The Rise of Digital Micro-Entrepreneurship: Exploring AI-Driven Business Models and Their Socioeconomic Impact

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Abstract:

Artificial Intelligence (AI) is transforming entrepreneurial landscapes by enhancing decisionmaking, operational efficiency, and innovation. This study explores the role of AI in entrepreneurship, focusing on its impact on business strategy, automation, and consumer engagement. Using an exploratory qualitative approach, data is gathered through secondary sources and focus group discussions with entrepreneurs integrating AI into their ventures. The findings reveal that AI significantly improves predictive analytics, cost reduction, and business scalability, enabling startups to compete with established enterprises. However, challenges such as high implementation costs, data privacy concerns, algorithmic bias, and lack of regulatory clarity hinder widespread AI adoption, especially among small businesses. The study highlights the need for a balanced approach, where AI augments human decision-making rather than replacing it. Additionally, the findings emphasize the importance of AI literacy, ethical AI frameworks, and government support in ensuring sustainable AI adoption. The study offers managerial implications for optimizing AI integration while mitigating risks and proposes policy recommendations to enhance AI accessibility for entrepreneurs. By bridging technological potential and practical implementation, this research contributes to the discourse on AI-driven entrepreneurship and its implications for future business models.

1. INTRODUCTION

Entrepreneurship has long been recognized as a crucial driver of economic development, job creation, and innovation (Shane & Venkataraman, 2000). With the advent of digital technologies, a new wave of entrepreneurship—often termed digital microentrepreneurship—has emerged, allowing individuals to leverage digital platforms, artificial intelligence (AI), and automation to create and sustain businesses with minimal physical infrastructure (Nambisan, 2017). This transformation has led to an increase in micro-businesses operating in e-commerce, freelancing, and AI-powered service delivery. However, while digital micro-entrepreneurship presents vast opportunities, it also introduces new challenges related to technology accessibility, regulatory frameworks, and market competition.

The evolution of digital entrepreneurship has been fueled by the proliferation of AIdriven business models that optimize operations, enhance decision-making, and provide personalized customer experiences (Brynjolfsson & McAfee, 2017). Digital platforms such as Amazon, Shopify, and Fiverr have enabled individuals to establish businesses with minimal capital, redefining traditional entrepreneurship (Aldrich & Ruef, 2018). Furthermore, AIpowered tools, including chatbots, predictive analytics, and automated content creation, have empowered micro-entrepreneurs to scale their businesses with limited human resources. The global shift towards digital micro-entrepreneurship has been accelerated by factors such as increasing internet penetration, mobile-first economies, and a growing gig economy (World Bank, 2021). The rise of AI-based automation has also facilitated more inclusive entrepreneurial participation, particularly for individuals from underserved communities who previously faced entry barriers due to capital constraints and lack of business networks (Giones & Brem, 2017).

Despite the opportunities provided by digital micro-entrepreneurship, several challenges hinder its widespread success. First, technological accessibility and AI literacy remain uneven, creating a digital divide where only a fraction of aspiring entrepreneurs can effectively harness AI tools (OECD, 2022). Many small-scale business owners lack the technical expertise to leverage AI-based business models efficiently, leading to operational inefficiencies and lower competitiveness.

Second, regulatory uncertainty and data privacy concerns pose significant challenges for micro-entrepreneurs using AI-driven platforms (Zhang et al., 2021). Many emerging economies lack well-defined policies that support small digital businesses, leading to inconsistent legal frameworks and compliance burdens. Moreover, issues surrounding AI ethics, data protection, and algorithmic biases further complicate the entrepreneurial landscape. Finally, market saturation and platform dependency have raised concerns regarding the sustainability of digital micro-businesses. Many entrepreneurs rely heavily on third-party platforms for visibility and sales, making them vulnerable to sudden policy changes, algorithm shifts, and commission structures imposed by platform providers (Parker et al., 2016). This dependency limits their ability to build autonomous, long-term business models.

2. OBJECTIVES

- To analyze the role of AI-driven business models in enhancing the efficiency, scalability, and competitiveness of digital micro-entrepreneurs.
- To identify key challenges, including technological, regulatory, and market-related barriers that hinder the adoption and sustainability of AI-based micro-businesses.
- To assess the socioeconomic impact of digital micro-entrepreneurship, particularly in terms of employment generation, income levels, and financial inclusion.

3. LITERATURE REVIEW

The integration of Artificial Intelligence (AI) into entrepreneurial ventures has become a focal point of contemporary research, underscoring its transformative potential across various business dimensions. This literature review synthesizes key findings from recent studies, elucidating the multifaceted impact of AI on entrepreneurship. AI significantly enhances opportunity recognition for entrepreneurs by analyzing extensive datasets to identify emerging market trends. This capability enables businesses to anticipate consumer needs and adapt swiftly to market shifts, thereby gaining a competitive edge. For instance, Giuggioli and Pellegrini (2023) highlight that AI streamlines operations and fosters innovation within entrepreneurial activities.

The integration of AI-driven decision support systems aids entrepreneurs in making informed choices by providing data-driven insights. These systems analyze market dynamics, financial metrics, and consumer behavior, reducing uncertainty and enhancing strategic planning. Kudelić et al. (2023) emphasize AI's capacity to analyze financial data, assess risks, and optimize funding processes in entrepreneurial finance.

AI contributes to performance optimization by automating routine tasks, allowing entrepreneurs to focus on core business functions. This automation leads to increased efficiency, cost reduction, and the ability to scale operations without a proportional increase in resources. A study analyzing 85 UK SMEs found that data-driven decision-making, facilitated by AI, enhances business productivity and innovation (Venugopal & Das, 2023).

The infusion of AI into educational frameworks equips aspiring entrepreneurs with the necessary skills to navigate a technology-driven business landscape. Educational institutions are integrating AI-centric curricula to prepare students for the evolving demands of modern entrepreneurship (Venugopal & Jagadeesh, 2025). This approach ensures that future entrepreneurs are proficient in leveraging AI tools to drive business success.

Despite its benefits, AI adoption presents challenges, including technological accessibility, data privacy concerns, and the need for substantial financial investment. Entrepreneurs must navigate these obstacles to fully leverage AI's potential. Research indicates that while AI offers significant advantages, organizations often struggle to adopt and leverage these technologies effectively.

AI enables the development of innovative business models by offering tools that analyze consumer data, predict market trends, and personalize offerings. This adaptability allows entrepreneurs to create value propositions that resonate with target audiences (Venugopal et al., 2013). For example, AI-driven analytics can provide personalized customer experiences by tailoring products and services to individual preferences, thereby enhancing customer satisfaction and loyalty.

The deployment of AI in business raises ethical questions, particularly concerning data privacy and algorithmic bias. Entrepreneurs must address these issues to maintain consumer

trust and comply with regulatory standards. Ensuring ethical AI practices is crucial for sustainable business operations and long-term success (Venugopal, 2025).

AI reshapes entrepreneurial ecosystems by fostering collaboration between startups and established tech firms. This synergy accelerates innovation and market entry for AI-driven solutions, enhancing the overall dynamism of the entrepreneurial landscape. Nelis (2025) discusses how the European startup ecosystem has evolved, with AI playing a significant role in driving innovation and collaboration.

AI's application in entrepreneurial finance enhances financial decision-making and investment strategies. Studies highlight AI's capacity to analyze financial data, assess risks, and optimize funding processes. Kudelić et al. (2023) provide a comprehensive review of AI applications in entrepreneurial finance, indicating its potential to transform financial decision-making.

Research emphasizes the importance of social support networks when integrating AI into small business workflows. Entrepreneurs benefit from collaborative learning and shared resources, which facilitate the effective adoption of AI technologies. Community engagement and knowledge sharing are pivotal in overcoming adoption barriers and enhancing AI utilization.

AI is revolutionizing research and development by expediting product design and innovation. Companies leveraging AI in R&D can swiftly adapt to market changes, offering entrepreneurs a strategic advantage. The Financial Times (2023) highlights how AI is transforming R&D processes, enabling faster innovation cycles.

Despite AI's potential, small businesses exhibit cautious adoption due to concerns over reliability and resource constraints. While AI tools are being experimented with, full integration into core operations remains limited among small enterprises. A study indicates that AI adoption is uneven, with larger companies leading the way, while smaller businesses face challenges in implementation (Venugopal & Sharma 2025).

AI equips entrepreneurs with tools to analyze competitors and market conditions in real-time, enabling proactive strategy adjustments. This responsiveness is crucial for maintaining competitiveness in rapidly evolving markets. Utilizing AI for market analysis allows businesses to anticipate shifts and respond effectively, ensuring sustained relevance (Venugopal et al., 2023).

Entrepreneurs utilize AI to optimize supply chain operations, ensuring efficient inventory management and reducing operational costs. This efficiency is particularly beneficial

for micro-enterprises with limited resources (Venugopal & Swathi, 2014). AI-driven supply chain optimization leads to cost savings and improved service delivery, enhancing overall business performance.

AI enables micro-enterprises to scale operations without significant capital investment by automating processes and facilitating access to broader markets through digital platforms. This scalability allows small businesses to compete with larger counterparts by leveraging technology to overcome traditional growth barriers (Sravani et al., 2023).

As AI technologies continue to evolve, their integration into entrepreneurial ventures is expected to deepen, offering enhanced tools for innovation, efficiency, and market adaptation. Ongoing research and development will further delineate AI's role in shaping the future of entrepreneurship. Continuous advancements in AI promise to provide entrepreneurs with sophisticated tools to navigate complex business environments (Pranaya et al., 2023).

Policymakers are encouraged to develop frameworks that support AI integration in entrepreneurship, addressing challenges such as data privacy, ethical use, and equitable access to technology (Santosh & Venugopal, 2011). Such policies will facilitate a conducive environment for AI-driven entrepreneurial growth.

4. METHODOLOGY

The study adopts an **exploratory research design**, aiming to investigate the integration of Artificial Intelligence (AI) in entrepreneurship by analyzing its impact on business decisionmaking, innovation, and operational efficiency. A **qualitative approach** is employed to gain in-depth insights into entrepreneurs' perceptions, experiences, and challenges associated with AI adoption. The study primarily relies on **secondary data collection**, reviewing existing literature from peer-reviewed journals, industry reports, and case studies to establish a foundational understanding of AI-driven entrepreneurship. Additionally, **primary data is collected through open-ended interviews and focus group discussions** with entrepreneurs, startup founders, and business consultants who have integrated AI into their ventures. These respondents are selected using purposive sampling, ensuring a diverse representation of businesses across different industries and sizes. Their perspectives provide real-world insights into the benefits, limitations, and ethical considerations of AI in entrepreneurial activities.

The collected data is subjected to **manual evaluation and thematic analysis**, allowing for the identification of recurring themes, patterns, and variations in AI adoption. Responses are categorized into key themes, such as AI-driven decision-making, market analysis, automation, and customer engagement, to derive meaningful interpretations. **Qualitative coding techniques** are applied to ensure a systematic and objective analysis of responses, identifying significant insights into how AI shapes entrepreneurial strategies. Interpretation of findings is carried out by comparing secondary literature with primary data, ensuring a comprehensive understanding of the topic. The results of this study aim to contribute to both academic discourse and practical applications by offering recommendations for entrepreneurs, policymakers, and AI developers on optimizing AI adoption in business environments.

5. ANALYSIS AND DISCUSSION

A critical analysis of the study's objectives offers a deeper understanding of their relevance, feasibility, and potential contributions to the field of AI-driven entrepreneurship. The objectives focus on (1) assessing AI's role in entrepreneurial decision-making, (2) evaluating AI's impact on business innovation and operational efficiency, and (3) understanding entrepreneurs' perceptions and challenges in adopting AI. Each of these objectives presents significant areas for investigation, but they also come with certain complexities that need careful examination.

5.1. Assessment of AI's Role in Entrepreneurial Decision-Making

The first objective seeks to evaluate AI's influence on decision-making processes within entrepreneurial ventures. AI has demonstrated the potential to enhance strategic choices by providing real-time data analysis, predictive insights, and risk assessment mechanisms. Studies indicate that AI-driven decision support systems reduce uncertainty and improve market responsiveness (Kudelić et al., 2023). However, the effectiveness of AI in decision-making depends on the entrepreneur's ability to interpret and act upon AI-generated recommendations. Over-reliance on AI can lead to challenges such as algorithmic bias and data misinterpretation, potentially leading to flawed strategic choices (Giuggioli & Pellegrini, 2023). Furthermore, small and medium enterprises (SMEs) may lack access to advanced AI tools, leading to an uneven adoption landscape. A critical challenge here is the trade-off between human intuition and AI recommendations, as AI cannot entirely replace entrepreneurial judgment, especially in volatile markets.

5.2. Evaluation of AI's Impact on Business Innovation and Operational Efficiency

The second objective examines AI's contribution to innovation and operational efficiency in businesses. AI plays a transformative role in product development, automation, and customer engagement, enabling entrepreneurs to enhance efficiency while reducing costs (Arikan & Akyüz, 2024). AI-driven automation streamlines business processes, minimizing human error and enabling scalability. However, operational efficiency is not uniform across industries, as some sectors may benefit more from AI adoption than others. For example, e-commerce and fintech startups leverage AI-driven personalization and fraud detection systems,

whereas traditional businesses may struggle with integration due to legacy systems and high implementation costs (Nelis, 2025). Innovation through AI also raises concerns about intellectual property (IP) rights, as AI-generated ideas challenge conventional ownership models. A critical limitation here is the disparity in AI accessibility, as resource-rich firms can leverage AI for innovation, while smaller businesses may lack the infrastructure to fully harness its potential.

5.3.Understanding Entrepreneurs' Perceptions and Challenges in AI Adoption

The third objective delves into the perceptions and challenges entrepreneurs face when integrating AI into their businesses. While AI is perceived as a game-changer in entrepreneurial strategy, concerns regarding cost, data security, ethical AI use, and workforce displacement persist (MIT Sloan, 2023). Entrepreneurs in developing economies may encounter technological barriers and skill gaps, limiting AI adoption despite its potential benefits (Springer, 2023). Additionally, skepticism about AI's trustworthiness and decision transparency affects adoption rates, as many entrepreneurs fear black-box decision-making where AI-generated outcomes are not easily explainable (Financial Times, 2023). A critical issue is the regulatory and ethical landscape, as AI's rapid evolution often outpaces legal frameworks, leaving businesses vulnerable to compliance risks. The study must, therefore, consider regional and industry-specific variations in AI adoption challenges to offer a balanced perspective.

The three objectives provide a structured framework for understanding AI's integration into entrepreneurship. However, their interconnected nature necessitates a holistic approach in the study, considering both technological advancements and human adaptability. The critical analysis highlights potential barriers such as AI accessibility, ethical concerns, and industryspecific constraints, emphasizing that while AI presents opportunities, its adoption is not without challenges. Future research should address policy interventions, AI literacy programs, and cost-effective AI solutions to bridge the gap between technological potential and practical application in entrepreneurial ecosystems.

5.4. Respondents' Comments from Focus Group Discussion

5.4.1. Positive Comments

- 1. "AI has significantly improved our decision-making process by providing real-time market trends and predictive analytics."
- 2. "Automation has helped reduce operational costs and allowed us to focus on strategic expansion."

- 3. "With AI-powered chatbots, our customer engagement has become more efficient, leading to increased customer satisfaction."
- 4. "AI-driven inventory management has minimized wastage and optimized supply chain operations."
- "The ability to analyze consumer behavior through AI has enabled us to personalize marketing strategies effectively."
- 6. "AI has made financial forecasting much more accurate, reducing uncertainty in investment decisions."
- 7. "Startups can now compete with established businesses by leveraging AI for scalability and innovation."
- 8. "The integration of AI into business processes has led to increased productivity and efficiency in service delivery."
- 9. "AI-generated insights have helped us identify new market opportunities we wouldn't have recognized manually."
- 10. "The use of AI in fraud detection has significantly improved financial security in online transactions."

5.4.2. Negative Comments

- 1. "High implementation costs make AI adoption difficult for small businesses with limited financial resources."
- 2. "AI-driven decisions lack the human intuition needed for certain creative and strategic aspects of business."
- 3. "Data privacy remains a major concern, as AI systems require large volumes of sensitive information."
- 4. "There is a steep learning curve, and many entrepreneurs struggle to fully understand and utilize AI tools."
- 5. "Over-reliance on AI can lead to job losses, causing concerns among employees about automation replacing human roles."
- 6. "AI-generated customer interactions feel impersonal at times, leading to a disconnect with our brand identity."
- 7. "Many AI models function as 'black boxes,' making it difficult to explain or justify certain business decisions."
- 8. "Bias in AI algorithms can lead to misleading business strategies, especially in market segmentation."

- 9. "AI adoption requires constant updates and maintenance, adding to long-term operational expenses."
- 10. "Lack of regulatory clarity on AI ethics makes it risky to rely on automated decisionmaking systems."

The feedback collected from the focus group discussions reveals a dual perspective on AI adoption in entrepreneurship. Positive sentiments emphasize AI's role in improving efficiency, decision-making, customer engagement, and financial management. Entrepreneurs acknowledge that AI provides competitive advantages by enabling businesses to scale rapidly, optimize resources, and identify new market opportunities. The ability of AI to enhance predictive analytics and reduce operational inefficiencies is widely appreciated.

However, negative concerns highlight challenges related to cost, accessibility, ethical considerations, and loss of human elements in business operations. Entrepreneurs, particularly from small businesses, express worries over AI affordability, as advanced AI solutions often require substantial investment in infrastructure and training. Data privacy and algorithmic biases are also key concerns, as they can compromise business integrity and decision-making fairness. The lack of regulatory clarity on AI usage further adds uncertainty for businesses attempting to integrate AI responsibly.

From a strategic perspective, these insights suggest that while AI is a powerful tool for entrepreneurship, a balanced approach is necessary. Entrepreneurs should focus on augmenting human intelligence with AI rather than fully replacing human decision-making. Moreover, businesses must adopt AI ethically and transparently, ensuring compliance with data protection regulations. Policymakers and technology developers must address issues related to costeffectiveness, bias reduction, and regulatory frameworks to make AI more accessible and reliable for entrepreneurs across different industries.

6. SUGGESTIONS

- Businesses should integrate AI in a phased manner, starting with cost-effective solutions such as AI-powered analytics, automation, and customer relationship management tools. This ensures smooth transition and minimizes financial risks.
- While AI enhances decision-making, it should not completely replace human intuition. Managers should adopt a hybrid approach where AI-generated insights are used as decision-support tools rather than automated decision-makers.
- Organizations should provide training programs to upskill employees and entrepreneurs on AI applications, interpretation of AI-generated data, and ethical AI use to maximize AI's benefits while reducing dependency on external experts.

- Businesses should implement AI with a focus on transparency, fairness, and data privacy compliance. They must actively monitor AI-driven decisions to identify and mitigate algorithmic biases. Collaborating with policymakers for regulatory clarity is essential.
- Governments and financial institutions should introduce funding programs, subsidies, or AI-as-a-Service models to help small and medium enterprises (SMEs) adopt AI without facing high implementation costs.
- AI-driven customer engagement tools should be designed to retain personalization while leveraging automation. Businesses must ensure AI chatbots and recommendation systems maintain a balance between efficiency and human-like interaction.
- AI implementation requires continuous updates, monitoring, and maintenance. Businesses should allocate long-term budgets for AI development and consider cloud-based AI solutions to reduce operational expenses.
- Entrepreneurs should form partnerships with AI startups, research institutions, and technology providers to leverage collaborative innovation and stay updated with the latest AI trends and applications.

By implementing these suggestions, businesses can harness AI's potential effectively while mitigating risks associated with cost, ethics, and human-AI integration challenges.

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