

Journal of Marketing and Emerging Economics

| e-ISSN: 2792-4009 | www.openaccessjournals.eu | Volume: 2 Issue: 10

Digital Literacy, Digital Culture and Business Performance: A Comprehensive Conceptual Framework

Muhammad Arifuddin

Master of Management Program, Post Graduate Program Universitas Muhammadiyah Yogyakarta, Kasihan, Bantul, 55183, Indonesia. E-mail: cen@null.net

Ika Nurul Qamari

Master of Management Program, Post Graduate Program Universitas MuhammadiyahYogyakarta, Kasihan, Bantul, 55183, Indonesia, E-mail: ika_nr@umy.ac.id

Arni surwanti

Master of Management Program, Post Graduate Program Universita MuhammadiyahYogyakarta, Kasihan, Bantul, 55183, Indonesia, E-mail: arni_umy@yahoo.com

Abstract

In the digitalization era of MSMEs, digital literacy and business success are intriguing issues, but few studies have examined the significance of digital culture as a driving component for business performance. This article focuses on digital literacy and digital culture to provide a conceptual overview of the impact of digital literacy and digital culture on business performance. Innovation, profitability, and cost-effectiveness are used to gauge corporate performance. As a trigger for entry into the digitalization process, digital literacy is measured based on three key factors. In terms of profitability, for instance, digital literacy will help business owners to diversify their operations by doing online and offline business activities. On the other hand, digital culture plays a vital role in keeping the process on the business-owned sustainability agenda. By applying digital culture, for instance, the digitization process in online sales must continue to operate smoothly. Thus, the process will become an endless cycle that prevents the business from reaching optimal business performance. This study concludes with a discussion of the logical relationship between digital literacy and digital culture on business performance.

Keywords: Digital literacy, Digital culture, business performance, digitalization, SMSe.

Introduction

People in current times, such as now, are no strangers to the presence of the internet, which is becoming well recognized in all circles [28]. Who is unfamiliar with foreign digital over-the-top (OTT) corporations such as Google, Amazon, Netflix, Spotify, Uber, and others will find it simpler to access a world that should be impossible to access over the internet [9]. As a result, the internet is no longer a strange concept to us, because we use and rely on it in our everyday lives at this moment [2].

Alongside advancements, it is necessary for someone to expand their knowledge and abilities in utilizing digital media or communication tools to utilize them wisely, intelligently, swiftly, attentively, and accurately while adhering to current rules, which is what drives the birth of digital literacy [24]. The fast expansion of the internet has usher in the era of the digital economy, which has altered the way businesses operate. Digital literacy, on the other hand, is described as the

Journal of Marketing and Emerging Economics

| e-ISSN: 2792-4009 | www.openaccessjournals.eu | Volume: 2 Issue: 10 capacity to discover, organize, assess, comprehend, and think critically utilizing digital technology [15] since the fast growth of technology, numerous harmful and good outcomes are being generated by digital literacy.

Furthermore, digital literacy may be described as the mastery of simple and practical skills that expand and modify human thinking capacities. Individual learning and understanding of new technologies are essential in a technology-oriented workplace in the twenty-first century, with the introduction of new technologies and web applications [4]. With the growth of technology, all sectors that previously did not use it will be increasingly aided because it will be easier to introduce to a wider audience and for people to know everything that exists, which was previously beyond their reach, such as in the economic sector, which is now moving towards digitalization [16]. As a result, we can now readily obtain knowledge, and the process has also resulted in the creation of a new model area, which is digital culture [7]. Individuals cannot be isolated from the newest news that is now surfacing on social media more quickly, as part of the impact of the rising usage of social media in everyday life. Furthermore, for the time being, technology is inextricably linked to innovative work behavior, which may lead to business owners improving their business operations by developing new, effective, and efficient innovations and adopting innovative ideas in the business arena [18]

As a result of digital culture among consumers, some economic activities, particularly businesses, have begun to shift their economic model from what was previously only through a few media such as television, radio, newspapers, magazines, or others for marketing to what can now be through online media [12]. Several business' innovations have evolved on social media because of the move to the present paradigm. This phenomenon demonstrates that marketing via social media is more effective, efficient, and cost-effective for the costs required, and the output that can be achieved is being increasingly felt [29].

As a result, it is vital to investigate the phenomena of digital literacy and literacy culture and their impact on business performance. Since [17] claimed that digital literacy led by the presence of a digital organizational culture has a favorable and substantial influence on business performance, this needs to be done in depth by analyzing many empirical sources of study results. Thus, the objective of this paper is to describe the impact of digital literacy and digital culture on business performance using a literature review technique of past study findings. Finally, it is hoped that this article will be able to explain the general description and details regarding the relationship between variables, namely digital literacy and digital culture, on business performance, where the results will be useful in discussions of business performance in the digital era. Furthermore, this article can give an up- to-date review of the relevance of digitalization for business activities. As for readers' navigation in this paper, the paper is divided into four sections, introduction, literature review, discussion, and conclusion.

Business Performance

Business performance, often known as business performance, is a measure of how successful a business is in meeting its objectives. Good business performance demonstrates the level of success and efficiency of the business's actions. According to [5], business performance is the outcome of the business's aims attained by a plan that has been constructed with the appropriate efficacy and approach. According to another definition, business success is assessed by the degree of performance, which includes sales turnover, number of buyers, profitability, and sales growth [30].

Furthermore, a business's productivity and efficiency are acquired by pleasing employees and being attentive to psychological and socio-emotional requirements in a complete manner is also utilized as an indicator in business performance. A high-performing team will attain maximum productivity, which will be reflected in the quality of the work accomplished [24]. This is done so that everyone

Journal of Marketing and Emerging Economics

| e-ISSN: 2792-4009 | www.openaccessjournals.eu | Volume: 2 Issue: 10 in the organization or business feels totally and their level of happiness with the firm grows. According to [20], the theory of business performance is separated into three dimensions: business innovation, profitability, and cost-cutting results.

KPIs may be used to establish a good performance system to build a good performance system (Key Performance Indicators). This system depicts the performance of all components of the firm and contains interdependencies between them [22]. KPIs are indicators that assess the efficiency or performance of an individual or a team in a certain business. In other words, this indicator will assess the amount of success of a business in which an individual works. This indicator will be used to explain the relationship between the two variables in this article. As a result, the participation and connection between factors may be viewed from many and distinct perspectives.

Digital Literacy

Digital literacy also refers to a person's ability to utilize digital technology successfully for data collection, communication, collaboration, retrieval, and evaluation in the digital environment. Furthermore, digital literacy is defined as the human ability to use the internet as a source of knowledge and a medium for information retrieval. The capacity to gather information must be paired with the ability to read and understand that information, particularly in digital form, which is referred to as digital literacy abilities [31].

Furthermore, components in digital literacy must be utilized as a foundation to become an individual's grip in the current era of digitalization; success in utilizing technology cannot be divorced from crucial elements in digital literacy [21]. According to [15], the digital literacy process must include at least seven factors. First, information literacy refers to an individual's capacity to handle, locate, and translate information. Second, digital scholarship is used to help people participate in academic learning and actively engage in learning processes. Third, there is ICT literacy, which is associated with creative, critical, and inventive thinking while utilizing technology. This literacy focuses on adoption digital devices. Fourth, media literacy refers to a person's capacity to read and think creatively in academic and professional communication. Fifth, learning skills refer to an individual's capacity to acquire new learning abilities via the use of formal and informal teaching and learning procedures associated to technology. This learning is a provision for the development of high-quality human resources for the technology business. sixth, communication and cooperation in the context of individual involvement in learning and research network groups Finally, identity in the context of technology users acting as middlemen between people and current technology. If all those elements are fulfilled, the process of digitalization is undeniable. As a result, business owners, particularly small enterprises, have made digital literacy a priority to grow their businesses and the community's economy through maximizing the digital literacy on society.

Preposition 1. Digital literacy positively affects each key factor of business performance.

Digital Culture

Individuals' capacity to read, understand, acquaint, investigate, and create national knowledge is defined as digital culture. Currently, digital culture is a precondition for digital transformation since digital culture application is more about altering mindsets so that they can adapt to digital advancements [19]. According to [6], digital culture is a notion that represents the idea that technology and the internet have a substantial impact on how we interact, behave, think, and communicate as people in a society. This digital culture is attempting to recall some of the most spectacular and significant shifts brought about by the increasing presence and relevance of digital technology [10].

Furthermore, in its causality, [1] stated that culture is caused by scientific advancement through Published under an exclusive license by open access journals under Volume: 2 Issue: 10 in Oct-2022 Copyright (c) 2022 Author (s). This is an open-access article distributed under the terms of Creative Commons Attribution License (CC BY). To view a copy of this license, visit https://creativecommons.org/licenses/by/4.0/

Journal of Marketing and Emerging Economics

| e-ISSN: 2792-4009 | www.openaccessjournals.eu | Volume: 2 Issue: 10 information and communication technologies. Thus, education, politics, social and economics must

information and communication technologies. Thus, education, politics, social and economics must all make good use of digital culture. Work can be made easier and faster, reach can be expanded, invention and creativity can be fostered, networks can be expanded, and business can be expanded. However, digital culture has a harmful side effect if it is not accompanied by appropriate character education. Digital culture is a response to current needs that must be accompanied with resource preparedness, user intelligence, and literacy so that digital culture does not have a detrimental influence on existing cultural values.

Preposition 2. Digital culture brings positive effect to the relationship between digital literacy and business performance.

Digitalization in Business Performance

Businesses are starting to use information technology and telecommunications to run and support their businesses. SMEs are being forced to adapt to stay up with the fast migration and changes in business practices toward digitalization. Because of the characteristics of large enterprises with sufficient resources, changes in business patterns that lead to the digitization process are not too limiting for large organizations. This digitization process, however, will need substantial preparation on the part of business leaders.

To stimulate digitalization and make it simpler for SMEs to deal with changes, the government has enhanced access and transferred technology to SMEs for them to compete in business [11]. The ability to grasp digital gadgets and the internet is a necessary must for criminals if they want to stay competitive [23]. According to [8] research, customers are becoming more habituated to making decisions based on digital material and purchasing things online. This is both a challenge and a good commercial opportunity for participants.

Digital disruption causes the emergence of a digital business model in the digital economy. The phrase "digital disruption" refers to the emergence of a new business model because of changes in the value of commercial transactions caused by digital technology. GO- JEK, for example, is experiencing digital disruption by altering the value and means of conducting business for traditional motorcycle taxis via internet network connections. Because they can obtain consumer orders closer to their location, motorcycle taxi drivers can operate more efficiently. Drivers' earnings might climb or even double as the quantity of orders increases.

Preposition 3. Digitalization positively affects the relationship of digital literacy and digital culture to the business performance improvement.

Recent research revealing digital business

In constructing this paper, the researcher also seeks the prior research so that the result can be in line with the existing theories and results. Besides, the researcher also tries to find out some gaps which will be fulfilled by the presence of this paper. At the end of reviewing prior research, three previous studies are presented as the underpinning point of this research. Followings are the review of existing research discussing under the same aspect towards this current research.

[26] who researched the interconnection the digital literacy, economy literacy, and entrepreneur skill with the business performance. The research was carried out quantitively by spreading questionnaire to ninety respondents in Bogor, Indonesia. The findings revealed that digital literacy, economic literacy, and entrepreneurial abilities had a significant and favorable impact on the performance of small and medium-sized businesses. Furthermore, the study's key finding is that digital literacy has the largest direct and indirect effect on the success of SME businesses.

[13] with her research on finding the correlation of digital literacy and the intention of entrepreneurship behavior. By using multiple models of collecting the data, including interview,

Journal of Marketing and Emerging Economics

e-ISSN: 2792-4009 | www.openaccessjournals.eu | Volume: 2 Issue: 10 survey, and the questionnaire, the research found several findings. First, the digital literacy level of the respondents was limited to entrepreneurship behavioral only. Second, there was a positive correlation between the digital literacy level and the entrepreneurship activities. Thus, it can be concluded that digital literacy brings a positive impact in the field of entrepreneur activities.

[31] who research the relation between digital literacy level and the number of sales in a month in Surabaya, Indonesia. By recruiting and implementing the respondents using purposive sampling, 104 business owners took a part in this research. The result revealed that there was a positive correlation between the level of digital literacy in a region and the sales in a month. Thus, it can be concluded that the number of sales will increase if the society's level in digital literacy is high, to be exact the online sales.

After reviewing the previous research, the researcher notices some similarities and differences toward the current research. The similarities, for instance, between the previous research and the current research is researching the same field which is digital literacy and the business performance. Second, the current research also discusses the impact or the interconnection of digital literacy and the business performance. Meanwhile, the none of presented previous research discuss the role of digital culture as one of factors in boosting business performance. Thus, the researcher notices that as a gap in the previous research. The current research tries to find out the interconnection of digital literacy and literacy culture with the business performance. At the end, this current research will be able to present the role of literacy culture in amidst of business performance.

Discussions

In presenting the discussion, the researcher tried to interconnect two main variables, digital literacy, and digital culture, with three main aspects of business performance. The three aspects are business innovations, profitability, and cost-cutting results. Furthermore, each variable will be placed based on their role to business performance. The following is the detail.

Business Innovation

Digital literacy functions as a catalyst in business innovation, accelerating the rate of business innovation. Digital literacy will be a technique for accelerating corporate innovation that is based on the supply of digital references. According to [27], digital literacy can help someone learn more quickly and adaptably. According to [3], digital literacy entails knowing how to utilize a variety of technology tools to acquire information, solve issues, or do difficult activities to create and discover extra concepts. Through digital literacy, enterprises can synergize more deeply with daily operations, particularly to assist their business activities, including product development activities. Consequently, the final product will always be unique and distinctive.

In the meantime, in terms of digital culture, it serves as a stabilizer to secure sensitive innovation efforts. SMEs that adopt a digital culture will become more focused on digital activities. Consequently, SMEs can keep track of the most recent operations and trends. Conversely, digital culture has the potential to grow the business model by connecting with other SMEs. As a result, it is possible to infer that the function of digital literacy and digital culture in the context of corporate innovation is that of a catalyst and stabilizer. With these two things in place, business innovation can be managed sustainably since there are innovation triggers, such as digital literacy, and innovation defenders, which including digital culture.

Business Profitability

It is indisputable that if the business has personnel that are digitally savvy, it will profit. Business, for example, will understand how to contact potential clients (B2B) via social media. In this



Journal of Marketing and Emerging Economics

| e-ISSN: 2792-4009 | www.openaccessjournals.eu | Volume: 2 Issue: 10 scenario, social media assists in introducing the firm, managing brand image, and increasing interaction.

Business with digital literacy can give product information on their websites. Business may also promote yourself through email marketing. Use blogs in conjunction with search engine optimization (SEO). As a result, digital literacy improves the effectiveness and efficiency of firm activity.

Furthermore, the process of human adaptation to new technologies has caused business owners to begin shifting in two directions, namely online and offline sales. ICT has become increasingly employed to help corporate activities in both the economic and financial sectors. The numerous platforms utilized to support the economy, such as e-business software and services, e-commerce, e-banking, and others, attest to this. Another example is the use of e- commerce to increase sales and marketing on a large and small scale.

Thus, digital literacy serves a twofold purpose: on the business side, it may assist with marketing and sales levels in a dual manner. Meanwhile, on the side of business recipients, primarily consumers, digital literacy will assist them in meeting their everyday demands with simple access to business owners wants. Digital culture serves as a tool for continuing or maintaining these behaviors for them to be continuous and connected to one another.

Business Cost-Cutting Result

In terms of corporate procedures, digital literacy will operate as a cash outflow trimmer on the marketing side. Prior to digitalization, the marketing process was expensive and time- consuming. This is due to the length of the procedure, which cannot be finished in a single sitting. However, by combining the digitalization process with skilled digital literacy provisions, businesses may save money, particularly on marketing. This is the driving force behind earthing and the emergence of digital marketing.

Furthermore, a digital marketing literacy-based digital marketing process will appear better to a digital marketing strategy that can reach customers all over the world. As a result, digital customers have a broader and more detailed variety of options than offline consumers. As a result, the potential for profit increases. This differs from offline marketing, when buyers who need the goods generally come straight to the business. Offline marketing often only reaches a limited number of people. A strategist in digital marketing must have thorough and accurate data on their target market. The reason for this is that there are so many individuals in digital media, even across the world. This is the primary reason why marketers must utilize a specific target market as a filter to ensure that their marketing methods are effective and efficient. It differs from the offline marketing target market, which does not take the target market into account in depth. The reason for this is that it is often a strategic location supported by retail performance that allows potential consumers to be interested, regardless of age, education, or even what they are interested in. They don't see everything; they perceive everyone as the same, equally interested in what the vendor is displaying and expecting to sell.

As a result, the function of digital marketing in streamlining business operations is that of a tool. With digital marketing, the digitalization process, supported with competent digital literacy capabilities, is believed to be able to reduce marketing cost. Digital culture, on the other hand, serves as a maintenance to ensure that this process works smoothly. With this method, marketing expenditures may be steadily lowered, allowing the business to grow and profit.

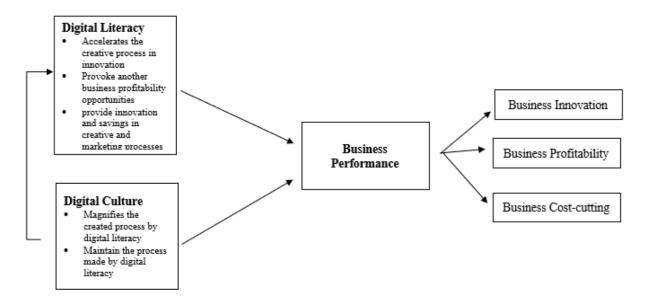
Model Conceptualization

This article presents the notion of the relationship between digital literacy and culture on business

Journal of Marketing and Emerging Economics

| e-ISSN: 2792-4009 | www.openaccessjournals.eu | Volume: 2 Issue: 10

performance, along with the function of each independent variable, namely digital literacy and digital culture. Furthermore, the link between the two is stated for three company performance criteria, namely business innovation, business profitability, and business cost-cutting. In the first factor, digital literacy functions as a catalyst, hastening the speed of business innovation. Meanwhile, to sustain the innovation process, digital culture serves as a sustainer for the ongoing process of business innovation. In the second aspect, digital literacy and digital culture complement each other in order to enhance sales and creative processes in order to promote business profitability. In the last factor, as in the first, digital literacy will hasten the decrease of marketing expenses in cases when items are advertised using digital literacy. The function of digital culture then performs as a controller of the previously constructed process rate to maintain the process repeatable. The presented figure visualizes the conceptualization model.



Conclusion

Finally, the researcher attempts to deconstruct the link between digital literacy and digital culture and business performance. Using the literature review approach in earlier study, researchers' synthesis the outcomes of expert-conducted thinking and empirical studies. This study attempts to demonstrate the role of the two previously stated factors based on three major characteristics of business performance, namely business innovation, business profitability, and business cost-cutting.

Furthermore, this article demonstrates that digital literacy may act as a catalyst for corporate operations, particularly in terms of innovation and profitability. In the innovation process, for example, digital literacy will work as a catalyst to increase the pace of invention produced by the large number of innovation references. Meanwhile, in terms of profitability, digital literacy will serve as a catalyst for speedier business procedures between businesses as well as between businesses and customers. In terms of spending, digital literacy will reduce the marketing process with digital marketing. Digital culture, on the other hand, will serve as a maintenance, ensuring that the process started by digital literacy continues. As a result, the procedures developed in the digital world will be continuous and efficient.

Finally, the researcher expects that this study will be positively received in the context of business performance as an innovation to increase corporate performance. Researchers also anticipate that business owners will become more aware of the need of digitizing their business operations in order to attain business objectives that improve business performance. The researcher does, however, hope that future researchers will be able to explore other aspects of the digitizing process. So, while

Journal of Marketing and Emerging Economics

| e-ISSN: 2792-4009 | www.openaccessjournals.eu | Volume: 2 Issue: 10

looking at business performance and operations, especially in terms of improvement, other aspects may be viewed more deeply, whether or not they have an impact. As a result, a more in-depth and comprehensive debate will be offered in the future.

Acknowledgments

In this part, the researcher would like to thank all those who have supported and helped the writing of this paper. Also, thank you to the reviewers and editors of the journals who have worked hard to review and make this paper worthy of publication.

References

- 1. Afrizal, S., Kuntari, S., Setiawan, R., & Legiani, W. H. (2020, November). Perubahan Sosial pada Budaya Digital dalam Pendidikan Karakter Anak. In Prosiding Seminar Nasional Pendidikan FKIP (Vol. 3, No. 1, pp. 429-436).
- 2. Allen, J. W. (2002). Chatting Online. The Internet for Surgeons, II(4), 52–57. https://doi.org/10.1007/978-3-642-88424-5_9
- 3. Australian Government (2016). National Literacy and Numeracy week. https://www.literacyandnumeracy.gov.au/digital-literacy-activities.
- 4. Baron, R. J. (2019). Digital Literacy. The International Encyclopedia of Media Literacy, 1–6. https://doi.org/10.1002/9781118978238.ieml0053
- 5. Blackburn, R. A., Hart, M., & Wainwright, T. (2013). Small business performance: business, strategy and owner- manager characteristics. Journal of Small Business and Enterprise Development.
- 6. Creeber, G., & Martin, R. (2008). Digital culture: Understanding new media: Understanding new media. McGraw-Hill Education (UK).
- 7. Dutton, W. H., & Blank, G. (2014). Cultures of the Internet: Five Clusters of Attitudes and Beliefs Among Users in Britain. SSRN Electronic Journal, January. https://doi.org/10.2139/ssrn.2393026
- 8. Economics, D. A. (2015). UKM pemicu kemajuan Indonesia: Instrumen pertumbuhan nusantara. A report. Deloitte Australia. Sydney. Australia.
- 9. Fahmi, T. A., Tjakraatmadja, J. H., & Ginting, H. (2020). Digital Talent Capability Model for Transforming Technology-Based Holding Business. The Asian Journal of Technology Management (AJTM), 13(3), 190–201. https://doi.org/10.12695/ajtm.2020.13.3.1
- 10. Gere, C. (2009). Digital culture. Reaktion Books.
- 11. Hapsoro, B. B., Palupiningdyah, P., & Slamet, A. (2019). Peran digital marketing sebagai upaya peningkatan omset penjualan bagi klaster UMKM di Kota Semarang. Jurnal Abdimas, 23(2), 117-120.
- 12. Hermawan, I., & Suharnomo, S. (2020). Information Technology as a Strategic Resource in Encouraging Organizational Change Readiness through the Role of the Human Capital Effectiveness. Jurnal Dinamika Manajemen, 11(2), 242–254. https://doi.org/10.15294/jdm.v11i2.23700
- 13. Islami, N. N. (2019). The effect of digital literacy toward enterpreneur behaviors through students' intention enterpreneurship on Economics Education Study Program at Jember. In IOP Conference Series: Earth and Environmental Science (Vol. 243, No. 1, p. 012084). IOP Publishing.
- 14. Li, K., Kim, D. J., Lang, K. R., Kauffman, R. J., & Naldi, M. (2020). How should we understand the digital economy in Asia? Critical assessment and research agenda. Electronic

Journal of Marketing and Emerging Economics

- | e-ISSN: 2792-4009 | www.openaccessjournals.eu | Volume: 2 Issue: 10 Commerce Research and Applications, 44, 101004. https://doi.org/10.1016/j.elerap.2020.101004
- 15. Littlejohn, A., Beetham, H., & McGill, L. (2013). Digital literacies as situated knowledge practices. Literacy in the Digital University: Critical Perspectives on Learning, Scholarship and Technology. London: Routledge, 126–135.
- 16. Litvinenko, V. S. (2020). Digital Economy as a Factor in the Technological Development of the Mineral Sector. Natural Resources Research, 29(3), 1521–1541. https://doi.org/10.1007/s11053-019-09568-4
- 17. Martínez-Bravo, M. C., Sádaba-Chalezquer, C., & Serrano-Puche, J. (2020). Fifty years of digital literacy studies: A meta-research for interdisciplinary and conceptual convergence. Profesional de la información, 29(4).
- 18. Matsunaga, M. (2022). Uncertainty management, transformational leadership, and job performance in an AI-powered organizational context. Communication Monographs, 89(1), 118–139. https://doi.org/10.1080/03637751.2021.1952633
- 19. Miller, V. (2020). Understanding digital culture. Sage.
- 20. Minonne, C., & Turner, G. (2012). Business process management—are you ready for the future? Knowledge and Process Management, 19(3), 111–120.
- 21. Ng, W. (2015). Digital literacy: The overarching element for successful technology integration. In New Digital Technology in Education (pp. 125–145). Springer.
- 22. Parmenter, D. (2015). Key performance indicators: developing, implementing, and using winning KPIs. John Wiley & Sons.
- 23. Purwana, D., Rahmi, R., & Aditya, S. (2017). Pemanfaatan digital marketing bagi usaha mikro, kecil, dan menengah (UMKM) di Kelurahan Malaka Sari, Duren Sawit. Jurnal Pemberdayaan Masyarakat Madani (JPMM), 1(1), 1-17.
- 24. Qamari, I. N., Ferdinand, A. T., Dwiatmadja, C., & Yuniawan, A. (2020). Transformative interaction capability: the mediating role between quality of work life and teamwork performance. International Journal of Quality and Service Sciences, 12(2), 133–148. https://doi.org/10.1108/IJQSS-01-2019-0008
- 25. Reedy, K., & Parker, J. (2018). Digital literacy unpacked. Facet
- 26. Sariwulan, T., & Suparno, S. (2020). Factors explaining the performance of entrepreneurs in the industry 4.0: A theoretical approach. Jurnal Pendidikan Ekonomi Dan Bisnis (JPEB), 8(2), 154-164.
- 27. Sumiati, E., & Wijonarko, W. (2020). Manfaat literasi digital bagi masyarakat dan sektor pendidikan pada saat pandemi Covid-19. Buletin Perpustakaan, 65-80.
- 28. Solidjonov, D. Z. O. (2021). The impact of the development of internet technologies on education at pandemic time in Uzbekistan. In СТУДЕНТ ГОДА 2021 (pp. 108-110).
- 29. Tiago, M. T. P. M. B., & Veríssimo, J. M. C. (2014). Digital marketing and social media: Why bother? Business Horizons, 57(6), 703–708. https://doi.org/10.1016/j.bushor.2014.07.002
- 30. Yuliansyah, Y., Gurd, B., & Mohamed, N. (2017). The significant of business strategy in improving organizational performance. Humanomics.
- 31. Zahro, E. K. (2019). Kemampuan Literasi Digital Untuk Meningkatkan Keuntungan Usaha Pada Kalangan Pelaku Usaha Skala Kecil Di Kota Surabaya. Jurnal Universitas Airlangga.