

DAFTAR PUSTAKA

Abdelwahed, N. A. A., Bano, S., Al Doghan, M. A., Aljughiman, A. A., Shah, N., & Soomro,

B. A. (2025). Empowering women through digital technology: unraveling the nexus between digital enablers, entrepreneurial orientation and innovations. *Equality, Diversity and Inclusion*, 44(5), 602–626. <https://doi.org/10.1108/EDI-02-2024-0072>

Aksentijevic, A., Mihailovic, D., & Livingstone, A. (2024). Students' digital technology attitude, literacy and self-efficacy and their effect on online learning engagement. *International Journal of Educational Technology in Higher Education*, 21(1), 5. <https://doi.org/10.1186/s41239-023-00437-y>

Alam, T. M., et al. (2025). Artificial intelligence adoption dynamics and knowledge in SMEs and large firms: A systematic review and bibliometric analysis. *Journal of Innovation & Knowledge*, 10, 100706. <https://doi.org/10.1016/j.jik.2025.100706>

Al Mamari, F., Mondal, S., Al Shukaili, A., & Kassim, N. M. (2025). Women micro-entrepreneurs in Oman: A study on digital technology adoption. *Journal of Global Entrepreneurship Research*. <https://doi.org/10.1007/s40497-025-00481-0>

Almeida, F., Santos, J. D., & Monteiro, J. A. (2020). The challenges and opportunities in the digitalization of companies in a Post-COVID-19 World. *IEEE Engineering Management Review*, 48(3), 97–103. <https://doi.org/10.1109/EMR.2020.3013206>

Bandura, A. (1977). Self-efficacy: Toward a unifying theory of behavioral

change. *Psychological Review*, 84(2), 191–215.

<https://doi.org/10.1037/0033-295X.84.2.191>

Bazán Valque, C., Milian, R. A., & Aguilar, M. (2025). The socioeconomic effect of women's entrepreneurship in achieving the sustainable development goals. *Frontiers in Sociology*, 10, 1684697.

<https://doi.org/10.3389/fsoc.2025.1684697>

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101.

<https://doi.org/10.1191/1478088706qp063oa>

Braun, V., & Clarke, V. (2021). *Thematic Analysis: A Practical Guide*. SAGE Publications.

Cardella, G. M., Hernández-Sánchez, B. R., & Sánchez-García, J. C. (2020).

Women entrepreneurship: A systematic review to outline the boundaries of scientific literature. *Frontiers in Psychology*, 11, 1557.

<https://doi.org/10.3389/fpsyg.2020.01557>

Chakraborty, U. & Biswal, S. K. (2023). Impact of social media participation on female entrepreneurs towards their digital entrepreneurship intention and psychological empowerment. *Journal of Research in Marketing and Entrepreneurship*, 25(3), 374–

392. <https://doi.org/10.1108/JRME-03-2022-0037>

Chatterjee, S., Gupta, S. D., & Upadhyay, P. (2020). Technology adoption and entrepreneurial orientation for rural women: Evidence from India. *Technological Forecasting and Social Change*, 160, 120236.

<https://doi.org/10.1016/j.techfore.2020.120236>

Chen, L., Li, X., Wang, Y., & Zhang, H. (2024). Empowering women's entrepreneurship: The role of green knowledge, innovation, and family support. *Journal of Innovation & Knowledge*, 9(4), 100581. <https://doi.org/10.1016/j.jik.2024.100581>

Creswell, J. W., & Poth, C. N. (2018). *Qualitative Inquiry and Research Design: Choosing Among Five Approaches* (4th ed.). SAGE Publications.

Ding, H., Yu, W., & Wilson, D. I. (2023). The application of artificial intelligence and big data in the food industry. *Foods*, 12(24), 4511. <https://doi.org/10.3390/foods12244511>

Dutta, S. & Shivani, S. (2023). Acceptance and use of e-commerce technology among female entrepreneurs of micro and small businesses in India. *Internasional Journal of Business Innovation and Research*, 31(3), 356–377. <https://doi.org/10.1504/IJBIR.2023.132898>

Fatkhudin, A., Bakar, S. N., & Aidi, M. K. (2024). Digital transformation in SMEs: Pre-and post-COVID-19 era: A comparative bibliometric analysis. *Sustainability*, 16(23), 10536. <https://doi.org/10.3390/su162310536>

Frechette, J., Bitzas, V., Aubry, M., Kilpatrick, K., & Lavoie-Tremblay, M. (2020). Capturing lived experience: Methodological considerations for interpretive phenomenological inquiry. *International Journal of Qualitative Methods*, 19. <https://doi.org/10.1177/1609406920907254>

Giannella, E., Cinnirella, C., & Fischer, E. (2025). Women entrepreneurship of

necessity: A literature review for the analysis of push and pull factors. *Journal of Community & Applied Social Psychology*, 35(3), e70166. <https://doi.org/10.1002/casp.70166>

Giuggioli, G. & Pellegrini, M. M. (2023). Artificial intelligence as an enabler for entrepreneurs: A systematic literature review and an agenda for future research. *International Journal of Entrepreneurial Behavior & Research*, 29(4), 816–837. <https://doi.org/10.1108/IJEBR-07-2021-0554>

Gochhait, S., Lenka, R., & Salamzadeh, A. (2025). Application of technology to empower women in social entrepreneurship: A review. *Entrepreneurial Business and Economics Review*, 13(2), 123–137. <https://doi.org/10.15678/EBER.2025.130207>

Guest, G., Bunce, A., & Johnson, L. (2006). How many interviews are enough? An experiment with data saturation and variability. *Field Methods*, 18(1), 59–82. <https://doi.org/10.1177/1525822X05279903>

Hu, X., Xu, W., Wan, Z., Liu, M., & Xu, W. (2025). Bridging self-efficacy and digital competence: A comprehensive scoping review of teachers' readiness for the digital age. *SAGE Open*, 15(1). <https://doi.org/10.1177/21582440251363716>

Hussain, S., Ahmad, T., & Syed, A. A. (2025). How do information and communication technologies (ICTs) empower women? *Technological Forecasting and Social Change*, 210, 123758. <https://doi.org/10.1016/j.techfore.2025.123758>

Islam, M. T., Rahman, M. S., & Bhuiyan, M. A. (2024). Mitigating the impact of

COVID-19 on SMEs through government policy intervention: A systematic literature review and bibliometric analysis. *Future Business Journal*, 10(1), 46.
<https://doi.org/10.1186/s43093-024-00346-0>

Jiang, Y., Wang, Y., & Liu, Z. (2025). Knowledge management and SMEs' digital transformation: A systematic literature review and future research agenda. *Journal of Innovation & Knowledge*, 10(2), 100639.
<https://doi.org/10.1016/j.jik.2025.100639>

Kergroach, S. (2021). *SMEs going digital: Policy challenges and recommendations* (OECD Going Digital Toolkit Notes, No. 15). OECD Publishing, Paris.
<https://doi.org/10.1787/bdb9256a-en>

Khan, Z., Ali, M., Kirikkaleli, D., & Wahab, S. (2025). Exploring AI adoption and SME performance in resource-constrained environments: A TOE–RBV perspective with mediation and moderation effects. *Journal of Open Innovation: Technology, Market, and Complexity*, 11(1), 100330.
<https://doi.org/10.1016/j.joitmc.2025.100330>

Khayer, A., Hossain, M. N., & Bao, Y. (2025). Navigating the AI landscape in SMEs: Overcoming internal challenges and external obstacles for effective integration. *PLOS ONE*, 20(5), e0323249.
<https://doi.org/10.1371/journal.pone.0323249>

Kristiawan, M., Putri, A. K., & Sari, P. (2025). Self-regulated learning in the digital age: A systematic review of strategies, technologies, benefits, and challenges. *The International Review of Research in Open and Distributed*

Learning, 26(2), 1–25. <https://doi.org/10.19173/irrodl.v26i2.8119>

Kurniawan, Pahrijal, R., Maulana, A., Fenitra, R. M., Budiman, D., & Supriandi.

(2025). Beyond boundaries: Fostering women entrepreneurs' success through culture, family, and entrepreneurship. *Frontiers in Sociology*, 10. <https://doi.org/10.3389/fsoc.2025.1513345>

Lemos, A. F., et al. (2024). The new normal: The status quo of AI adoption in SMEs. *Journal of Small Business Management*, 62(4), 1737–1786. <https://doi.org/10.1080/00472778.2024.2379999>

Mashapure, R., Nyagadza, B., Muzondo, P., Mutanda, B., Mthombeni, A., Tapera, J., & Hamunakwadi, P. (2025). Bridging the digital technology gender gap: Challenges faced by women entrepreneurs in Mashonaland West Zimbabwe. *Journal of Asian and African Studies*. <https://doi.org/10.1177/00219096251369519>

McAdam, M., Crowley, C., & Harrison, R. T. (2020). Digital girl: Cyberfeminism and the emancipatory potential of digital entrepreneurship in emerging economies. *Small Business Economics*, 55(2), 349–362. <https://doi.org/10.1007/s11187-019-00301-2>

Mofokeng, S., Ramolobe, K. S., & Bogopa, D. L. (2025). The role of government in facilitating digital transformation of SMMEs for economic growth. *South African Journal of Science*, 121(1-2), 1–10. <https://doi.org/10.1080/0376835X.2025.2568855>

Moslehpour, M., Rahman, M. K., & Nguyen, T. T. H. (2025). Artificial intelligence adoption as a driver of innovation and competitiveness in SMEs: A

- bibliometric and systematic review. *Humanities and Social Sciences Communications*, 12(1), 145. <https://doi.org/10.1057/s41599-025-04419-9>
- Okafor, L. E., Adeleye, B. N., & Nor, N. M. (2024). Determinants of digital technology adoption among women entrepreneurs. *Journal of Women's Entrepreneurship and Education*, (1-2), 114–136. <https://doi.org/10.28934/jwee24.12.pp114-136>
- Orser, B., Riding, A., & Li, Y. (2019). Technology adoption and gender-inclusive entrepreneurship education and training. *International Journal of Gender and Entrepreneurship*, 11(3), 273–298. <https://doi.org/10.1108/IJGE-02-2019-0026>
- Pan, L., Haq, S., Shi, X., & Nadeem, M. (2024). The impact of digital competence and personal innovativeness on the learning behavior of students: Exploring the moderating role of digitalization in higher education quality. *SAGE Open*, 14(3). <https://doi.org/10.1177/21582440241265919>
- Peláez-Sánchez, S., Llorente-Cejudo, C., & Barroso-Osuna, J. (2023). Gender digital divide in education 4.0: A systematic literature review of factors and strategies for inclusion. *Future in Educational Research*, 2(1), 16–31. <https://doi.org/10.1002/fer3.16>
- Peñaherrera-Larenas, F., et al. (2024). Artificial intelligence adoption in SMEs: Survey based on TOE–DOI framework, primary methodology and challenges. *Applied Sciences*, 15(12), 6465. <https://doi.org/10.3390/app15126465>
- Phadnis, S., & Booysen, L. (2025). Now you see them, now you don't: Will

technological advancement erode the gains made by women entrepreneurship in Sub-Saharan Africa? *Journal of International Entrepreneurship*, 23(2), 137–169. <https://doi.org/10.1007/s10843-025-00392-x>

Rahayu, N. S., Masduki, & Ellyanawati, E. R. N. (2023). Women entrepreneurs' struggles during the COVID-19 pandemic and their use of social media. *Journal of Innovation and Entrepreneurship*, 12(1), Article 51. <https://doi.org/10.1186/s13731-023-00322-y>

Rokhim, R., Mayasari, I., & Wulandari, P. (2021). The factors that influence small and medium enterprises' intention to adopt the government credit program. *Journal of Research in Marketing and Entrepreneurship*, 23(1), 175–194. <https://doi.org/10.1108/JRME-01-2020-0013>

Sadraei, R., & Dal Mas, F. (2026). Women entrepreneurship in the age of AI and ESG: Micro-and macro-level drivers of adoption. *The International Journal of Entrepreneurship and Innovation*. <https://doi.org/10.1177/14657503251408253>

Salas, M., Hidalgo, A., & Dias, A. (2025). The impacts of artificial intelligence on business innovation: A comprehensive review of applications, organizational challenges, and ethical considerations. *Systems*, 13(4), 264. <https://doi.org/10.3390/systems13040264>

Sánchez-Teba, E. M., Bermúdez-González, G., & García-Mestanza, J. (2025). Artificial intelligence adoption dynamics and knowledge in SMEs and large firms: A systematic review and bibliometric analysis. *Journal of Innovation*

& *Knowledge*, 10(2), 100632. <https://doi.org/10.1016/j.jik.2025.100632>

Saoula, O., Shamim, A., Ahmad, M. J., & Abid, M. F. (2023). Do entrepreneurial self-efficacy, entrepreneurial motivation, and family support enhance entrepreneurial intention? *Asia Pacific Journal of Innovation and Entrepreneurship*, 17(1), 20–45. <https://doi.org/10.1108/APJIE-06-2022-0055>

Saura, J. R., Ribeiro-Soriano, D., & Palacios-Marqués, D. (2024). Impact of government support policies on entrepreneurial orientation and SME performance. *International Entrepreneurship and Management Journal*, 20(4), 2453–2481. <https://doi.org/10.1007/s11365-024-00993-3>

Senshaw, D. & Twinomurinzi, H. (2024). How women circumvent systemic constraints: Patriarchy's extension to the adoption of digital government innovations. *Information Technology for Development*, 30(1), 66–98. <https://doi.org/10.1177/15701255241304596>

Singh, R. P., Ahmad, F., & Butt, A. S. (2023). Enablers and benefits of digitalization for women in the informal sector. In *Advances in Consumer Research*. Association for Consumer Research.

Soluk, J., Kammerlander, N., & Darwin, S. (2021). Digital entrepreneurship in developing countries: The role of institutional voids. *Technological Forecasting and Social Change*, 170, 120876. <https://doi.org/10.1016/j.techfore.2021.120876>

van Manen, M. (2016). *Phenomenology of Practice: Meaning-Giving Methods in Phenomenological Research and Writing*. Routledge.

- Yang, X., & Wu, D. (2025). Linking digital competence, self-efficacy, and digital stress to perceived interactivity in AI-supported learning contexts. *Scientific Reports*, 15(1), 1873. <https://doi.org/10.1038/s41598-025-18873-3>
- Yesuf, Y. (2025). Artificial intelligence adoption as a driver of innovation and competitiveness in SMEs: A bibliometric and systematic review. *F1000Research*, 14, 1187. <https://doi.org/10.12688/f1000research.163736.1>
- Yesuf, Y., & Gumataw, K. (2025). Artificial intelligence adoption in SMEs: Survey based on TOE–DOI framework, primary methodology and challenges. *Applied Sciences*, 15(12), 6465. <https://doi.org/10.3390/app15126465>
- Zakir, S., Hoque, M. E., Susanto, P., Nisaa, V., Alam, M. K., Khatimah, H., & Mulyani, E. (2025). Digital literacy and academic performance: The mediating roles of digital informal learning, self-efficacy, and students' digital competence. *Frontiers in Education*, 10, 1590274. <https://doi.org/10.3389/feduc.2025.1590274>