



# **EDUCATION, ECONOMY, AND AI: MULTIDISCIPLINARY PERSPECTIVES FOR A DIGITAL FUTURE**

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**EDUCATION, ECONOMY, AND AI:  
MULTIDISCIPLINARY PERSPECTIVES  
FOR A DIGITAL FUTURE**

*Monograph*

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and Oleksandr Nestorenko*

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## **1.2. Psychological readiness as a factor of entrepreneurial activity: essence and structure**

Entrepreneurial activity is a key factor in economic development, contributing to the creation of new jobs, innovation, and enhancing the competitiveness of the national economy. In this context, an individual's psychological readiness plays a crucial role in shaping entrepreneurial intentions and successfully implementing entrepreneurial activities (Nasip et al., 2017; Yahaya et al., 2022).

The concept of „psychological readiness for activity“ was proposed by the Georgian psychologist D. Uznadze within his theory of set. The author viewed readiness as a holistic mental state that ensures successful task performance based on prior experience, motivation, and current conditions (Узнадзе, 1966; Tetradze, 2022). In scientific literature, psychological readiness is considered an integral personal formation that includes a complex interaction of motivational, cognitive, emotional-volitional, and behavioral components (Томчук, 2010; Sherban, 2019). The motivational component reflects an individual's internal drive for self-actualization, achieving financial independence, gaining recognition, and deriving satisfaction from the process of creating and developing a business (Islam et al., 2023).

A high level of motivation encourages active opportunity-seeking, overcoming obstacles, and persistent efforts to achieve set goals. The cognitive component encompasses a set of knowledge, skills, and abilities necessary for effective business management, such as financial literacy, marketing knowledge, personnel management skills, strategic thinking, and the ability to analyze market trends (Кириченко, & Колодяжна, 2023). Additionally, the cognitive component includes adequate self-assessment, awareness of one's strengths and weaknesses, as well as the ability to learn and adapt to changing market conditions. The emotional-volitional component is characterized by emotional stability, self-confidence, optimism, stress

resilience, and perseverance in overcoming difficulties and failures, which inevitably accompany entrepreneurial activity (Abousoliman et al., 2023).

The ability to control emotions, maintain a positive attitude, and not give up in the face of challenges is critically important for an entrepreneur's success. The behavioral component is expressed in the ability to plan and organize one's activities effectively, make decisions, establish business contacts, manage time, and act proactively and with initiative (Adeniyi et al., 2024). This component reflects the practical readiness to implement entrepreneurial ideas and bring them to life.

A number of studies have been dedicated to examining psychological readiness for entrepreneurial activity among various socio-demographic groups, including university students (Dinis et al., 2013; Farradonna et al., 2021; Amofah et al., 2020), university graduates (Eucharia & Therese, 2017; Agbim et al., 2013), young entrepreneurs who have already started their own businesses (Olubiyi et al., 2024), as well as women entrepreneurs (Anganthi, 2018).

These studies, conducted in different cultural and economic contexts, confirm the universal importance of psychological readiness in shaping entrepreneurial intentions and ensuring successful entrepreneurial activity. Specifically, a statistically significant positive relationship has been identified between a high level of psychological readiness and key factors such as entrepreneurial orientation (Adeniyi et al., 2024), intrinsic motivation for entrepreneurship (Islam et al., 2023), belief in one's own effectiveness (self-efficacy) in the entrepreneurial field (Nasip et al., 2017), and the presence of social support from family, friends, and the business environment (Yahaya et al., 2022).

Modern research places special emphasis on studying psychological readiness for social entrepreneurship, which is a relatively new but rapidly growing field of entrepreneurial activity. Social entrepreneurship combines traditional business approaches with the goal of addressing pressing social issues and achieving a positive social impact (Нагорова, 2024a). Studies indicate that psychological readiness

for social entrepreneurship has its own distinct characteristics that go beyond traditional entrepreneurial readiness. In particular, social entrepreneurs are characterized by qualities such as empathy, altruism, a high level of social responsibility, and a strong motivation to help others and address socially significant problems (Нагорна, 2024b).

Additionally, research has been conducted on psychological readiness for entrepreneurial activity in specific economic sectors, such as agriculture (Nachimuthu et al., 2018). These studies help identify the unique psychological demands placed on entrepreneurs in particular fields and contribute to the development of appropriate support and training programs.

An analysis of existing research also highlights the importance of considering gender aspects of psychological readiness for entrepreneurship. Studies conducted among female students (Anganthi, 2018) provide deeper insights into the psychological characteristics of women planning to start their own businesses and help develop strategies aimed at overcoming gender stereotypes and supporting female entrepreneurship.

An important aspect of studying psychological readiness is also the examination of its dynamics and the possibilities for its development. Several authors consider psychological readiness not as a static characteristic but as a process that evolves under the influence of various factors, including educational programs, entrepreneurial skill development training, mentoring support, and personal experience (Лапченко, 2019; Канівець, 2013). Research shows that targeted efforts can enhance the level of psychological readiness for entrepreneurial activity, especially among young people and students (Закатнов, 2024).

An analysis of scientific studies indicates that psychological readiness for entrepreneurial activity is closely linked to emotional intelligence, as the ability to manage one's own emotions and adapt to change is crucial for successful entrepreneurship (Ostopolets & Nestorenko, 2024). Studies among banking

employees suggest that frustration and emotional state can influence decision-making and the level of entrepreneurial activity, reinforcing the importance of psychological resilience in the business sphere (Остополец, Несторенко, & Остенда, 2019). Additionally, lifestyle and health status of students may serve as determinants of their psychological readiness for entrepreneurship, as physical well-being and mental balance are key factors in shaping entrepreneurial mindset (Остополец, Несторенко, & Шліва, 2018).

In the context of professional activity, psychological readiness is considered a crucial factor for successful adaptation and effective work (Стрельбицька, 2016; Uhryn, 2020; Tyndyk, 2023). Although these studies focus on other professional fields, their findings can be valuable for understanding the general mechanisms of psychological readiness formation and its impact on professional activity, including entrepreneurship.

Thus, psychological readiness is a multidimensional and dynamic construct that plays a key role in shaping entrepreneurial intentions and ensuring the success of entrepreneurial activity. It encompasses a set of interrelated motivational, cognitive, emotional-volitional, and behavioral components. Research conducted across different countries and social groups confirms the significant impact of psychological readiness on entrepreneurial activity. Future research may focus on an in-depth examination of specific aspects of psychological readiness for entrepreneurial activity in various industries and cultural contexts, as well as on the development of effective methods for its formation and development, especially among young people and potential entrepreneurs. Understanding the nature and structure of psychological readiness is essential for designing effective entrepreneurship support programs and stimulating economic development.

Entrepreneurship encompasses various psychological constructs that influence an individual's ability to start and sustain a business. These constructs include psychological readiness, intention, orientation, mindset, motivation, and attitude, each

playing a distinct role in the entrepreneurial process. Understanding these differences is crucial for developing effective entrepreneurial education and support systems.

Table 1 presents a comparative analysis of key terms used in entrepreneurial psychology. For each term, its English equivalent and a detailed definition are provided. The focus is on the interrelation between an individual’s psychological characteristics and their readiness for entrepreneurial activity, as well as the factors influencing the formation of entrepreneurial intentions and behavior.

Table 1

Comparative analysis of terms in the field of entrepreneurial psychology

Term	Meaning
Entrepreneurship Psychological Readiness	a state of an individual that reflects their psychological preparedness for entrepreneurial activity. It includes motivation, emotional resilience, necessary knowledge, and confidence in one’s abilities
Psychological Readiness for Entrepreneurial Activity	encompasses cognitive, motivational, and emotional aspects that ensure an individual’s ability to effectively engage in entrepreneurial activities. This includes confidence in entrepreneurial abilities, adaptability to uncertainty, and a propensity for risk-taking
Entrepreneurial Intention	an internal drive or inclination to start one’s own business. Intentions are shaped by personal factors, environment, education, and experience
Entrepreneurial Orientation	describes an individual’s or organization’s strategic focus on innovation, proactiveness, and risk-taking in entrepreneurship
Entrepreneurial Mindset	a way of thinking characterized by creativity, innovation, proactiveness, the ability to identify opportunities, and decision-making under uncertainty. An entrepreneurial mindset is a key factor for business success
Entrepreneurial Motivation	describes the internal drives and aspirations that encourage an individual to start and manage their own business
Entrepreneurial Attitude	reflects an individual’s inclination to perceive entrepreneurship positively and be willing to engage in it

Source: made by authors

These terms (Table 1) are used by researchers for a deeper analysis and understanding of various aspects of psychological readiness for entrepreneurial activity.

Entrepreneurship psychological readiness refers to an individual's preparedness to engage in entrepreneurial activity, including personal knowledge, the ability to cope with challenges, and a willingness to learn. It is assessed through factors such as personal development and support from others, indicating a comprehensive psychological state necessary for entrepreneurship (Farradinna et al., 2023).

Psychological readiness for entrepreneurial activity is similar to psychological readiness for entrepreneurship, as it includes mental and emotional preparedness for performing entrepreneurial tasks. It focuses on psychological aspects that enable individuals to overcome the challenges of entrepreneurial activity (Farradinna et al., 2023).

Entrepreneurial intention is defined as the readiness to create a business, linking ideas to actions (Pius et al., 2022). It serves as a precursor to entrepreneurial behavior and is shaped by attitudes and motivation (Sui & Chang, 2023).

Entrepreneurial orientation is an organizational characteristic that includes innovativeness, proactiveness, and risk-taking propensity. It reflects a company's strategic position regarding entrepreneurship and is linked to business success (Frese & Gielnik, 2014).

Entrepreneurial mindset encompasses values, beliefs, and behavioral traits that characterize an entrepreneur. It includes the ability to identify opportunities and take risks, which is essential for business creation (Pius et al., 2022).

Entrepreneurial motivation drives individuals toward entrepreneurial activity, depending on their personal goals and needs. It influences entrepreneurial intention and is mediated by entrepreneurial attitude (Sui & Chang, 2023).

An entrepreneurial attitude reflects an individual's positive or negative evaluation of entrepreneurial activity. It acts as an intermediary between motivation

and intention, highlighting its significance in shaping entrepreneurial behavior (Sui & Chang, 2023).

Although these concepts are distinct, they are interconnected and together contribute to the entrepreneurial process. Psychological readiness and the entrepreneurial mindset prepare an individual for entrepreneurship, while motivation and attitude determine intention and orientation. Understanding these aspects will help improve entrepreneurial education and support systems, creating a more comprehensive framework for developing entrepreneurial potential.

In scientific literature, when studying the psychological aspects of an individual's readiness for entrepreneurial activity, terms such as psychological readiness for entrepreneurship and entrepreneurial intention are commonly used.

Entrepreneurship psychological readiness and intentions are two distinct yet interrelated concepts within the framework of entrepreneurial behavior. Although they are often studied together, they represent different aspects of an individual's entrepreneurial activity.

Entrepreneurship psychological readiness refers to an individual's mental and emotional preparedness for engaging in entrepreneurial activity. It encompasses psychological traits, attitudes, and beliefs that enable a person to cope with challenges and uncertainty associated with entrepreneurship. Psychological readiness is often measured through factors such as self-confidence, risk tolerance, innovativeness, and the ability to learn from failure (Farradinna et al., 2023; Eucharia & Therese, 2017).

In other words, entrepreneurship psychological readiness implies an individual's mental, emotional, and cognitive preparedness for undertaking entrepreneurial activities. It includes factors such as resilience, adaptability, risk tolerance, problem-solving skills, and self-efficacy. This readiness determines how well a person can handle uncertainty, make decisions under pressure, and persistently overcome difficulties in business.

Additionally, psychological readiness encompasses motivation, innovativeness, and proactive thinking, which are essential for entrepreneurial success.

Entrepreneurial intention, in turn, refers to an individual's deliberate decision and aspiration to start their own business. It represents a psychological state that precedes actual entrepreneurial activity. Entrepreneurial intention is shaped by various factors, including personal attitudes, perceived behavioral control, social norms, and external influences such as education, role models, and market opportunities.

Entrepreneurial intentions are a conscious decision or desire to establish a new venture. This is a cognitive state that reflects an individual's commitment to achieving entrepreneurial goals. The intention to engage in entrepreneurship depends on various factors, including personal traits, environmental support, and socio-economic conditions (Ayvaz & Kurulgan, 2024; Islam et al., 2023; Thuc, 2024).

The key differences between these concepts are as follows:

1. *Focus and Scope:* Psychological readiness for entrepreneurial activity focuses on internal psychological factors that prepare an individual for entrepreneurship. It involves mental and emotional abilities that enable a person to cope with the entrepreneurial process. In contrast, entrepreneurial intentions focus on the external expression of the desire and readiness to start a business. It concerns the decision-making process and willingness to act.

2. *Components and Measurement:* Psychological readiness for entrepreneurial activity is measured through psychological traits such as self-esteem, risk tolerance, innovativeness, and resilience. It also includes willingness to learn, personal development, and support from others (Farradinna et al., 2023; Eucharia & Therese, 2017). Entrepreneurial intentions, on the other hand, are measured by factors such as aspiration for success, achievement motivation, and the perceived feasibility

and desirability of starting a business (Ayvaz & Kurulgan, 2024; Islam et al., 2023; Thuc, 2024).

3. *Role in the Entrepreneurial Process:* Psychological readiness for entrepreneurial activity serves as the foundation for entrepreneurial behavior. It determines whether an individual possesses the mental resources necessary to achieve entrepreneurial goals. In contrast, entrepreneurial intentions act as a catalyst for entrepreneurial activity. They serve as the direct precursor to entrepreneurial behavior, reflecting an individual's commitment to starting a business.

Although psychological readiness for entrepreneurial activity and entrepreneurial intentions are distinct concepts, they are closely interrelated. Psychological readiness for entrepreneurial activity often influences entrepreneurial intentions, as individuals who are psychologically prepared for entrepreneurship are more likely to intend to start a business. Conversely, the intention to start a business can also impact psychological readiness, as the decision to pursue entrepreneurship may encourage individuals to develop the necessary psychological traits (Eucharria & Therese, 2017; Islam et al., 2023; Thuc, 2024).

Table 2 highlights the distinct but complementary nature of psychological readiness for entrepreneurial activity and entrepreneurial intentions, emphasizing their unique roles in the entrepreneurial process.

Thus, psychological readiness for entrepreneurship and entrepreneurial intentions are two critical concepts for understanding entrepreneurial behavior. Psychological readiness provides the mental and emotional foundation for entrepreneurship, while entrepreneurial intentions reflect the desire and willingness to engage in entrepreneurial activity. Both concepts are essential for fostering entrepreneurial success, and they are interconnected within the entrepreneurial process.

Table 2

Comparison of key aspects of psychological readiness for entrepreneurial activity and entrepreneurial intentions

Aspect	Psychological readiness	Intentions for entrepreneurship
Definition	Mental and emotional preparedness for entrepreneurial activity	Conscious decision or desire to start a new venture
Key components	Self-confidence, risk tolerance, innovativeness, readiness to learn, personal development	Aspiration for success, achievement desire, perceived opportunity, and business desirability
Measuring tools	Psychological assessments, trait measurements, readiness tools	Intention scales, cognitive evaluations, decision-making models
Role in entrepreneurship	Foundation for entrepreneurial behavior	Catalyst for entrepreneurial activity
Influencing factors	Personal traits, environmental support, socio-psychological attitudes	Personal traits, environmental support, socio-economic conditions

*Source: made by authors*

Psychological readiness for entrepreneurship is defined as a set of personal qualities that ensure effective adaptation to the entrepreneurial environment and contribute to successful managerial decision-making. Research (Olubiyi et al., 2024) confirms that psychological readiness influences not only entrepreneurial intentions but also the overall sense of well-being among young entrepreneurs. Scholars also find a strong correlation between achievement motivation, risk readiness, and innovative thinking (Thuc, 2024).

Studies conducted in various countries around the world, including Portugal (Dinis et al., 2013), Nigeria (Olubiyi et al., 2024; Eucharia & Therese, 2017; Agbim et al., 2013), Malaysia (Nasip et al., 2017), Vietnam (Thuc, 2024), and China (Zhang & Zhang, 2013), confirm the significant influence of psychological factors on entrepreneurial behavior. Specifically, it has been found that certain psychological characteristics, such as high achievement motivation, a tendency for calculated risk-taking, innovativeness, proactiveness, and perseverance, positively influence

the formation of entrepreneurial intentions and increase the likelihood of successfully starting a business (Thuc, 2024; Zhang & Zhang, 2013; Amofah et al., 2020).

The analysis of scientific research allows us to identify the key components of psychological readiness for entrepreneurial activity:

1. *Motivational component* – includes achievement striving, intrinsic motivation, and entrepreneurial orientation (Nasip et al., 2017).
2. *Emotional component* – encompasses stress resilience, emotional stability, and the ability to cope with uncertainty (Dinis et al., 2013).
3. *Cognitive component* – relates to the development of entrepreneurial mindset, analytical reasoning, and risk forecasting (Zhang & Zhang, 2013).
4. *Behavioral component* – manifests in initiative-taking, leadership qualities, and communication competence (Amofah et al., 2020).

Psychological readiness for entrepreneurship serves as an important predictor of entrepreneurial activity. Research confirms that a high level of psychological readiness facilitates rapid decision-making, creativity, and effective responses to crisis situations (Eucharia & Therese, 2017).

There is also a connection between psychological readiness and entrepreneurial intentions among students (Yahaya et al., 2022). In particular, the development of entrepreneurial mindset contributes to building self-confidence and increasing readiness to implement business ideas (Islam et al., 2023).

Psychological readiness for entrepreneurial activity is a complex and integrative concept that encompasses a range of elements necessary for successfully conducting business in a competitive environment. The theoretical and methodological foundations of this readiness involve considering psychological, social, and cultural factors that significantly influence entrepreneurial behavior. From a psychological perspective, key components of readiness include motivation, self-awareness, stress resilience, and adaptability. Understanding one's personal traits and the ability

to utilize them in entrepreneurial activities are essential for effectively implementing business ideas.

Furthermore, the methodological aspect of psychological readiness involves the use of various tools to develop the necessary competencies. For example, educational programs and training sessions can be aimed at developing entrepreneurial intuition, communication skills, and time management. This not only enhances an individual's ability to adapt to diverse situations but also lays the foundation for conducting business in an environment of international competition. An essential component of this process is also the development of critical thinking, which relates to both decision-making and strategies for responding to changes in the external environment.

Psychological readiness is one of the key factors influencing entrepreneurial activity. It determines an individual's ability to realistically assess risks, make well-grounded decisions in complex situations, and adapt to a dynamic business environment. The essence of psychological readiness lies in the combination of several personal qualities, such as self-organization, motivation, self-analysis ability, and stress resilience. These qualities form the foundation for an entrepreneur's effective functioning in conditions of uncertainty and competition, which are characteristic of the modern market.

The structure of psychological readiness encompasses several key elements. First, there is the cognitive aspect, which includes knowledge of the market, business processes, and financial instruments. Second, the emotional component, which ensures the ability to manage one's emotions while maintaining motivation and resilience in crisis situations. Finally, the behavioral aspect, which characterizes readiness for action, initiative, entrepreneurial spirit, and risk-taking in decision-making. To achieve success in entrepreneurship, it is crucial that these elements function synergistically, ensuring a comprehensive and effective entrepreneurial activity.

Psychological readiness not only increases the likelihood of successfully carrying out business operations but also contributes to the formation of a positive entrepreneurial image. The ability to anticipate and handle challenges provides a competitive advantage in the market. Research confirms that entrepreneurs with a high level of psychological readiness are more likely to achieve their goals, as they know how to motivate themselves and others, organize team work, and create conditions for innovation. Thus, psychological readiness acts not only as a personal characteristic but also as a strategic resource that can determine success in entrepreneurial activity, particularly in the context of the international economic environment.

Therefore, the theoretical and methodological foundations of psychological readiness for entrepreneurial activity require a comprehensive approach that includes both internal and external analysis. To achieve success, entrepreneurs need not only to be aware of their own emotions and their impact on business processes but also to have a deep understanding of the cultural and social aspects that shape the entrepreneurial environment. Consequently, psychological readiness becomes an integral factor influencing the effectiveness of business operations in a globalized world, where interaction between different cultures and languages is an essential part of the modern economy.

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