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Digital Consumer Transformation: Digital Literacy, Digital Payments, and Their Impact on MSME Product Purchases Among Gen Z Students

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ABSTRACT

The development of digital technology has driven significant changes in consumption behavior, particularly among Generation Z students who are known as digital natives. This study aims to analyze the influence of digital literacy on the purchase of MSME products, as well as to examine the mediating role of digital payments in this relationship. The research method used is a quantitative approach with purposive sampling techniques on 165 Generation Z student respondents in Purwokerto. Data collection was conducted through an online questionnaire and analyzed using Structural Equation Modeling (SEM) assisted by SmartPLS 4. The results show that digital literacy has a positive and significant effect on digital payments, as well as a direct effect on the purchase of MSME products. In addition, the digital payment variable was found to significantly mediate the effect between digital literacy and the purchase of MSME products. These findings confirm that digital literacy competencies not only improve students' ability to access product information but also encourage confidence in the use of digital payment services, which ultimately increases the purchase of MSME products. This study has implications for MSME players to maximize the integration of digital payments to increase competitiveness in the digital economy era.

Keywords: Digital Literacy, Digital Payment, Purchasee Decision

INTRODUCTION

The shift from the 4.0 era to the 5.0 era has transformed various aspects of society, including the economy, which is beginning to develop towards a digital economy that plays an important role in a country's economic growth. The development of the digital economy is currently on the rise in various countries, including Southeast Asia, particularly Indonesia. A country's economic growth is closely related to the income and purchasing power of its people. The micro, small, and medium enterprises (MSMEs) sector is one of the contributors to the increasing economic growth in Indonesia, particularly in the digital economy aspect. According to data from the Temasek & Bain e-Conomy SEA 2023 Report, Indonesia's digital economy transactions reached USD 82 billion in 2023 and are projected to continue to increase to USD 109 billion in 2025 (Temasek, 2024). The digital era has changed human interaction with technology, which has led to consumer preferences shifting towards faster and easier transactions, making technology adoption the key to business sustainability. The decision to purchase MSME products is an important aspect that determines the sustainability and growth of micro, small, and medium enterprises in the current digital era.

Data from Bank Indonesia in 2023 shows that the value of e-commerce transactions in Indonesia continues to experience significant growth, reaching around Rp 453.75 trillion with a slight decrease of 4.7% compared to the previous year. However, in 2024, it is projected to grow again by 7.3% to Rp 487.01 trillion (Indonesia, 2024). The increase in the value of digital financial transactions has also been felt by MSMEs in Banyumas Regency, particularly in Purwokerto, where 450,000 merchants are already using Qris merchants (Sumarwoto, 2024). This increase highlights the importance of digitalization for MSMEs in order to survive in an increasingly competitive market. The significant increase in e-commerce transactions indicates a shift in consumer shopping habits. The high number of digital transactions in Banyumas is driven by the city of Purwokerto, which is dominated by digitally literate Generation Z students. Although the number of QRIS users among MSMEs has increased, it still does not exceed 50% of MSMEs in Banyumas Regency.

Currently, MSMEs are faced with challenges and opportunities to adapt to changes in consumer behavior towards digitalization. Digital transactions such as e-commerce are widely chosen by consumers as an alternative for making purchases (Dewi, 2024). Currently, the use of digital transactions is dominated by Gen Z, known as the native generation who grew up amid technological advances and are adept at utilizing information technology. Gen Z currently consists of students aged between 17 and 22 years old (Wahyuningsih, 2023). The ease, speed, and convenience of using information technology have become factors in consumers' purchasing decisions. Consumers are more interested in purchasing products from manufacturers that provide digital services (Widhiari et al., 2025).

The shift in consumer behavior towards digitalization highlights the importance of understanding the factors that influence consumer decisions to purchase MSME products in the digital era. The purchase decision is the stage of determining two alternatives between buying or not (Schiffman dan Kanuk, 2014). The development of information technology and ease of access to information are among the factors that support the decision to purchase a product. Digital literacy is an individual's ability to find, evaluate, and use information effectively through digital technology (Bidasari et al., 2023). An individual's ability to manage digital information is part of digital literacy. Consumers with high digital literacy tend to be more confident and comfortable in conducting digital transactions, both in terms of choosing the place and method of payment, which can increase their desire to buy products (Dewi and Ramadhani, 2022). This ability not only covers the technical aspects of using devices, but also an understanding of security and evaluation of product information as well as effective use in everyday life (Faraz & Anjum, 2025). Through digital literacy, consumers can explore more information about the products they want to buy, such as ensuring product quality and reviews (Azizah & Andriansyah, 2024).

Digitalization in the economic sector has also spread to payment transactions, with the adoption of digital payments such as e-wallets and QRIS becoming a popular payment alternative among consumers, especially the younger generation, and has become an important element in improving transaction efficiency. The emergence of digital payment systems makes it easier for consumers to make cashless transactions, while also helping MSMEs expand their markets and improve operational efficiency. According to data Bank Indonesia (2021), the value of electronic money transactions in Indonesia, particularly in the former Banyumas regency, reached 8.6 million transactions out of a target of 10.5 million electronic transactions, a significant increase compared to the previous year (Sumarwoto, 2024). This condition indicates consumer preference for cashless payments. Digital payments play an important role in product purchase decisions (Fauzi et al., 2023). Sabatini et al. (2025) revealed that the ease of payment provided by e-payment encourages product sales.

Digital payments such as QRIS, GoPay, OVO, DANA, and ShopeePay are now an important means for MSMEs to simplify transaction processes and increase competitiveness amid changing consumer behavior. Modern consumers, especially the younger generation, tend to prefer convenience and speed in transactions. The convenience of digital payments refers to the ability of consumers to conduct transactions practically and securely (Erliyani, 2025). With digital payments, the process of purchasing products becomes more practical, secure, and efficient without the need to carry cash. This can indirectly influence consumers' purchasing decisions regarding the products offered by MSMEs. The ease of transactions tends to encourage impulsive purchases, especially among Generation Z (Azizah & Andriansyah, 2024). Digital payments not only make it easier for consumers to complete transactions without using cash, but also create a transaction record that can increase consumer confidence in MSMEs. This strengthens purchasing decisions because consumers feel safe and comfortable transacting digitally. Within the framework of the Theory of Acceptance Model (TAM), perceptions of the ease and usefulness of technology are determinants of the use of digital payment systems. The positive influence of digital payments is significantly evident in increasing MSME transactions and sales (Sabatini et al., 2025). For MSME players, the adoption of digital payment systems not only increases customer convenience but also provides benefits for financial management. Digitally recorded transactions help business players in recording sales, facilitating profit calculations, and opening up opportunities for collaboration with e-commerce platforms and financial institutions. The adoption of digital payments is expected to increase consumer confidence and comfort in transactions, which in turn encourages the intention to purchase MSME retail products.

Advances in digital payment systems such as QRIS, e-wallets, and mobile banking have made it easier for people to make cashless transactions. According to (Zalukhu & Lattu, 2025), the adoption of digital payments has a significant impact on purchasing decisions because it minimizes transaction barriers and increases consumer convenience. Thus, digital payments can bridge the gap between digital literacy levels and consumer purchasing behavior towards MSME products. Consumers with high digital literacy levels tend to be more confident and comfortable using digital payment systems.

Meanwhile, from the perspective of Theory of Planned Behavior (TPB), digital literacy can influence attitudes and perceptions of behavioral control, which ultimately encourages the intention to purchase products through digital payments. Individuals with high levels of digital literacy are more likely to understand the benefits, convenience, and security of digital payment systems, which ultimately increases their confidence in conducting transactions both online and offline (Badriatin et al., 2022). Conversely, low digital literacy can be an obstacle for consumers in using digital payment systems, which has an impact on low purchasing desire for MSME products. The perception of ease of use of digital payments has a positive correlation with the decision to use cashless payments (Wijaya & Ekayasa, 2022).Thus, it is important to further examine the role of digital payments in mediating the influence of digital literacy on the purchase of MSME products among Gen Z students in Purwokerto. Therefore, it is urgent and novel in this study to determine the extent to which digital literacy influences the purchase of MSME products mediated by digital payments. By analyzing the mediating role of digital payments, this study provides a deeper understanding of how digitization can strengthen the connection between individual digital literacy and economic behavior in the retail ecosystem.

THEORETICAL FRAMEWORK AND EMPIRICAL STUDIES

*Technology Acceptance Model (*TAM**)**

The Technology Acceptance Model (TAM) is one of the most influential models in explaining technology acceptance by users. The Technology Acceptance Model (TAM) predicts individual acceptance in implementing technology based on the influence of perceived usefulness and ease of use (Davis, 2014). TAM is a model that is considered better when compared to behavioral theory models. Some of the components that make up the TAM model include perceived ease of use, perceived usefulness, attitude toward use, intention to use, and technology use.

Purchase Decision

A purchase decision is a choice made by an individual or group to select certain goods or services from a company, demonstrating a preference for those products over those of competitors (Bachri et al., 2023). According to Kotler & Armstrong (2018), consumers go through a number of stages in making purchasing decisions, including problem identification, information search, alternative evaluation, purchasing decisions, and post-purchase. The dimensions of purchasing decisions include product selection, brand selection, distribution selection, time of purchase, and payment methods.

According to (Sari et al., 2025) Purchase decisions are problem solving by individuals by choosing behavioral alternatives and are considered the most appropriate action in purchasing by taking the first step of the decision-making process. According to Zulstra et al., (2024) purchasing is part of consumer behavior. Consumer behavior is actions directly related to the acquisition and identification of products and services, including the decision-making process before and after the action. Consumer purchasing is also influenced by habits, including when purchases are made, when purchases are carried out, and what purchases are made. According to Fitriyatunnisa et al. (2025), purchasing is a stage of customer evaluation that shapes preferences among brands and choices and can also shape the intention to buy the most preferred brand.

Digital Literacy

Digital literacy is an individual's ability to use digital technology to access, manage, integrate, analyze, and evaluate information in order to build new knowledge (Setyaningsih & Prihantoro, 2019). According to Putri & Iffan (2024), digital literacy encompasses an individual's awareness, attitude, and ability to use digital technology effectively to identify, access, integrate, and manage information from digital sources, as well as to build knowledge. The results of a study Duksino et al. (2024) show that digital literacy affects the performance of MSMEs.

The development of digital technology has significantly changed people's consumption patterns, including in the context of purchasing products from Micro, Small, and Medium Enterprises (MSMEs). Inabah & Pradikto (2025) states that digital literacy influences the creation of an online shopping experience that meets students' expectations. Meanwhile, Putri & Iffan (2024) show that digital literacy makes the most dominant contribution because the ability to utilize digital technology helps businesses reach a wider range of consumers and increase competitiveness. In line with this, Nguyen et al. (2024) reveal the results of their research that the higher the digital literacy and consumer trust, the greater the likelihood of consumers making repeat purchases. Consumers with high digital literacy are more adaptable to technological changes, participate in the digital economy, and support the growth of MSMEs through their product purchasing decisions. Based on this literature review, the following research hypothesis can be proposed:

H1: Digital literacy influences the decision to purchase MSME products among students in Purwokerto.

Digital payments

Digital payments are the process of transferring money from one party to another using electronic means, whether through the internet, mobile devices, or QR code-based payment systems. Digital payments include the use of electronic money (e-money), mobile banking, QRIS, and payment gateways that accelerate transactions and expand financial inclusion (Indonesia, 2024). E-Payment is a digital medium that facilitates financial processes in sales and purchases. E-payment can help improve transparency and accountability in supply chain management and operations. Digital payment is an electronic financial transaction method that allows transactions to be carried out without cash. This system stores payment instrument data used for fast, secure, and efficient transactions (Widhiari et al., 2025). Chaveesuk et al. (2021) adds that digital payments are also known as digital money, which can be used for various types of financial transactions. The development of financial technology has brought about a major transformation in the economic transaction system, especially for Micro, Small, and Medium Enterprises (MSMEs). Digital payments, which include the use of e-wallet applications, mobile banking, and other online payment platforms, have increased transaction efficiency and expanded the market reach of MSMEs. According to Affan (2022), the ease and speed of the payment process are the main factors driving consumers' decision to purchase MSME products online. The existence of a digital payment system also reduces transaction barriers and increases buyer convenience when making purchases.

Furthermore, Lisana (2022) emphasizes that trust in the security of digital payment systems is an important element in shaping consumer purchase intent. Consumers who believe that digital payment methods are secure and transparent tend to purchase MSME products more frequently through e-commerce platforms. In this context, digital payments not only function as a transaction tool but also as a driver of trust in the digital business ecosystem. Siagian et al. (2022) adds that the integration of security and ease of digital payments increases trust and the desire to make purchase transactions.

H2: Digital payments influence MSME product purchases among students

H3: Digital payments mediate the influence of digital literacy on MSME product purchases among students

RESEARCH METHODS

Quantitative methods were used in this study as the main research strategy. The population of respondents in this study consisted of students belonging to Generation Z or the Native generation, aged 19-21, located in Purwokerto. The population in this study consists of all objects or topics within the study area that meet the criteria related to the research problem (Hamid & Patra, 2019). Currently, there are more than five thousand students who fall into the Generation Z category in Banyumas Regency, specifically in Purwokerto, spread across various universities, both public and private. Due to the large population size, sampling needs to be limited. Random sampling was used as a technique for determining the sample to be taken at random. Hair in Kumanireng and Bayu Utomo (2023) states that the minimum sample size is 10 times the number of research measurement items that have been determined because the population size is not known directly.

This study used 11 measurement indicators for all research variables, so the minimum sample size used was 110. The sample respondents in this study consisted of 165 Generation Z students from several universities in Purwokerto. Path analysis was used as the data analysis method with a Partial Least Square (PLS) approach using Smart PLS software. Path analysis is a data analysis method used to determine the causal relationship between variables and to test the effect of mediating variables (Hair et al., 2017).

RESULTS AND DISCUSSIONS

RESULTS

Data Analysis

Data analysis in this study used Partial Least Squares (PLS) through measurement model testing (Outer model) and structural model testing (Inner model).

Outer Model Testing Results

The outer model measurement was used to test validity through convergent validity, discriminant validity, ave, Cronbach's alpha, and composite reliability obtained through PLS Algorithm testing. The data processing results for the outer model can be seen in the following table:

Table 1. Convergent Validity

	Digital Literacy	Digital Payment	Purches Desision
LD1	0,798		
LD2	0,812		
LD3	0,822		
PDP1		0,795	
PDP2		0,768	
PDP3		0,784	
PDP4		0,793	
PPR1			0,742
PPR2			0,833
PPR3			0,851
PPR4			0,822

Source: data output processed in 2025

Table 2 provides information on each indicator in the research variables that has met the CV value criterion of > 0.7, meaning that all variables are valid and meet the convergent validity criterion.

Table 2. Discriminasi Validity

	Digital Literacy	Digital Payment	Purches Desision
LD1	0,798	0,281	0,312
LD2	0,812	0,289	0,328
LD3	0,822	0,258	0,299
PDP1	0,268	0,795	0,682
PDP2	0,171	0,768	0,573
PDP3	0,342	0,784	0,544
PDP4	0,285	0,793	0,553
PPR1	0,426	0,535	0,742
PPR2	0,230	0,629	0,833
PPR3	0,362	0,645	0,851
PPR4	0,249	0,636	0,822

Source: data output processed in 2025

The discriminant validity values in Table 3 show that the cross-loading factor values of all variable indicators on the construct are greater than those on other constructs. The loading factor values obtained for each variable indicator are above 0.70, so it can be concluded that they meet the criteria.

Table 3. Nilai Composite Reliability and AVE

	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Digital Literacy	0,740	0,852	0,657
Digital Payment	0,797	0,865	0,616
Purches Desision	0,832	0,886	0,661

Source: data output processed in 2025

Table 2 shows that the variables in the study meet the validity criteria when viewed from the criteria of CR > 0.7 and AVE > 0.5. Digital Literacy obtained an AVE value of 0.657 and Digital Payment Usage obtained an AVE value of 0.616. The CR value for the digital literacy variable was 0.852 and the CR value for the digital payment variable was 0.865. The MSME product purchase variable had a Cronbach's Alpha value of 0.828 with a CR value of 0.8886 and an AVE value of 0.661.

Table 4. Cronbach's Alpha

	Cronbach's Alpha	Kriteria	Keterangan
Digital Literacy	0,739	0,70	Reliabel
Digital Payment	0,793	Reliabel	Reliabel
Purches Desision	0,828	Reliabel	Reliabel

Source: data output processed in 2025

Table 5 shows that all research variables have a Cronbach's alpha value > 0.7, meaning that the variables meet the reliability criteria

Inner Model Test Results

The inner model is a test that provides information on the relationship between independent variables and dependent variables in testing the influence of the research model. The test results can be seen in the following table:

Table 5 Inner Model Result

	R Square	R Square Adjusted
Digital Payment	0,116	0,113
Purches Desision	0,587	0,584

Source: data output processed in 2025

The data above explains that the model of the influence of digital literacy on the use of digital payments gives an R-square value of 0.116, which means that the variability of the digital payment usage construct can be explained by the variability of the digital payment construct by 11.6%, while the rest is explained by other variables outside the study. The R-Square value of the simultaneous influence of digital payments and digital payment usage on retail product purchases is 0.587, which means that 58.7% of the variability in the digital literacy and digital payment usage constructs can be explained, with the remainder explained by other variables outside the scope of this study. The adjusted R-Square value for digital payment usage is 0.113 or 11.3%, indicating that the influence of the digital literacy construct on digital payment usage is weak. The adjusted R-Square value for MSME retail product purchases is 0.584 or 58.4%, indicating that the influence of all constructs is moderated.

The criteria for accepting hypotheses using SmartPLS were determined using bootstrapping, so that the relationship between the dependent variable and the independent variable could be determined, both in terms of direct influence and through mediating variables. The research hypothesis was accepted if the P-value was < 0.5 and the t-statistic value was > t-table (1.64).

Table 6 The Results Of The Path Coefficient For Direct Influence

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Literasi Digital -> Digital Payment	0,341	0,344	0,054	6,350	0,000
Literasi Digital -> Pembelian Produk Retail UMKM	0,147	0,145	0,049	3,025	0,003
Digital Payment -> Pembelian Produk Retail UMKM	0,703	0,705	0,033	21,101	0,000

Source: data output processed in 2025

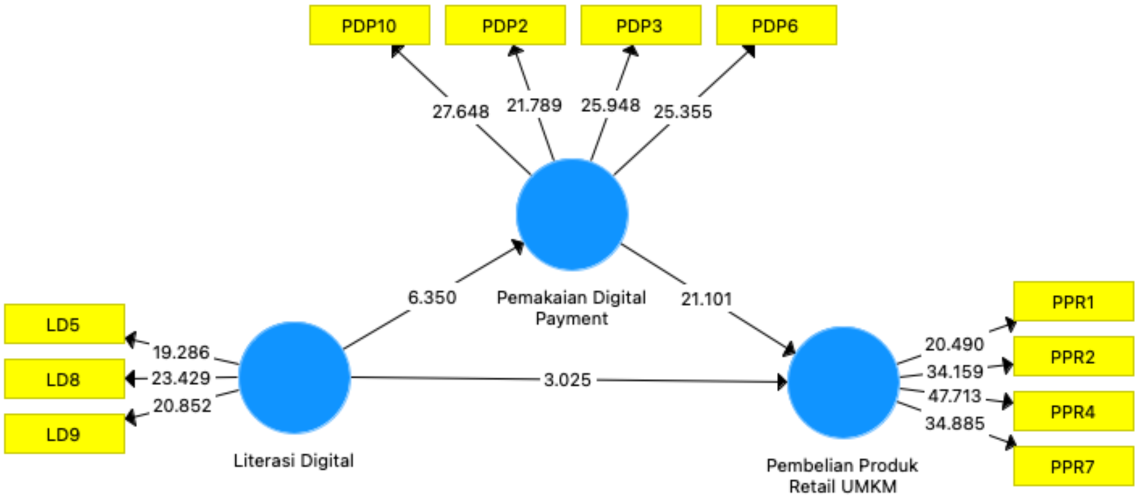

Figure 1. Output

The results of testing the direct effect hypothesis can be seen in Table 5 below:

Hypothesis 1

The path coefficient results in the original sample column show that the test results for the digital literacy variable on the purchase of MSME retail products are 0.147 or 14.7%, and the t-statistic results are 3.025 > 1.64, meaning that digital literacy has a positive effect on the purchase of MSME retail products, so hypothesis 1 is accepted. The effect is significant based on the p-value of 0.003 < 0.05. There is a positive and significant effect on the use of digital payments by the digital literacy variable with an original sample value of 0.341, a t-statistic of 6.350, and a p-value of 0.000.

Hypothesis 2

Testing the hypothesis regarding the effect of digital payments on MSME product purchases showed a value of 0.703 or 70.3% in the original sample and a t-statistic value of 21.101. This value means that the second hypothesis is proven, namely that digital payments have an effect on MSME retail product purchases. The effect is proven to be significant based on a P-value of 0.000.

Table 7 Result Specific Indirect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Literasi Digital-> Digital Payment -> Pembelian Produk Retail UMKM	0,240	0,242	0,037	6,402	0,000

Source: data output processed in 2025

Hypothesis 3

Table 7 shows the results of testing the hypothesis regarding the effect of digital literacy on the purchase of MSME products through digital payments. The sample value (O) obtained was 0.240 or 24%, and the t-value was 6.402. There is a positive effect of the application of digital literacy on the purchase of MSME retail products indirectly through the use of digital payments, namely 0.240. The t-statistic value is 6.402, which is greater than the t-table value (>1.96), so the effect is considered significant. The indirect effect is significant with a p-value of 0.000. This means that the digital payment variable mediates the effect of digital literacy on the purchase of MSME products, thus hypothesis 3 can be accepted.

DISCUSSIONS

This study aims to analyze the effect of digital literacy on Gen Z students' purchases of MSME retail products through digital payments. The discussion of the hypothesis analysis in this study is as follows:

The Effect Of Digital Literacy On Gen Z Students' Purchases Of MSME Retail Products

The results of hypothesis testing I prove that there is a positive influence of the digital literacy variable on the purchase of MSME retail products among Generation Z. This means that the better the digital literacy of students, the more it will increase transactions for the purchase of MSME retail products. Consumers with a high level of digital literacy tend to make informed purchasing decisions, supported by the ability to find relevant information about products. Digital literacy is a core skill needed to interact with electronic content, data processing, and data retrieval (Irawaty et al., 2025). Therefore, digital literacy contributes to consumers' decisions to purchase a product based on their digital knowledge and information.

Based on this, MSMEs currently need to provide information about their products through digital media. In line with research conducted by Widhiari et al. (2025), digital literacy contributes significantly to business performance, as the ability to utilize digital technology helps businesses reach a wider range of consumers and increase competitiveness. The better the digital literacy of consumers, the greater the likelihood of consumers making repeat purchases online (Sianipar & Djamaludin, 2023). Therefore, it is important for MSME business actors to target digitally literate consumer segments and consider the digitalization of products in order to build interest in purchasing products.

The Effect Of Digital Literacy On Gen Z Students' Purchase Of MSME Retail Products Through Digital Payments

The results of the research data analysis indicate the mediating effect of digital payments on the influence of digital literacy on the purchase of MSME products among Generation Z. Through digital payments, the influence of digital literacy on MSME retail product sales is even stronger. Digital payments function not only as a transaction mechanism but also as a trigger for impulsive and planned purchasing behavior. When students have good digital literacy, they not only feel capable of using payment features but are also more responsive to the marketing stimuli provided. This is in line with research conducted by Gotama & Rindrayani (2022), which found that an individual's ability to read, assess, and utilize digital information increases their confidence and readiness to use technology-based financial services such as m-banking, QRIS, and e-wallets, especially among digitally literate students such as Gen Z. Theoretically, digital literacy enriches the constructs of perceived ease of use and self-efficacy, thereby reducing barriers to the adoption of payment technology. Meanwhile, digital payments are considered to offer convenience, speed, and security in transactions, so Generation Z's preferences, especially among students, in shopping are greatly influenced by the availability of digital payment facilities. Therefore, digital payments can mediate the relationship between digital literacy and product purchase decisions. Digital literacy encourages the use of digital payments, and the use of digital payments in turn increases the frequency and value of purchases of MSME retail products. These results are in line with empirical studies that found the intermediary function of e-payments in accelerating Generation Z's purchase decisions (Dewi, 2024).

The Effect Of Digital Payments On Gen Z Students' Purchases Of MSME Retail Products

The results of this study indicate that the use of digital payments has a positive and significant effect on Gen Z students' purchases of MSME retail products. These findings confirm the hypothesis that ease of access to transactions, speed of payment processing, and value-added features such as cashback, digital coupons, and promotional integrations offered by digital payment platforms increase the likelihood of purchasing decisions among young consumers. The higher and more available digital payment features are, the more it will increase the intention to purchase MSME retail products among Gen Z students. Similarly, Underdown & Tamara (2025) in her research on the context of Indonesia and other regions also shows a positive correlation between the use of digital wallets or QRIS and Gen Z's consumption and shopping behavior. Digital payments offer three main functions that encourage the purchase of MSME products Sriyono et al. (2024) namely a fast and seamless transaction mechanism, financial incentives in the form of cashback, discounts that are easily linked to MSME merchants, and recurring promotions. For Gen Z students, speed and convenience are often the main factors that drive them to choose and determine the product purchase process. Research by Koni et al. (2024) several regions shows that the adoption of QRIS or e-wallets by MSMEs increases accessibility and purchase frequency among young consumers.

CONCLUSION, SUGGESTION, AND LIMITATION

Based on the results of the data analysis, it can be concluded that digital literacy has a direct contribution to the purchase of MSME retail products among students. Through digital payments, the influence of digital literacy has a greater impact on the purchase of MSME retail products. The higher the digital literacy of students as consumers, the higher their decision to purchase MSME products, reinforced by the availability of digital payments at MSMEs. Digital payments have a significant influence on the purchase of MSME retail products among Gen Z students. The combination of good digital knowledge and the use of digital technology with digital payments can encourage consumer interest in purchasing MSME products, especially among Generation Z students.

Limitations

Although this study was carefully designed and conducted to analyze the effect of digital literacy on the purchase of MSME products mediated by digital payments among Generation Z students, there are several limitations to this study. The population and sample size were not optimal, which is a limitation of this study. Therefore, it is recommended that future researchers increase the number of respondents. Furthermore, the measurement of the digital literacy variable is still limited to certain dimensions and may be further explored using other indicators.

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