

Entrepreneurial Performance and Sustainable Entrepreneurship: A Review of Psychological, Individual, Organisational and Environmental Determinants

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Abstract: *Entrepreneurial performance is a multidimensional phenomenon that is influenced by the psychological attributes, individual competencies, organisational capabilities, financial resources, technological developments and environment. This is crucial for fostering entrepreneurship effectiveness and sustainable entrepreneurship development as these determinants are interrelated. The key factors affecting the performance of entrepreneurs are explored, focusing on emotional intelligence, entrepreneurial orientation, education, the digital transformation, financial capabilities, institutional support and sustainability. The review brings together literature on psychological and individual factors, entrepreneurial orientation and competency building, digital transformation and financial skills, as well as environmental, institutional and sustainable entrepreneurship. The reviewed studies have identified emotional intelligence as a salient psychological factor that facilitates emotional control, making decisions, coping with adversity, interpersonal relationships, leadership, and flexibility in the face of unpredictable business environments. The other factors that contribute to opportunity recognition, innovation, entrepreneurial intention, and venture development are entrepreneurial education, experiential learning, digital competencies and entrepreneurial orientation. Digital technologies and artificial intelligence, cloud computing, digital platforms and other technologies offer opportunities to enhance resource mobilisation, market access and organisational performance, but face issues of digital inequality, ethical governance and technological capacity. Entrepreneurial development and the ability to embrace sustainable business practices are also affected by financial literacy, access to finance, saving patterns and green finance.*

Keywords: Entrepreneurial performance, Emotional intelligence, Entrepreneurial orientation, Digital transformation, Sustainable entrepreneurship, Organisational capabilities.

1. Introduction

Digital technologies are changing entrepreneurship by altering opportunity recognition, venture development, resource mobilisation and value creation. New technologies such as artificial intelligence, cloud computing, mobile platforms, blockchain, and data-driven systems empower entrepreneurs with new capabilities and business models in various industries. The impacts of these capabilities can boost venture performance, innovation results, market access, and productivity, and their impacts are shaped by institutional conditions, human capital, and digital competencies. Some of the ongoing issues are capability gaps, data governance issues, ethical risks, and access to digital infrastructure, especially in the highly regulated sector (Swidan and Abu Kishk, 2026). Entrepreneurial Orientation (EO) is a critical strategic competency that can affect various aspects of an organization's performance. The positive association with firm outcomes goes beyond financial performance to include innovation, business growth, customer satisfaction, brand development and sustainability-related practices. This relationship is different across contexts, especially the

characteristics of the industry, digital competencies, and embedding sustainability goals in entrepreneurial approaches (Pathinettampadiyan and Thavaraj, 2025a). Individual-, organisational-, and environmental-level factors are interrelated and influence entrepreneurial performance in the digitally enabled and hybrid work environment. Of these, individual-level skills, such as creativity, motivation, and self-efficacy, are most closely related to entrepreneurial outcomes, as they facilitate innovation, adaptability, persistence, and appropriate reactions to technological change. Other business and environmental factors also impact performance by affecting the resources, opportunities and institutional environment in which the entrepreneurial activities take place (Pathinettampadiyan *et al.*, 2026). The gig economy and platform-mediated work is changing the nature of entrepreneurial careers and requires a rethinking of entrepreneurship education. Digital Entrepreneurship Education (DEE) has the potential to enhance learners' preparedness for the labour market shaped by digital technologies; however, the current approaches tend to focus on technical skills and short-term qualifications while neglecting the development of adaptability, resilience, ethical

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awareness, opportunity identification, and entrepreneurial identity (Saha, Chatteraj and Choudhury, 2025). Entrepreneurship is an important strategy for rural sustainable development as it can create economic opportunities and solve social and environmental problems in rural areas. Its role is especially significant in counter-urbanisation, as it has been acknowledged as a means of revitalising rural communities and alleviating the consequences of fast urbanisation. It has been suggested in the literature that entrepreneurial activity can bring people, resources and investment to rural areas, enhance local economies, community well-being and environmental sustainability (G. and Balakrishnan, 2024).

2. Psychological and Individual Determinants of Entrepreneurial Performance

Emotional Intelligence (EI) is gaining acceptance as one of the critical components influencing entrepreneurial behaviour and performance, especially in resource-poor business settings. It encompasses various aspects of self-awareness, emotional control, empathy, self-motivation, and interpersonal relationships, which are all crucial entrepreneurial skills that enable effective decision-making, resilience, leadership, communication, and problem-solving in a flexible manner (Pathinettampadiyan, 2025). Emotional Intelligence (EI) is gaining recognition as a crucial psychological asset for enhancing resilience and psychological health of university students under academic and social stress. Findings suggest that increased EI is linked to enhanced adaptive emotional regulation, decreased perceived stress, lower anxiety and depressive symptoms, and better overall wellbeing (Ka and Thavaraj, 2026b). Emotional Intelligence (EI) is being seen as one of the key entrepreneurial skills that is relevant to decision-making in the context of uncertainty, risk and interpersonal complexity. The key components of emotional awareness, emotional regulation, empathy, and social competence all influence cognitive functioning, which in turn influences opportunity evaluation, strategic options, risk assessment and reactions to surprises. The findings indicate that emotionally competent entrepreneurs exhibit better self-regulation, lower cognitive bias, good communication, resilience, and adaptability, leading to better decision making. EI also helps with ethical decision making, team coordination, leadership effectiveness and adaptation to change (Dr. H. Samuel Thavaraj, 2025). The behavioural and psychological capacities that allow entrepreneurs to react to uncertainty, technology change and competition are growing in importance for entrepreneurial performance. Learning orientation is emphasised in the literature as a basic competency that facilitates lifelong learning, adaptability and innovation. But the linkages between learning and entrepreneurial outcomes are influenced by risk-taking and contextual factors (K and Haorei, 2026). Entrepreneurial performance is a complex and multifaceted phenomenon, which depends on the characteristics of the entrepreneur, the environment in which their activity is carried out and their psychological abilities. Emotional intelligence (EI) is now recognized as an important factor to the entrepreneurial effectiveness, which affects the perception, regulation and response to the emotional and interpersonal demands. According to literature, skills such as self-awareness, emotional management, motivation,

empathy, and social skills are linked to effective decision making, leadership, innovation, resiliency and business development (Pathinettampadiyan and Thavaraj, 2025b). Emotional Intelligence (EI) has become a key psychological asset that affects occupational stress, work productivity, and health of working women. There is some existing evidence that links increased occupational stress with decreased EI, and that emotional awareness, understanding, and regulation contribute to responding to challenging occupational events more effectively (Ka and Thavaraj, 2026a).

3. Entrepreneurial Orientation, Education and Competency Development

Educational, individual and social-contextual factors all play a role in entrepreneurial intention among students. Entrepreneurial education experiences, especially entrepreneurship education, experiential learning and digital literacy, are important to reinforce entrepreneurial self-efficacy and perceptions of venture feasibility. Individual characteristics and social influences also have positive, but relatively weaker, effects. The results suggest that there is a need to create learning spaces that boost student confidence, entrepreneurial attitudes and ability to identify and seize business opportunities (Pathinettampadiyan, Thavaraj and Kingsly, 2026). This study examines the factors influencing entrepreneurial intention among repatriates based on the Theory of Planned Behaviour (TPB) and Shapero's Entrepreneurial Event Model (EEM). The results show that entrepreneurial knowledge and exposure, professional competencies, financial readiness and environmental experiences are positively related to entrepreneurial intention, especially entrepreneurial knowledge and exposure are influential variables. Qualitative evidence also points to opportunity recognition, entrepreneurial motivations, effective use of existing skills, preparedness of resources, and barriers as key influences (Timsina *et al.*, 2026). This book defines entrepreneurship as a process of creative thinking, resourceful use of resources and value creation on a scalable basis. It focuses on the fact that entrepreneurial development is not just about identifying opportunities but also about creativity, risk-taking, problem-solving, and effective use of human, financial, technological and intellectual resources. The work emphasizes the need for enterprise development that tackles critical social and economic issues and creates meaningful, replicable and scalable impact (Koirala *et al.*, 2025). The study explores the influence of entrepreneurship education on students' entrepreneurial intentions and entrepreneurial readiness. The results showed that entrepreneurship education has a positive impact on the intentions to start a business, as it helped to increase students' awareness, interest, and motivation in entrepreneurship. Further, personality traits are found to be an important factor in determining students' entrepreneurial activities (Odor, Martins-Emeson and Bakwuye, 2019). Women's role in entrepreneurial ecosystems is increasing with policy interventions and rising entrepreneurial aspirations. However, women entrepreneurs face significant challenges that hinder their ability to create, grow and sustain their ventures. Access to finance, technology, professional mentoring and business networks may be limited, which can limit their ability to develop and expand innovative ventures (T., 2020). The intention to become an entrepreneur is a result of various

types of supports that boost the confidence, competence and willingness of individuals to start their own businesses. A literature review shows that digital support, role models and emotional intelligence are all related to the development of entrepreneurial intention among students. Digital resources can help provide access to information, communication and entrepreneurial opportunities, and role models can help build self-efficacy and entrepreneurial feasibility (S and Thavaraj, 2025). There has been a significant growth of social entrepreneurship education, but the definition of competencies needed for being a good social entrepreneur is still not clear. Various skills have been cited in the literature and can be broken down into ethical reasoning, practical venture management, and interpersonal skills, which are referred to as normative, pragmatic, and relational competencies. These skills shape social entrepreneurs' approach to ethical issues and the need to balance social goals with organisational and financial needs (Hueske and Hockerts, 2026). Emotional Intelligence (EI) contributes to the sustainable and socially oriented entrepreneurship by linking psychological abilities to entrepreneurial intentions, performance and organisational well-being. By enhancing entrepreneurs' resilience, adaptability, creativity, decision-making, relationship management and networking, higher EI can help them deal with uncertainty and help sustain the organisation over the long term (Pathinettampadiyan, Ramesh and Thavaraj, 2026). The study focuses on entrepreneurship in the context of the new Society 5.0, highlighting the relationship between technological development, human values and sustainable business growth. It emphasizes students' perspectives on entrepreneurial models that combine smart-city innovation with democratic and socially responsible values (Carrillo-Beltrán *et al.*, 2026).

4. Digital Transformation, Finance and Organisational Capabilities

The integration of emotional responsiveness into AI systems is a growing trend in HAI, with the incorporation of emotional capabilities to enrich user experiences. AI communication can convey empathy, trust, and engagement through emotional cues, such as empathic responses, supportive conversational signals, and affect-oriented design, which can enhance users' perceptions of empathy and trust in various AI applications (Pathinettampadiyan, Thavaraj and Seema, 2026). Cooperative banking is undergoing a digital transformation that improves the accessibility, efficiency and convenience of financial services. The results show that the digital banking channels are gaining traction and Unified Payments Interface (UPI) is one of the leading channels for electronic transactions. This shift helps in enhancing customer service, simplifying banking processes, and increasing access to formal financial services (Vigneshwaran, Ravichandran and Chandrasekaran, 2026). Green finance is also gaining significance to facilitate the transition towards sustainable energy systems, and green lending is a possible catalyst for the development of renewable energy. The evidence suggests that the availability of green loans is positively correlated with the growth of renewables investments, suggesting that financial sector mechanisms can help to enable investments in renewable energy infrastructure in the short and longer term (Pandian, 2026). Green finance can contribute to the transformation of the supply chain by

channeling investments into clean technologies, renewable energy, resource-saving, low-carbon transport and waste management. But money alone is not enough to bring about environmental improvement. For green financing to be effective, the investments must be clearly defined, the utilization of the funds must be transparent, the environmental impacts must be measurable, credible environmental, social and governance (ESG) reporting must be provided, and assurance mechanisms must be in place (Pandian and Chandrasekar, 2026). Conventional financial factors are not the only factors affecting entrepreneurial financing decisions, but also psychological factors that may affect the perception of risks and financial behaviour. Loss aversion, overconfidence, and optimism may impact entrepreneurs' financing decisions and their desire to take on financial risk based on a behavioural finance standpoint. The literature suggests that risk tolerance is an important mediating factor between behavioural tendencies and financing behaviour. Financial literacy is also a key moderating variable, enhancing rational financial judgment and mitigating against financial decision-making biases (M and Haorei, 2026). Globalisation has changed financial markets by bringing about greater cross-border flow of capital, people, goods, information, and investment opportunities. These changes have spurred companies and investors to adjust to new technology, new regulations, and more interconnected financial markets. But poor investment choices, regulatory restrictions and economic turmoil can be a major obstacle to successful engagement in global markets (M and Prema, 2026). The aim of this study is to examine the link among entrepreneurship development, inequality of wealth and financial constraints, with a particular focus on the contribution of SMEs to inclusive economic growth. The results indicate that sufficient financial resources play a critical role in the growth of entrepreneurship, business development and better wealth distribution. Financial resources can enable SMEs to build and maintain successful business operations and can help to create broader socioeconomic impacts (Taegar, 2023). Saving and individual saving practices are important financial resources for entrepreneurial development to accumulate capital and enhance financial capacity. The literature suggests that saving behaviour is positively related to entrepreneurship development, because savings can enhance the capacity of individuals to start and carry out business activities. Furthermore, entrepreneurial development seems to be strengthened by perceptions of financial well-being, which are found to be associated with financial confidence and preparedness. The results indicate that saving behavior goes beyond personal financial security and can be a part of entrepreneurial capacity building (Rikwentishe and Pulka, 2026).

5. Environmental, Institutional and Sustainable Entrepreneurship

The COVID-19 pandemic put healthcare organisations to severe test and made it all the more essential to implement Strategic Human Resource Management (SHRM) to ensure the performance and development of the organisation. Cooperative hospitals are especially relevant for managing their internal capabilities, external pressures, employee well-being, and competitive positioning during crisis situations,

which is where effective HR practices are most relevant (Surya, 2024). Entrepreneurship is a process that is changing with the changes in history, culture, institutions and economy. The shift from traditional livelihoods to innovation-based businesses is indicative of the impact of economic reforms, evolving market dynamics, and enabling policy frameworks. Business ecosystems evolve and present both opportunities and challenges to entrepreneurs. Government initiatives can help in enhancing entrepreneurial capability, institutional support and innovation (Sompaseuth *et al.*, 2025). The aim of this study is to analyse the link between small and medium enterprises (SMEs) and poverty alleviation, focusing on the inter-dependent nature of entrepreneurship, employment and economic inequality. The results suggest that the better SMEs perform, the lower the poverty rate, thereby indicating that enterprise development can play a significant role in improving livelihoods and inclusive economic development (Okonta, Festus and Uka, 2026). Poverty alleviation programmes that focus on entrepreneurship can improve economic agency, but vulnerable rural entrepreneurs can still be locked in low-value economic activities if poverty alleviation programmes are only focused on short term survival. The study shows how financial support can be used to ensure basic security, and how education can build agency and entrepreneurial capacity, using the Capability Approach (Habibullah *et al.*, 2026).

6. Conclusion

The psychological, individual, organisational, financial, technological and environmental determinants interact to influence entrepreneurial performance. This review underscores the need to look at entrepreneurial success beyond financial measures, taking into account innovation, adaptability, resilience, organisational development and sustainability. Emotional intelligence becomes a psychological asset to emotional management, decision making, leadership, communication, interpersonal relations, and dealing with uncertainty. They can enhance the skills of entrepreneurs to identify opportunities, handle interpersonal conflicts, and adapt to market shifts. But, they impact entrepreneurial performance is affected by individual characteristics, cultural contexts, education, and entrepreneurial experiences. The review also highlights the importance of entrepreneurial orientation, competency building and experiential education for reinforcing entrepreneurial intentions and their actualisation in business activities. Digital technologies can enhance innovation, mobilisation of resources, market access and organisational efficiency, and financial literacy, access to credit, saving behaviour and sustainable financing mechanisms can facilitate enterprise development. However, opportunities remain limited, especially for rural entrepreneurs and economically vulnerable groups due to technological disparities, limited finances, institutional barriers and unequal access to entrepreneurial networks. Moreover, sustainable entrepreneurship needs to combine economic goals with social inclusion, environmental responsibility and long-term organisational resilience.

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