studies should employ longitudinal designs to observe how changes in personal attributes (e.g., increasing passion or creativity) might lead to changes in entrepreneurial intention over time, or to examine how intentions eventually translate into actual startup behavior. Second, our sample was confined to university students in a single country (Bangladesh), which may limit the generalizability of the findings. Cultural and contextual factors could influence the role these traits play; thus, replicating this study in other countries (including both emerging and developed economies) is recommended to see if the relationships hold universally or differ by context. Third, while we examined seven individual predictors, there are other personal factors not included in this model that could be relevant to digital entrepreneurial intentions. Future research could incorporate additional variables such as personal values, outcome expectations (e.g., desire for autonomy or financial success), and perceived social support. Including such factors may provide a more comprehensive understanding of what drives someone to pursue digital entrepreneurship. Additionally, qualitative research would be a valuable complement to our quantitative findings. In-depth interviews or case studies could explore how and why these personal attributes influence individuals' entrepreneurial narratives and decision-making, for example, by uncovering the stories of how a mentor or a particular experience sparked a student's passion and led them toward a startup intention.

In conclusion, this research offers a robust empirical examination of the personal attributes that shape digital entrepreneurial intention. By confirming that affective traits (such as passion), cognitive traits (like creativity and self-efficacy), and classic personality factors (like risk tolerance and locus of control) all contribute to the entrepreneurial mindset, we provide a more comprehensive understanding of what drives students to envision new digital ventures. These insights bridge theory and practice, suggesting that successful encouragement of digital entrepreneurship must address the person behind the idea as much as the idea itself. Ultimately, our study highlights that the heart and the creative mind are pivotal in entrepreneurship. Cultivating passionate, creative, confident, and risk-tolerant individuals will help unlock greater entrepreneurial potential in the digital era.

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