

# Public Digital Learning Platforms as Catalysts for Financial Literacy and Enterprise Development

T. Sureshkumar, R. Vasanthan, Vijayalakshmi, J. Karthikeyan, Mayuri Kulkarni,  
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**Abstract:** Financial literacy has been a significant point of sustainable enterprise development particularly with the micro and small enterprises, which in most instances lack formal financial education. Despite the increasing availability of digital technologies, the list of individuals with lack of awareness of knowledge and skills on how to handle financial resources, credit systems, and accept entrepreneurial opportunities is constantly increasing. Online learning systems are viewed as the scalable solutions that can address the gaps by providing low-cost and self-paced financial education opportunities at open access. The paper deals with the ways the online platforms that the government offers may serve as an incentive to promote financial literacy and help the development of businesses. The principal objective is to pay attention to the role of digital learning ecosystems in obtaining knowledge and entrepreneurial awareness as well as financial decisions among potential and existing entrepreneurs. The paper will comprise a mixed-method analytical study that will imply the usage of survey-based data collection, the application of descriptive statistics, and the comparison of the patterns of using online platforms. The data were collected in the form of the participants in the online learning systems accessible to everyone and offering financial literacy modules and entrepreneurship training courses. The findings indicate that financial and budgeting skills, credit awareness, and investment decision-making skills of the users of digital learning platforms significantly improve. The respondents that used online financial education materials actively were more willing to initiate or build small business enterprises and demonstrated improved financial planning. In the analysis, it is also observed that the accessibility, interactive learning modules, and mobile-based delivery will assist in enhancing the engagement and knowledge retention. The paper concludes that open online learning forums play crucial roles in improving financial empowerment and maintaining the expansion of the grassroots businesses. The paper provides policy suggestions, educationists, and creators of digital platforms with the ability to create an inclusive learning framework to financial empower and sustain entrepreneurial growth.

**Keywords:** Financial literacy, Digital learning platforms, Enterprise development, Online education, financial inclusion, Entrepreneurship.

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## Introduction

It was generally accepted that financial literacy is one of the core antecedents of economic participation and entrepreneurial sustainability in developing economies. The financial products in the emerging markets were characterized by a chronic barrier in the knowledge of many individuals on how to save, how to manage the financial products, how to access credit, and how to make sound decisions in relation to investment. The lack of access to formal financial education and exposure to the financial management practices resulted in a major discrepancy between the availability of financial services and the capacity of people to use them productively. It was reported that poor budgeting behavior, high vulnerability to debt, and low involvement in formal financial systems were commonly caused by lack of financial awareness in the previous studies (Mishra et. al., 2024). Researchers also noted that such entrepreneurs working on small and micro enterprise levels tended to have difficulties in financial planning and allocation of capital because of poor financial understanding (Keshavammaiah et. al., 2026). In turn, the enhancement of financial literacy became a crucial measure of enhancing economic stability and entrepreneurial performance in developing countries.

The emergence of digital technologies quickly changed the nature of the educational resources creation, delivery, and access. Digital transformation in education brought about scalable and adaptable learning models that facilitated people to learn via internet based platforms, mobile applications and interactive learning systems. Previous studies have emphasized the fact that digital learning ecosystems increased knowledge access due to the fact that they were able to eliminate geographical and infrastructural barriers that existed in traditional education systems (Valdez et. al., 2024). The online learning environment also enabled self-paced learning and personalized learning experience and improved the knowledge retention and acquisition of skills (Xie et. al., 2024). Scholars pointed out that internet-based platforms can be particularly effective in the new economies where workout gyms and official programs of monetary education are not common (Tandilino et. al., 2025). Thus, the digital transformation has made financial education and entrepreneurship training very popular.

Financial knowledge was more valued as it is a decisive factor in entrepreneurship and enterprise development. Financial skills were also required by business owners to work within the costs, evaluate investment opportunity, maintain the minimum level of cash flows, and negotiate with financial institutions (Sorte. et al. 2025.). The empirical study found that financially literate individuals, who were more likely to start up a business, to keep expanding an enterprise, and adopting new financial practices (Hanson et. al., 2026). The financial education programs also contributed to the improved financial planning and risk management by the owners of small businesses (Nugraheni et. al., 2025). Besides this, the researchers also found out that the financially literate entrepreneurs were more assured of access to credit facilities and the opportunity to participate in the formal financial markets (Gautam et. al., 2022). This results showed that enhancement of financial literacy had a direct positive effect on the sustainability of the enterprises and economic empowerment.

To address these issues, online learning platforms among the general population became a viable tool of providing financial education to masses. Governments, schools and other international development agencies started to invest in online learning systems that offered free or cheap financial literacy education. These platforms had organized learning modules in budgeting, savings, investment planning, credit management and development of entrepreneurs. Researchers have found that digital financial education systems enhanced engagement and access through multimedia-based materials and interactive examinations and mobile-friendly interfaces (Ilieş et. al., 2023). Inclusive participation, which was previously unavailable to the rural population, youth, and aspiring entrepreneurs, was also facilitated by the public digital learning systems (Baker et. al., 2023). Therefore, e-platforms became a significant part of the national policy to support financial inclusion and business growth.

Although the utilization of digital learning technologies was on the rise, multiple studies revealed that the interconnection between the public digital learning platforms and the enterprise development had not been thoroughly researched (Al-shami et.al., 2024). The available literature was more interested in financial literacy outcomes without properly investigating the impacts of digital financial education on entrepreneurial preparedness and business formation.

## Literature Review

The literature broadly discussed financial literacy as a multidimensional construct that included knowledge, skills, attitudes and behaviors pertaining to financial decision-making. Researchers described financial literacy as the capacity of people to comprehend the financial concepts of savings, credit, budgeting, insurance, and investment plans. Initial studies highlighted that financially literate people were found to be more in control of their own finances and were found to be more competent in

assessing financial risks and opportunities (Aminullah et. al., 2022). Another fact that was brought to the fore by researchers was the fact that financial literacy was not merely theoretical knowledge but practical skill of utilizing financial information in the real world economic choice (Daud et. al., 2022). Research also found that financial awareness enhanced the ability of the individuals to manage household money and the ability of people to join formal financial institutions enhancing the overall economic stability (Febriansyah et. al., 2024). Thus, the idea of financial literacy became one of the main predictors of financial abilities and economic empowerment in the developed and developing economies.

The development of digital learning platforms has radically changed the process of providing financial education in the sphere of the public educational ecosystem. Researchers noted that governments and institutions started embracing the online learning platform in order to increase the availability of knowledge resources. Digital learning systems offered organized learning materials in form of video lectures, interactive examinations and modular training systems which could be accessed over the internet via computer or mobile phones (Kass-Hanna et. al., 2022). Research showed that online portals minimized geographical and infrastructural obstacles that had constrained access to formal training programs in the rural and underserved areas in the past (Liu et. al., 2022). Researchers also indicated that online learning systems enhanced student interaction through multimedia learning applications, real-time feedback systems, and responsive learning systems. Through these technological possibilities, mass sharing of financial knowledge was facilitated and even the large-scaled public institutions used the possibilities to provide inclusive financial education programs to a wide array of learner groups.

It was also explored as to how financial literacy was linked to enterprise development especially when it comes to small businesses and micro businesses. The existing empirical evidence indicated that the greater the amount of financial knowledge an entrepreneur possessed, the more they were able to handle business finances, assess investment opportunities and maintain the growth of the enterprise (Senou et. al., 2022). Financial literacy also increased the capability of business people to keep good accounting books, budgets and manage operational expenses. A number of reports showed that business owners with financial literacy were more assured of the availability of credit facilities and dealing with financial institutions, which helped to enhance the mobilization of capital and business growth (Chen et. al., 2024). These results indicated that financial education was an important factor in enhancing entrepreneurial decision making and the sustainability of businesses in the long term.

The online education system also helped in building entrepreneurial skills as there were organized training modules that were focused on business planning, financial management, and market analysis (Dingankar et al. 2025). The researchers found out that online learning platforms also facilitated self-directed learning and enabled people to develop entrepreneurial skills at their own speed. Practical learning activities like case studies, simulation exercises and project-based assignments were incorporated in many online courses (Maina et.al., 2026) and enhanced the problem solving and strategic thinking skills of learners. Research also mentioned that online entrepreneurship training courses raised the confidence of the people in starting new business enterprises and embracing new business models (Kang et.al., 2024).

**Table 1:** Summary of Related Literature on Financial Literacy, Digital Learning Platforms, and Enterprise Development

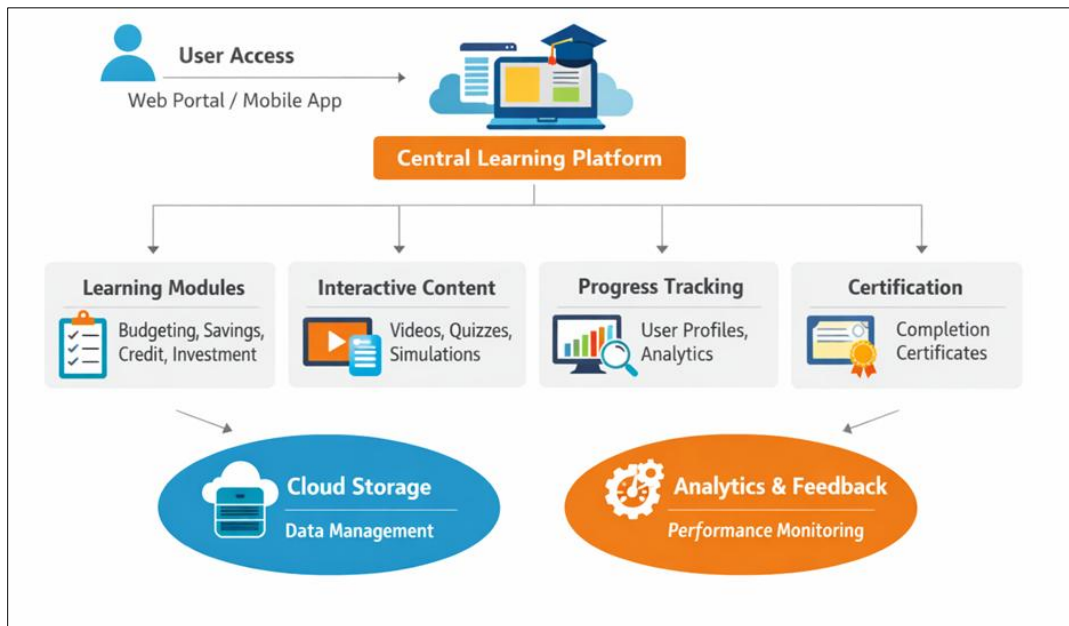
Study Focus	Research Method	Study Context / Sample	Key Findings	Research Gap
<b>Conceptual understanding of financial literacy</b>	Conceptual analysis	General financial education studies	Financial literacy improved financial decision-making and personal financial stability	Limited focus on digital education environments
<b>Dimensions of financial capability</b>	Survey-based study	Individual financial behavior analysis	Financial literacy involved both knowledge and behavioral financial management	Lack of entrepreneurial application analysis
<b>Financial literacy and financial inclusion</b>	Empirical study	Household financial management	Higher financial literacy increased participation in formal financial systems	Limited evaluation of digital learning tools

<b>Digital learning platforms in education</b>	Case study analysis	Public digital education platforms	Digital platforms improved accessibility and scalability of education	Financial literacy outcomes not deeply examined
<b>Technology-enabled financial education</b>	Comparative study	Rural and urban learners	Digital learning reduced geographic barriers to education	Impact on enterprise development not assessed
<b>Financial literacy and entrepreneurship</b>	Quantitative analysis	Small business owners	Financial knowledge supported business sustainability and growth	Digital training influence not evaluated
<b>Financial education and access to credit</b>	Survey research	Micro and small entrepreneurs	Financially literate entrepreneurs showed higher credit access and financial confidence	Limited focus on online learning platforms
<b>Digital public learning ecosystems</b>	Policy analysis	Government-supported learning platforms	Public platforms supported inclusive financial education	Enterprise impact not explored
<b>Mobile-based financial learning</b>	Technology adoption study	Mobile learning users	Mobile learning improved financial knowledge accessibility	Entrepreneurial outcomes underexplored
<b>Financial education and MSME performance</b>	Field survey	Micro-enterprise owners	Financial knowledge improved operational efficiency and business performance	Lack of digital platform evaluation

### Public Digital Learning Platform Framework for Financial Literacy

#### *Structure and Components of Digital Financial Learning Systems*

The public digital financial learning systems are operating on a digital infrastructure that is integrated to offer organized financial education to a large number of users. The model typically included a centralized web-based solution supported by cloud-based storage, learning management systems and interactivity content delivery modules. The system was the first to bundle financial information into small blocks of learning, and allowed students to study a series of subjects. In general, the learning resources included video lectures, digital reading books, and quizzes and practice questions, which were focused on both facilitating the theoretical knowledge and practical financial skills. It also included platform architecture with learner registration systems that enabled users to have customized learning profiles and monitor their progress in various financial literacy modules. The architecture of a digital financial learning system illustrated in figure 1 depicts that the user goes to modules through web or mobile platforms where they can engage in interactive learning, track progress, certification, and cloud-based data management with analytics to constantly assess performance.



**Figure 1:** Structure of Digital Financial Learning Systems

The workflow used was operational as the users approached the platform via web portals or mobile applications. On authentication, the system suggested learning modules, depending on the user profiles and learning goals. Interactive tests assessed comprehension of the user and gave automatic feedback, a factor that strengthened learning results. User engagement trends and learning results were tracked using data analytics software that allowed the administrators of the platform to enhance the quality of the content and learning outcomes. Also, a great deal of digital financial learning systems incorporated certification that gave rewards to the learners after the successful completion of training modules. Such certifications tended to increase credibility and constant involvement.

#### *Key Learning Modules: Budgeting, Savings, Credit, and Investment*

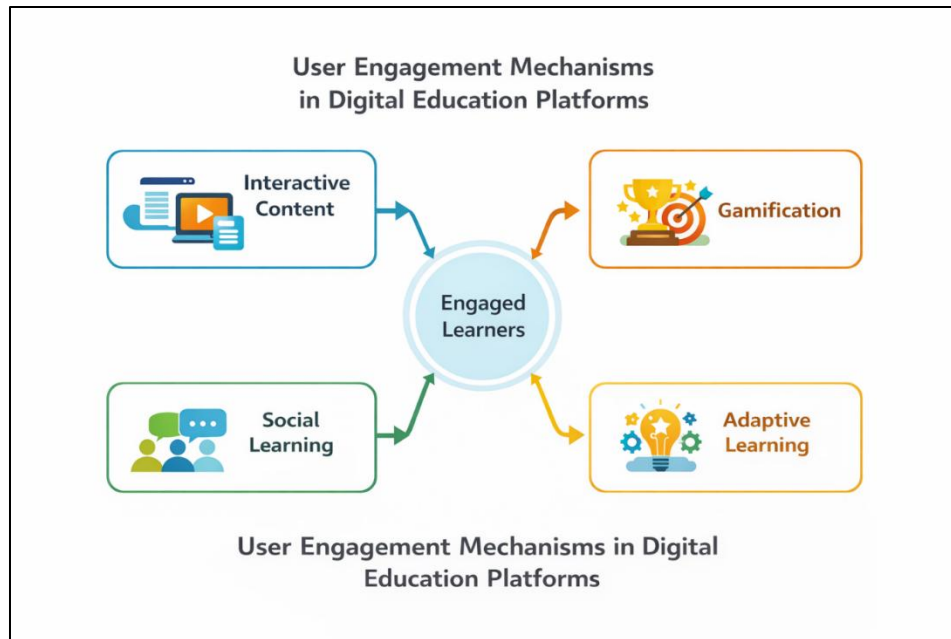
The educational content was provided in financial education platforms, typically online, arranged according to the main areas of financial competencies that were essential in personal financial management and entrepreneurial decision-making. The budgeting modules were used to familiarize the learners with income planning, expenses monitoring, and financial prioritization techniques which allowed one to spend the financial resources at their disposal in an effective fashion. The saving modules were geared towards the necessity to possess disciplined savings, emergency funds and long term financial security. Teachings of this kind regularly included practical illustrations about how a modest and daily saving can in the long term become huge reserves of money.

The credit modules taught how to utilize the loans effectively, computation of interest, budgeting on the way to repay the loans and evaluation of creditworthiness. The students were enlightened on formal financial institutions and the necessity of having good credit histories when borrowing business loans or through personal financing. The foundations of diversification of risks, the long-term wealth formation and the simple financial instruments formed the basis of the investment modules. These modules rendered complicated ideas about finance extremely simple and acted as introduction to information on the numerous opportunities available in formal financial market. All these designed modules provided the students with useful financial management abilities that support personal financial stability and entrepreneurship.

#### *User Engagement Mechanisms in Digital Education Platforms*

The involvement of the users was a serious concern that predetermined the success of online learning platforms. The digital online financial learning systems provided to the population had a variety of engagement systems to sustain long term engagement and memories among the learners. The interactive learning settings became one of the most crucial aspects of making the learners interested due to their combination of using multimedia material, gamification exercise, and problem-solving activities. Video tutorials were a better way to understand complex financial issues because it entailed use of visual

aids and voice to explain to them. The interactive quizzes and scenario-based exercises aroused the need to apply the theoretical knowledge into the actual financial circumstance and the notion and idea of clarity and decision making grew stronger.



**Figure 2:** User Engagement Mechanisms in Digital Education Platforms

Figure 2 shows some of the significant engagement mechanisms capable of enhancing engagement with learners on digital educational platforms. Such features are motivational, knowledge retention, and personal learning experiences that make digital financial literacy education programs effective. Some of the gamification elements that motivated the learners to complete education modules included the achievement badges, progress indicators and milestone certifications. These processes created a sense of success and it led to frequent participation in the learning processes. The stimulating interaction and enabling the users to exchange their experiences, ask questions, and discuss financial issues with other participants were also promoted through peer-learning communities and discussion forums. Knowledge and experience sharing was promoted in these teamwork cultures.

The adaptive learning systems were also used in digital learning platforms which recommended tailored learning materials based on the performance and progression trends of the user. Such systems customized the tracks of learning to the individual learning pace and level of knowledge. Notifications and reminders reminded learners to complete unfinished modules and be active on a regular basis. These mechanisms of the digital platforms offered dynamic learning platforms which promoted the rate of participation, better levels of financial knowledge retention and general learning outcomes.

#### *Accessibility and Scalability of Public Digital Learning Ecosystems*

Accessibility and scalability were the key advantages of the public digital learning ecosystems in regards to addressing the financial literacy problem. The traditional financial education programs were normally limited in terms of physical facilities, access of educators and geographical coverage. These limitations were overcome with digital platforms which offered financial education through internet-based platforms which were accessible on the computer, tablet or even mobile devices. This was online accessibility and this meant that the rural or poor or remote parts of the community could receive financial education program without necessarily having to be physically present in the training facility. Scalability was also another significant advantage of digital learning systems. When a digital educational content was developed and placed in an application, it could be accessed by thousands or even millions of learners simultaneously with minimal or no additional expense. The web-based systems could support the huge user-traffic and ensure stable delivery of the content to the users who were located in different geographical areas. The multilingual educational materials were also available in the open digital learning platforms therefore reaching the multi-language population.

This scalability gave governments and schools the ability to implement nation-wide financial literacy in the context of financial literacy and business development. The financial management training would be made accessible to the entrepreneurs as well as small firms and potential entrepreneurs regardless of the location and socioeconomic status. Digital learning ecosystems, in such a way, played an important role in the democratization of financial knowledge, financial inclusion, and development at grassroots enterprise level.

## **Research Methodology**

### *Research Design and Analytical Approach*

The study employed the mixed-method research design to report the implications of the use of digital learning platform by the public on the outcomes of financial literacy and enterprise preparedness. The study not only determined a conceptual pathway between platform access - learning engagement - financial knowledge/behavior change - enterprise readiness but also tested the conceptual pathway through both perceptual and behavioral indicators. The study was cross-sectional and included the collection of the information at a single point of time of platform users that had taken up at least one program module on financial literacy. The integrated mixed methodology included (i) descriptive assessment of the involvement of the learners, (ii) test of correlation between the level of involvement and the process of learning literacy, and (iii) comparative analysis of the groups of users in terms of demographic and enterprise status.

The financial literacy as a composite measure was measured by knowledge, skills and decision-behavior measures and the results of enterprise development were quantified by intention, readiness and self-reported ability measurements in the research. The operationalization of platform engagement applied in the study involved some measurable variables such as course completion, time spent, quiz attempts and certification. The paper further studied how increased involvement and the increased financial capacity and entrepreneur preparedness were associated. The combination of answers in the survey and the signs of use on the platforms enabled the research to reduce the reliance of perceptions as the sole foundation and enhance internal validity. Overall, the research design allowed assessing the facilitating impact of the platform on the financial education and business growth in a practical context of public-education in a methodical manner.

### *Data Collection through Surveys and Platform Usage Analysis*

Primary data were gathered in the study through the use of a structured survey instrument that was given to learners utilizing open digital sources of financial learning. Demographic characteristics, original financial exposure, learning motivation, perceived usefulness and post-learning financial confidence were also included in the survey. The tool contained Likert-scale items and brief factual questions to assess financial knowledge in areas of budgeting, savings, credit and investment.

Simultaneously, the study derived platform use data to record objective engagement measures. The study documented the enrolment of the modules, the completion of the module, the period of learning, the quiz results, the number of logins and the certification results. The research matched the survey record of every participant with the profile of their use via a distinct anonymous ID. The combination of this data helped the research to contrast perceived learning outcomes and observed engagement behaviors and determine whether an increase in the intensity of usage was associated with a corresponding increase in financial literacy and enterprise readiness outcomes.

### *Participant Profile and Sampling Strategy*

The sample used in the study was the individuals that had actively engaged in open online learning materials that offered financial literacy and information relating to entrepreneurship. The sample population used was comprised of students, job seekers, micro-entrepreneurs, and small business owners in their initial phases of business set-ups that used mobile or web-based learning services. The inclusion criteria of the study included completion of one core module in financial during the study and acceptance of respondents to participate in the survey and associate with anonymity. The research used purposive sampling approach to ensure that there was a representation of users whose levels of engagement were low, medium and high and non-entrepreneurs and entrepreneurs. This was then succeeded by the study that used stratification logic in the analysis to compare the findings between these groups uncontaminated by representation.

### *Stepwise Algorithm: Participant Selection and Dataset Formation*

1. Identified target population as active consumers of public digital financial educational sites.
2. Every set had inclusion criteria (completed  $\geq 1$  module; consented to participate; usage data linkable).
3. Identified the recruited participants via platform notices and outreach messages.
4. The survey was given after each module was finished to minimize the error of recall.
5. The indicators of pulled usage (logins, time spent, quizzes, completion, certification).
6. Linked survey and usage records of anonymous unique IDs.
7. Prepared comparisons between engaged users and enterprises.
8. Refined information (blank spaces, duplicates) and completed the data of analysis.

### *Statistical and Comparative Analysis Methods*

The study used the descriptive statistics to explain the nature of the respondents, the degree of participation and the financial literacy of the participants. It has computed means, standard deviations and frequency distributions of survey and usage variables. Then the study conducted a comparative study between the groups (e.g., low vs. high engagement; entrepreneurs vs. non-entrepreneurs) of mean-difference testing and effect-size interpretation. The article has also explored the correlational analysis and regression-type modeling of the connections between the degree of engagement and outcome variables to establish the predictive power of platform use on financial literacy and enterprise preparedness. The research interpretations were made on the confidence-based thresholds and the consistency of indicators to arrive at strong conclusions.

## **Results and Analysis**

### *Improvement in Financial Knowledge and Awareness among Users*

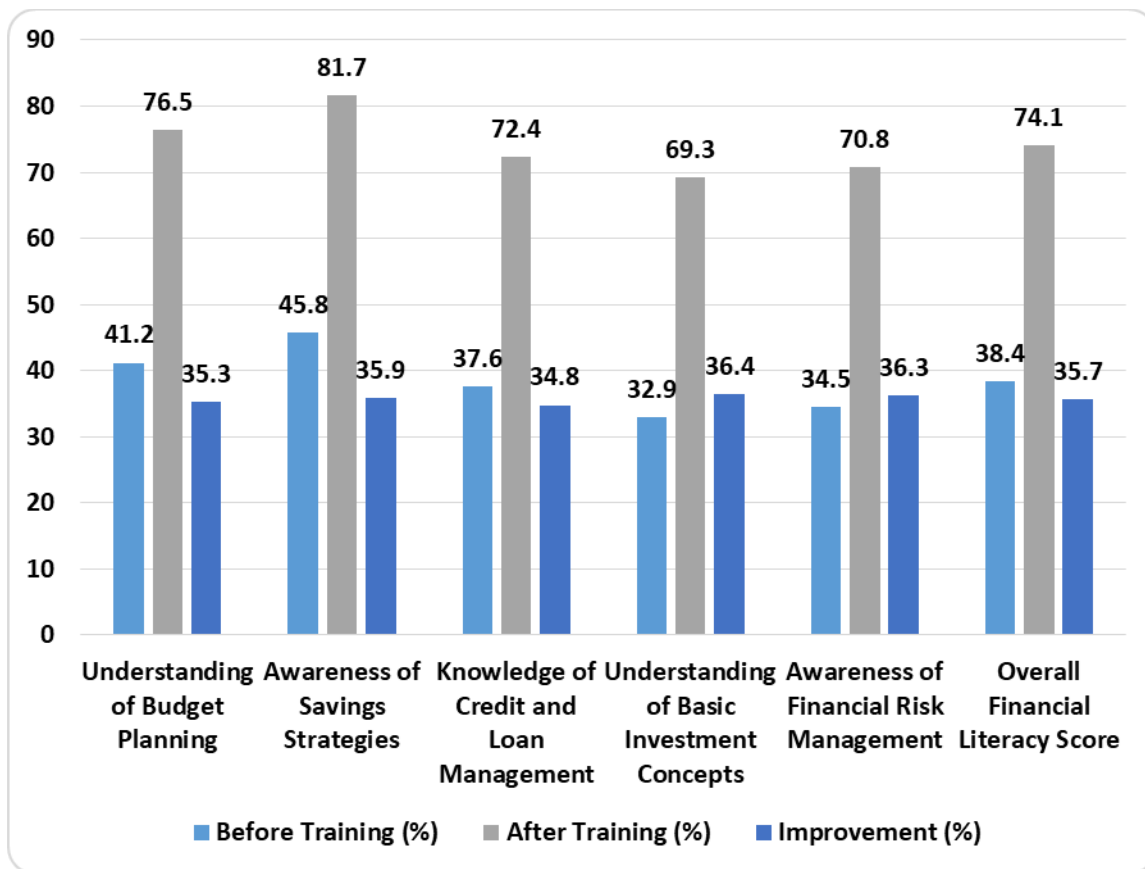
The table 2 results indicated that financial knowledge and awareness of those people who attended digital financial learning programs increased significantly. The general financial literacy level of the participants before the training was relatively low (38.4) and it is possible to conclude that the participants had little idea about the main financial concepts like budgeting, savings and credit management. This is because the total financial literacy score rose significantly by a margin of 35.7 to 74.1 after taking the digital learning modules. The greatest change was recorded in savings strategy awareness that rose by 45.8 to 81.7 meaning that the users made more awareness of the significance of financial planning and savings discipline. On the same note, the investment concepts and financial risk management knowledge increased more than 35 points indicating that participants had a wider scope of financial decision-making. These results led to the conclusion that the structured digital learning modules were effective in the increase of financial knowledge among users. The findings further indicated that the public digital learning tools were significant to the minimization of financial knowledge gap and the promotion of sound financial behaviour among those interested in financial education.

**Table 2:** Improvement in Financial Knowledge and Awareness after Using Digital Learning Platforms

<b>Parameter</b>	<b>Before Training (%)</b>	<b>After Training (%)</b>	<b>Improvement (%)</b>
<b>Understanding of Budget Planning</b>	41.2	76.5	35.3
<b>Awareness of Savings Strategies</b>	45.8	81.7	35.9
<b>Knowledge of Credit and Loan Management</b>	37.6	72.4	34.8
<b>Understanding of Basic Investment Concepts</b>	32.9	69.3	36.4
<b>Awareness of Financial Risk Management</b>	34.5	70.8	36.3
<b>Overall Financial Literacy Score</b>	38.4	74.1	35.7

The outcomes showed that there was a significant increase in financial knowledge among users of the platform. The total financial literacy rate also improved with a result of 35.7% whereby the pre-training score was 38.4 and the post-training score was 74.1. The level of awareness of the savings strategies was the most adopted practice following the training (81.7%),

with the concept of investing concepts increasing significantly (32.9% to 69.3%). These findings implied that online learning modules were effective in stimulating financial awareness and conceptual knowledge among the participants.



**Figure 3:** Improvement in Financial Literacy Levels Before and After Digital Learning

Figure 3 presents the relative increase in the financial literacy indicators following the participation in the digital learning programs. The budgeting, savings, credit knowledge, investment understanding, and risk management have improved significantly, which means that digital financial education has a substantial positive effect on the financial awareness and decision-making ability of users.

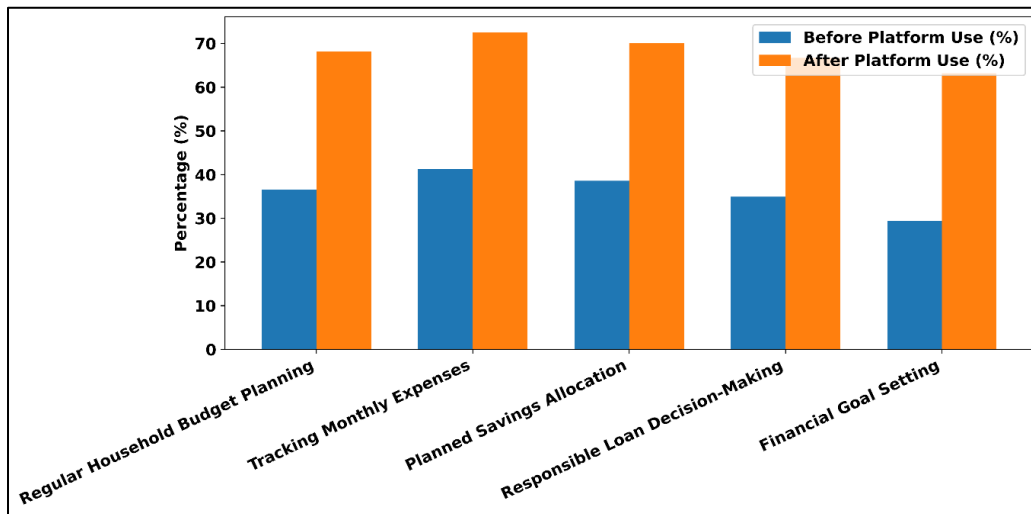
*Effect on the Budgeting Behavior and Financial Decision Making*

The findings in Table 3 showed a high degree of change in budgeting behavior and financial decision-making following the use of digital learning platforms by the users. Prior to the financial literacy programs, 36.5% of respondents prepared household budgets on a regular basis, meaning that there was a low financial planning habit by the users. This percentage rose to 68.2 % after following the learning modules, which proves that digital education enhanced users with opportunities to organize financial spending and control it. Equally, the number of people monitoring their monthly spending grew by 41.3 to 72.5 % indicating that there is increased financial awareness and responsibility in personal financial management. The planned savings allocation also became much better and rose by over 31%. There was also an improvement in responsible loan decision making which indicates that the participants were more careful and knowledgeable when making credit choices. The best change was in the financial goal setting, which rose to 63.2 per cent. These findings showed that online financial education did not only enhance theoretical knowledge but also had a positive effect on the real-life financial behaviour and decision-making habits of the participants.

**Table 3:** Changes in Budgeting Behavior and Financial Decision-Making

Parameter	Before Platform Use (%)	After Platform Use (%)	Improvement (%)
<b>Regular Household Budget Planning</b>	36.5	68.2	31.7
<b>Tracking Monthly Expenses</b>	41.3	72.5	31.2
<b>Planned Savings Allocation</b>	38.6	70.1	31.5
<b>Responsible Loan Decision-Making</b>	34.9	66.7	31.8
<b>Financial Goal Setting</b>	29.4	63.2	33.8

The analysis indicated that there was a significant change in the financial management behavior of the participants. The number of users who do regular budgeting went up to 68.2 %, and the percentage of users who monitor their expenses also went up to 72.5 % as compared to 36.5 percent and 41.3 % respectively. The most relative improvement was exhibited by financial goal-setting behavior which improved by 33.8% following exposure to digital financial learning content.

**Figure 4:** Impact of Digital Learning Platforms on Budgeting Behavior and Financial Decision-Making

The comparison of the financial management behaviour before and after the usage of digital learning platforms is presented in figure 4. The graph indicates significant progress in budgeting, expense management, saving distribution, responsible lending, and financial goal achievement which signify better financial discipline among users.

#### *Influence of Digital Learning on Entrepreneurial Intention*

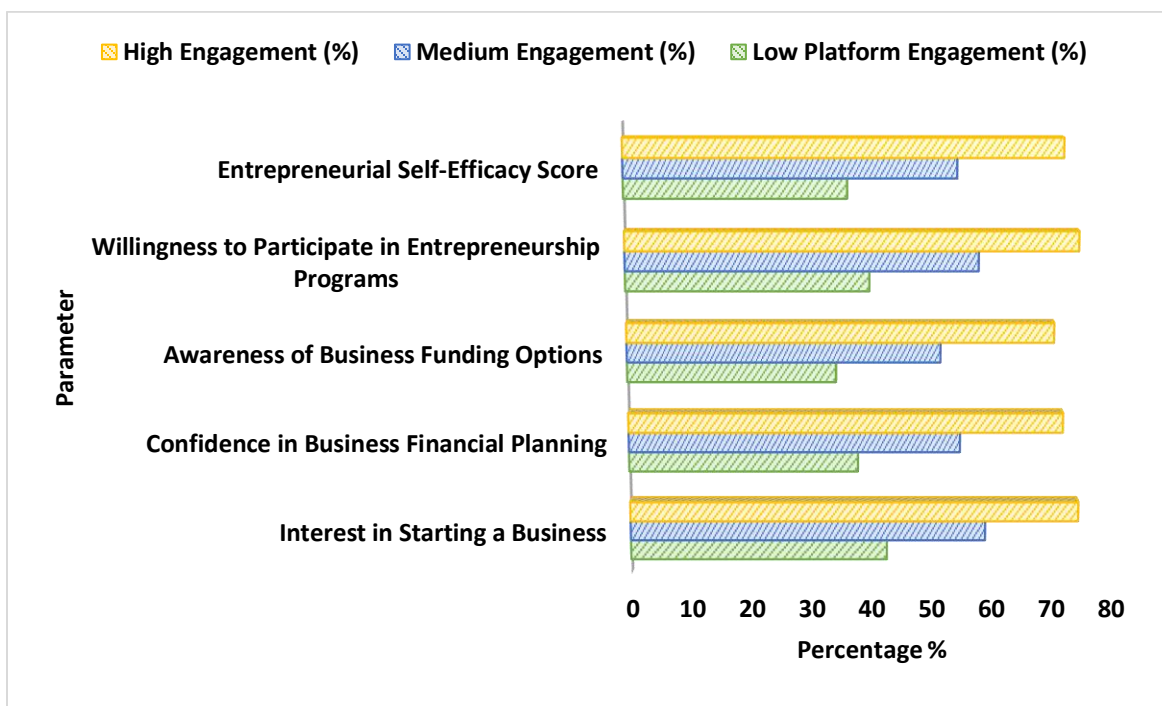
The findings that were summarized in Table 4 found that there was a high correlation between the interaction with digital learning platforms and entrepreneurial intention among users. The respondents who were less engaged showed a relatively low interest in launching a business with only 42.6 expressing intentions to be an entrepreneur. But with the higher touch with digital learning modules, the entrepreneurial motivation became higher. Out of the participants who were highly engaged, 74.3% indicated that they were interested in starting a business venture. There was also significant improvement in confidence in business financial planning, and the confidence of low-engagement users was 37.8 percent, whereas the highly engaged learners had a confidence of 71.5 percent. Also, the knowledge of the availability of business funding became significant, which means that digital learning platforms presented the participants with the knowledge of the funding options and financial planning strategies necessary to develop businesses. Amongst highly engaged learners, the willingness to participate in the training programs relating to entrepreneurship also increased significantly. These results implied that online financial learning systems did not only lead to improvement of financial knowledge, but also entrepreneurial mindset. The

findings showed that the entrepreneurial self-efficacy and motivation of learners enhanced with the use of financial literacy education in digital platforms.

**Table 4:** Influence of Digital Learning on Entrepreneurial Intention

Parameter	Low Engagement (%)	Platform Medium Engagement (%)	High Engagement (%)
Interest in Starting a Business	42.6	58.9	74.3
Confidence in Business Financial Planning	37.8	54.6	71.5
Awareness of Business Funding Options	34.2	51.3	69.8
Willingness to Participate in Entrepreneurship Programs	39.7	57.4	73.6
Entrepreneurial Self-Efficacy Score	36.1	53.8	70.9

The findings suggested that there is a positive relationship between the increased use of digital learning platforms and entrepreneurial intentions. Users who were highly engaged had an interest in starting a business of 74.3 %, compared to 42.6 % of low-engagement users. Equally, there was a great improvement of awareness of funding opportunities among highly engaged learners.



**Figure 5:** Influence of Digital Learning Engagement on Entrepreneurial Intention

Figure 5 shows the correlation between the measures of digital learning engagement and the levels of entrepreneurial intention measures. Users who engage more with the platform are found to show much interest in starting businesses, confidence in financial planning, awareness of funding sources, and entrepreneurial self-efficacy as compared to low-engagement users.

*Comparative Assessment of Enterprise Readiness among Participants*

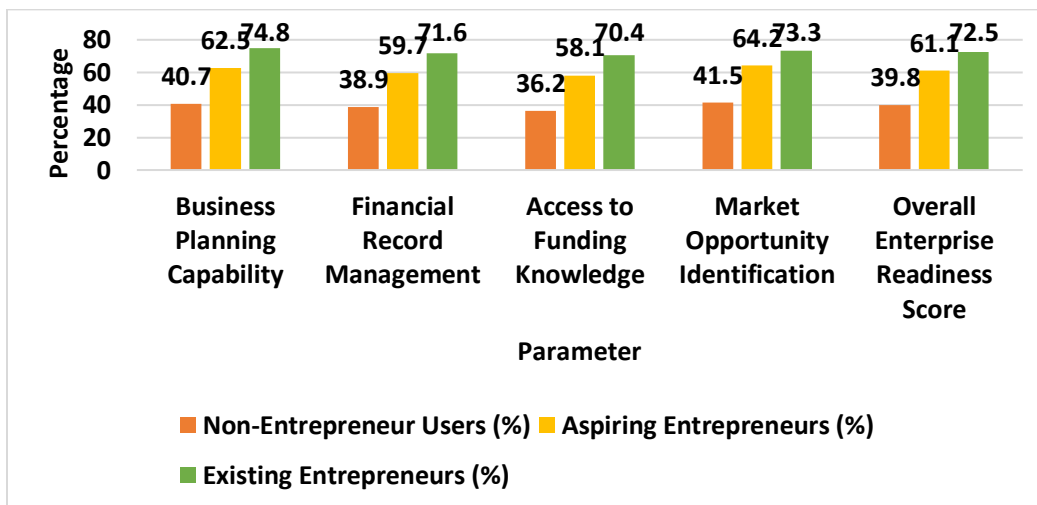
The comparative evaluation given in Table 5 offered information on the enterprise readiness amongst various participant groups. The lowest score of 39.8 in the enterprise readiness category was shown by non-entrepreneur users who are not well

familiar with business planning, financial record management, and identification of market opportunities. But the levels of readiness were higher among aspiring entrepreneurs with the overall score of 61.1.

**Table 5:** Enterprise Readiness Assessment among Participants

Parameter		Non-Entrepreneur Users (%)	Aspiring Entrepreneurs (%)	Existing Entrepreneurs (%)
Business Planning Capability	Planning	40.7	62.5	74.8
Financial Management	Record	38.9	59.7	71.6
Access to Knowledge	Funding	36.2	58.1	70.4
Market Identification	Opportunity	41.5	64.2	73.3
Overall Readiness Score	Enterprise	39.8	61.1	72.5

It was found that online financial learning systems positively impacted enterprise preparedness once compared to the evaluation of other financial learning systems. The readiness to read and write (72.5% was the readiness score with the highest level) of the current entrepreneur and financial management and business planning skills of the prospective entrepreneur. The results showed that financial literacy among digital learning systems helped to develop entrepreneurial skills and enterprise-readiness among different groups of users. Figure 6 also involves the comparative analysis of the enterprise preparedness by sets of participants. The willingness of the already present entrepreneurs is the most in all aspects, and then the desiring entrepreneurs. The findings highlight the importance of the financial literacy and the online learning systems to enhance the capacity of the business, funding awareness and identification of market opportunities.



**Figure 6:** Comparative Enterprise Readiness among Non-Entrepreneurs, Aspiring Entrepreneurs, and Existing Entrepreneurs

## Discussion and Implications

### *Interpretation of Findings on Digital Learning Effectiveness*

The research findings indicated that the public digital learning platforms were applicable in the development of financial literacy and the strengthening of the financial management behavior of the users. This was approved by the fact that the increased financial knowledge, budgeting process and financial decision making practices showed that structured online learning modules were useful in providing practical financial education. The more engaged users of the digital learning systems demonstrated greater performance in the knowledge of the important financial aspects of savings strategies, credit management

and investment awareness. The increase in the rates of individuals with an entrepreneurial intention and enterprise preparedness was also an indicator that the digital learning settings not only supported the theoretical learning experiences but also the knowledge that can be applied in the field of entrepreneurship that is based on skills. The findings showed that online learning systems were efficient learning systems that had the ability to support a diverse group of learners and improve financial ability because of the flexibility and interactive learning experience.

#### *Role of Public Digital Platforms in Financial Inclusion*

The public-made digital learning platforms were involved in producing financial inclusions since they broadened the range of offerings of financial learning to diverse social and economic groups. The traditional financial education programs had a tendency to be limited in nature in formal schools or training in cities and as such limited the participation of the people in the rural or underserved groups. These issues were to be solved by creating digital learning platforms that would provide free access to financial education through the internet based systems and mobile applications. Such low cost enabled low-income earners to acquire the required financial literacy and improve the financial decision-making skills. The findings of the research indicated that such sites triggered further awareness on formal financial services, which include banking, savings plans, and credit services. The involvement of more individuals in the financial systems and the empowerment of the economy of people who were previously not informed on the issue of financial education through online learning were made possible.

#### *Policy Implications for Entrepreneurship Development Programs*

Digital learning systems would enable governments and development agencies to provide systematic financial and business training to potential entrepreneurs in large numbers. The increase in entrepreneurial intention and enterprise preparedness among users indicated the possibility that digital platforms might be efficient mechanisms to prepare individuals to start and run small businesses. The digital financial education modules can be included in the national programs of entrepreneurship, vocational education system, and youth development offered by policymakers. Moreover, the cooperation of the state agencies, financial institutions, and educational initiatives may contribute to the better quality and coverage of financial literacy training aimed at sustainable development of enterprises.

#### *Recommendations for Improving Digital Financial Education Platforms*

Even though the effectiveness of digital financial learning platforms was significant, there are a few ways in which they can be improved. One, more practical and scenario-based learning activities that imitate real financial decision-making scenarios of individuals and entrepreneurs should be included in platforms. Second, the multilingual educational materials must be designed in such a way that they can be accessed by users with various linguistic orientations. Third, interfaces that are mobile friendly and low-bandwidth learning solutions may enhance the participation of the users in areas with poor internet infrastructures. Lastly, incorporating mentorship services, community learning, and certification might also encourage users to go through financial education courses. Public digital learning ecosystems may also be used to enhance financial literacy and promote the development of entrepreneurship at a wider societal level by enhancing platform design and educational content continuously.

### **Conclusion and Future Research Directions**

This paper has discussed the ways in which the public digital learning platforms could be applied in enhancing financial literacy and in how it could be used in supporting the growth of business among the users. The findings revealed that digital financial education produced huge positive impacts on the awareness of users of financial concepts that are important in the budget, saving, credit, and investment planning. Its results indicated that the amount of financial literacy on the whole increased significantly once the participants were exposed to digital learning modules. This also enhanced the financial behavior by regular budgeting, monitoring of expenses, spending the credit responsibly and financial goal setting. These findings confirmed that Web-based learning systems were effective means of imparting practical skills of financial management to clients. The study has also discovered that the application of digital learning platforms had a positive impact on the entrepreneurship intention and the readiness of the enterprise. The participants who actively participated in the financial education modules also indicated that they had become more confident concerning the business planning, their knowledge of the financing possibilities,

and an incentive to initiate entrepreneurial action. The comparative analysis showed that the aspiring entrepreneurs and the existing business owners were all benefited positively by the digital financial education since it enhanced their skills of financial management and strategic decision making. These findings were contributed to the growing body of writings on the importance of financial literacy as the foundation of sustainable enterprise development. The study indicated that the digital learning environment of the citizens requires the inclusion of financial literacy education in its policies. The digital platform would be used by the government, education and developmental agencies to offer financial education programs on a large scale that intersects across the different populations, e.g. the rural areas and upcoming entrepreneurs. Such endeavors can help increase financial inclusion and empowerment of the economy through increasing financial capability. In spite of these contributions, the study had its limitations including the use of cross-sectional data and self-reports on behavioral indicators. Longitudinal research can also be employed in the future study whereby the researcher can investigate the long-term impact of digital financial education on business development and financial sustainability. It can also be explored further with the combination of digital learning platforms with digital financial services, which will improve the whole financial inclusion ecosystem.

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