Department of Digital Business
Journal of Artificial Intelligence and Digital Business (RIGGS)
Homepage: https://journal.ilmudata.co.id/index.php/RIGGS
Vol. 5 No. 2 (2026) pp: 17243-17251
P-ISSN: 2963-9298, e-ISSN: 2963-914X

Digital Literacy and Digital Transformation for Digital Entrepreneurship: Review with Contextual Implications for the Online Deposit Service (Jastip) Business

Minda Muliana Sebayang, Warsani Purnama Sari, Asmawati Laia, Octavia Vernitasari Saragih, May Sarah Nasution
Accounting Department, Faculty of Economics & Business, Universitas Medan Area
mindamuliana@staff.uma.ac.id*

Abstract

The rapid growth of the digital economy has encouraged the development of digital entrepreneurship, including the online deposit services business (commonly in Indonesia known as jastip). This study applies the Systematic Literature Review (SLR) method following the PRISMA 2020 protocol to examine the role of digital literacy and digital transformation in the development of digital entrepreneurship. Literature was searched in Science Direct using a combination of keywords related to digital literacy, digital transformation, and digital entrepreneurship, published between 2021 and 2025. Of 60 articles initially identified 53 remained after 7 duplicate records were removed. Following title/abstract screening, 15 records were excluded for not being research articles and/or not being relevant to the topic, leaving 38 articles assessed for full-text eligibility. Of these, 27 were further excluded for not fully addressing the topics under analysis, resulting in 11 articles that met all inclusion criteria and were analyzed. The results show that digital literacy strengthens business actors' ability to adopt and utilize digital technology, while digital transformation drives operational efficiency, innovation, and competitiveness. These findings are then discussed in relation to the online deposit service business as a contextual implication rather than as a direct empirical finding, since none of the reviewed articles specifically examined jastip or personal-shopper businesses. Business actors are advised to strengthen digital literacy, the government is encouraged to support training, infrastructure, and regulation, and future researchers are recommended to test these relationships empirically within the online deposit service context.

Keywords: Digital Literacy; Digital Transformation; Digital Entrepreneurship; Online Deposit Services; Systematic Literature Review

1. Introduction

The rapid development of information and communication technology has driven digital transformation across many sectors of life, including business and entrepreneurship. Digital transformation not only changes how companies operate but also creates new business opportunities that rely on digital technology as the primary means of conducting business activities (Egodawele et al., 2022). In Indonesia, Micro, Small, and Medium Enterprises (MSMEs) hold a strategic position as the backbone of the national economy through their contribution to gross domestic product (GDP), employment creation, and poverty reduction. Even after the pandemic, digitalization challenges remain critical to the survival and competitiveness of MSMEs in today's digital economy (Asnimar, 2026).

The classification of MSMEs in Indonesia is regulated under Government Regulation (PP) No. 7 of 2021 on the Facilitation, Protection, and Empowerment of Cooperatives and MSMEs, which is based on business capital or annual sales. Micro enterprises are defined as businesses with a maximum capital of IDR 1 billion or annual sales of up to IDR 2 billion; small enterprises have capital of more than IDR 1 billion up to IDR 5 billion or annual sales of more than IDR 2 billion up to IDR 15 billion; and medium enterprises have capital of more than IDR 5 billion up to IDR 10 billion or annual sales of more than IDR 15 billion up to IDR 50 billion (Republik Indonesia, 2021). This classification allows the government to design assistance, guidance, and policies appropriate to the capacity of each business actor.

The growth of the internet, social media, marketplaces, and digital payment systems in Indonesia has given rise to various forms of digital-based business, one of which is the online deposit service business *(*online *jastip)*. This business is a form of digital entrepreneurship that has grown alongside increasing demand for easy access to products from other regions and abroad. Through digital platforms such as Instagram, TikTok, WhatsApp, and various marketplaces, online *jastip* business actors can reach a wider range of consumers without needing a physical store. These platforms also function as tools for promotion, communication, and transactions within the digital economy (Columbia, 2024).

The *jastip* business in Indonesia grew rapidly between 2024 and 2026 in line with the expansion of the digital economy and increasing use of technology. Easier internet access, the use of social media for promotion, and rising consumer demand for products unavailable locally have encouraged *jastip* actors to adopt digital-based information systems to improve operational and transaction efficiency (Fachriyya et al., 2024). However, as *jastip* activity has increased, challenges have emerged related to consumer protection, contract fulfillment risk, and the need for legal clarity in digital transactions (Zayyan, 2024; Kolopaking, 2024).

This condition indicates that the growth of the *jastip* business is driven not only by market opportunity but also by the need for more professional and trustworthy business management. Studies show that consumer interest in using deposit services, both domestically and internationally, is mainly influenced by service quality, social media quality, price perception, and trust (Yulfiswandi & Rosmawati, 2025), as well as service speed, transaction security, and information clarity (Azzahra et al., 2025). Thus, the development of *jastip* during 2024–2026 reflects a shift from a simple purchasing-intermediary activity toward a more professional, competitive digital service that depends on business actors' ability to utilize digital technology and build consumer trust (Yulfiswandi & Rosmawati, 2025).

This phenomenon shows that digital technology has become a key factor in creating business opportunities, improving operational efficiency, and expanding market reach (Pradana, 2026). Digital literacy is one of the competencies business actors must possess to face the digital economy era. Digital literacy involves not only the ability to operate digital devices and technologies, but also the ability to access, understand, evaluate, and use information effectively and responsibly (Hermansyah, 2025). A strong understanding of digital literacy therefore contributes significantly to business development by supporting the application of digital technology across business functions (Widarno, 2021). In addition to digital literacy, digital transformation is another key factor in the development of digital entrepreneurship. Govindarajan & Srivastava (2023) define digital transformation as organizational change driven by the adoption of digital technology to improve performance, create competitive advantage, and generate sustainable innovation. Digital transformation enables business actors to integrate technology into business processes, thereby increasing productivity, innovation, and competitiveness (Purnomo et al., 2024). In the context of the online deposit service business, digital transformation is reflected in the use of social media for promotion, digital payment applications, customer management systems, and integration with e-commerce platforms. The success of the online deposit service business therefore depends not only on individuals' ability to use technology, but also on their level of adaptation to ongoing digital change (Lokuge & Duan, 2021).

Prior studies have shown a positive relationship between digital literacy and digital entrepreneurial interest and capability. Fahmi et al. (2023) found that digital literacy significantly affects interest in digital entrepreneurship, a finding echoed by Iskandar (2024), who states that stronger individual digital capability increases the tendency to start and develop digital-based businesses. Through digital transformation, MSMEs can optimize business operations, expand market reach, and improve service quality, making digitalization a key strategy for adapting to changing consumer behavior in the digital era (Mendrofa & Zebua, 2026). Based on this background, this study aims to synthesize prior research on the relationship between digital literacy, digital transformation, and digital entrepreneurship. This study is expected to make three contributions. First, it presents a systematic synthesis of the relationship between digital literacy, digital transformation, and digital entrepreneurship based on peer-reviewed articles indexed in Science Direct and Scopus. Second, it identifies trends in research methods and the challenges of implementing digital transformation that remain in various digital business contexts. Third, it offers conceptual implications that may inform the development of the online deposit service business in Indonesia and provides a basis for future empirical research in this context, while explicitly noting that this implication is interpretive, as none of the reviewed articles directly studied *jastip* businesses in Indonesia.

DOI: https://doi.org/10.31004/riggs.v5i2.11808

2. Research Methods

This study employs a Systematic Literature Review (SLR) following the PRISMA 2020 (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol to identify, evaluate, and synthesize empirical evidence on the role of digital literacy and digital transformation in the development of digital entrepreneurship among MSMEs (Ardyan et al., 2023). The PRISMA approach was selected because it allows the article-selection process to be reported transparently and reproducibly through four stages: identification, screening, eligibility, and inclusion. All articles used in this study are indexed with an International Standard Serial Number (ISSN/E-ISSN) and published in peer-reviewed journals.

Research Questions (RQ)

RQ1. What is the role of digital literacy in the development of digital entrepreneurship according to prior research?

RQ2. What is the role of digital transformation in the development of digital entrepreneurship according to prior research?

RQ3. What research methods are most commonly used to study digital literacy, digital transformation, and digital entrepreneurship in prior research?

RQ4. What challenges are faced in implementing digital literacy and digital transformation to support the development of digital entrepreneurship according to prior research?

3. Literature Review

Digital Entrepreneurship

The success of digital entrepreneurship is shaped by internal and external factors. Internal factors include digital competence, creativity, innovation capability, entrepreneurial orientation, and the ability to manage change, while external factors include technological development, digital infrastructure, government regulation, access to digital markets, and shifting consumer behavior. Govindarajan & Srivastava (2023) explain that modern companies gain competitive advantage through their ability to integrate digital technology into decision-making and value creation. Similarly, Miah et al. (2025) affirm that the digital entrepreneurship ecosystem develops through the interaction between digital technology, entrepreneurial capability, innovation, and an adaptive business environment.

Digital Literacy

The term "digital literacy" was first introduced by Paul Gilster (1997), who defined it as the ability to understand and use information from digital devices effectively across academic, professional, and everyday contexts (Gilster, 1997, as cited in Riel et al., 2012). Digital literacy involves more than technical operating skill; it also reflects a distinct mode of critical thinking about digital information (Eshet-Alkalai, 2004). In the MSME context, digital literacy is a foundation for optimizing technology use in business activities. Business actors with higher digital literacy tend to be more adaptive to technological innovation and better able to use social media and marketplaces strategically, whereas low digital literacy is associated with missed digital opportunities, information-management errors, and underutilized technology platforms.

Digital Transformation

Digital transformation is the process of integrating digital technology into all aspects of an organization, changing how the organization operates and delivers value to customers. Westerman et al. (2014) note that digital transformation involves not only new technology adoption but also changes in business strategy, operating models, organizational culture, and customer experience. In the online deposit service business, digital transformation can be observed through the use of social media for marketing, digital payment systems, online transaction management, and communication applications used to build customer relationships.

Deposit Services (Jastip)

A service is an intangible activity offered by one party to another without resulting in ownership of a physical outcome (Tjiptono & Chandra, 2011, as cited in Setyarko, 2016). Deposit services are commonly associated with the term personal shopper, a profession that assists customers in purchasing specific products or brands beyond their direct reach, including from abroad (Arianty & Mabrukah, 2023). Lupiyoadi & Hamdani (2008, as cited in Setyarko, 2016) identify three defining characteristics of services relevant to this context: intangibility, unstorability, and customization.

4. Theoretical Foundation

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989), explains that technology acceptance is influenced by two main constructs: perceived usefulness and perceived ease of use. Individuals tend to adopt a technology when they perceive it as useful and easy to use. In the context of digital entrepreneurship, digital literacy strengthens individuals' perception of the usefulness and ease of digital tools, thereby encouraging the adoption of digital platforms in business activities. TAM therefore provides the theoretical lens used to interpret the synthesis regarding the relationship between digital literacy and digital entrepreneurship discussed under RQ1.

Technology Organization Environment (TOE) Framework

The Technology Organization Environment (TOE) Framework explains that the success of technology adoption and transformation is shaped by three dimensions: technological factors (infrastructure readiness and innovation characteristics), organizational factors (resources, culture, and management support), and environmental factors (industry competition, government regulation, and market dynamics). The TOE Framework provides the conceptual basis for interpreting the synthesis regarding the role of digital transformation in the development of digital entrepreneurship, particularly under RQ2 and RQ4.

4.1. Inclusion and Exclusion Criteria

Article selection criteria were established prior to the screening process to ensure that all analyzed articles were relevant to the research objectives.

Table 1. Inclusion Critera

Aspect	Criteria
Database	ScienceDirect, Scopus & Google Scholar
Publication year	2021-2025
Language	English
Document type	Research article that already published in journal
Field of science	Digital Business; Research in International Business and Finance; Business, Management and Accounting
Article access	Open access
Topic	Digital literation, digital transformation, digital entrepreneurship & the connection of the three topics.

Table 2. Exclusion Critera

Aspect	Criteria
Publication Type	Review, editorial, conference proceeding, book chapter or book
Publication year	Before 2021
Access	Without full text article
Document type	Not an empirical research (Such an opinion, comment or news report)
Relevance	Articles that did not relevance with the research question (RQ1-RQ4)

DOI: https://doi.org/10.31004/riggs.v5i2.11808

The application of these criteria was intended to ensure that the selected articles possess scientific quality and high relevance to the focus of this research. The article selection process followed the four stages of the PRISMA 2020 guideline:

1. Identification, identifying all articles retrieved from ScienceDirect, Scopus and Google Scholar using the predetermined keywords.
2. Screening, filtering articles by title, abstract, language, publication year, and document type.
3. Eligibility, assessing article by reading the full text against the inclusion and exclusion criteria
4. Inclusion, retaining articles that matched with all criteria for further analysis.

The PRISMA flow diagram (Figure 1) summarizes this process: 60 records were identified (28 from ScienceDirect and 32 from Scopus); 7 duplicate records were removed, leaving 53 records for title or abstract screening. Of these, 15 records were excluded for not being research articles that not being relevant to the topic, leaving 38 articles assessed for full-text eligibility. Of these, 27 were further excluded for not fully addressing the topics under analysis, resulting in 11 articles included in the final synthesis.

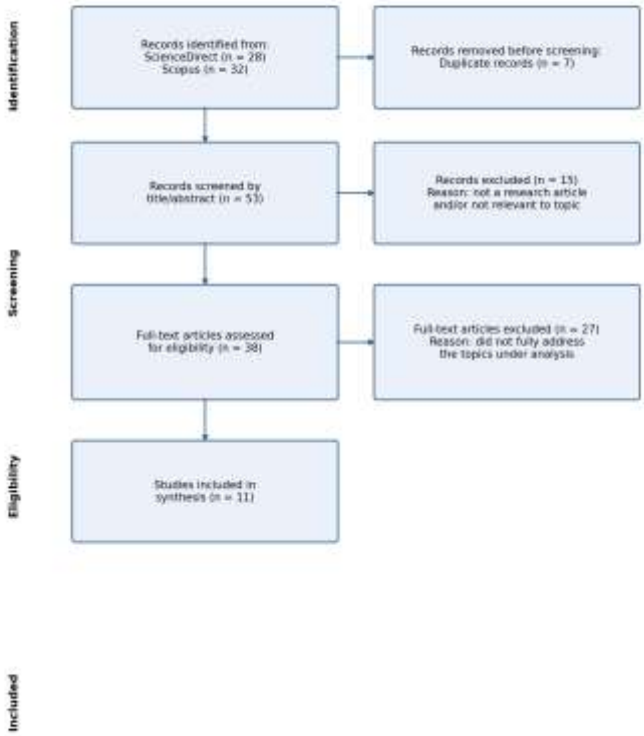

Figure 1. PRISMA Flow Diagram of the Article Selection Process

4.2. Data Extraction and Quality Appraisal

Data from each eligible article were systematically extracted using a data-extraction sheet covering article identity, research objective, unit of analysis, key findings, and contribution to the research questions (RQ1–RQ4). To strengthen the rigor of the synthesis, each included article was also appraised using a simple three-item quality checklist: (1) clarity of research objective, (2) methodological transparency (i.e., the method is explicitly named and traceable in the title or abstract), and (3) direct relevance of findings to at least one research question. All 11 included articles clearly stated their research objective and were directly relevant to at least one RQ; methodological transparency at the abstract level was rated high for articles reporting a named empirical design (e.g., Matta & Chamoun, 2025; Birigozzi et al., 2025; Wu et al., 2025) and moderate for conceptual or framework-

DOI: https://doi.org/10.31004/riggs.v5i2.11808

based articles whose design is only implicit in the abstract (e.g., Miah et al., 2025; Korherr et al., 2022). No article was excluded at this stage, as all 11 met the minimum threshold on all three items. The extraction results are presented in Table 3.

5. Results and Discussions

Name & Year	Journal Source	Title	Result
Matta & Chamoun (2025)	Digital Business	Exploring auditor adaptability in the digital era through levels of expertise: The role of IT literacy	Demonstrates that IT literacy enhances an individual's ability to adapt to the digital work environment, reinforcing the role of digital literacy as a fundamental competency in digital entrepreneurship. (RQ1)
Felipe et al. (2025)	Digital Business	Digital transformation in commercial banks: Unraveling the flow of Industry 4.0	Digital transformation in the banking sector enhances operational efficiency and service quality; however, its implementation still faces challenges regarding technology integration and organizational readiness. (RQ2 & RQ4)
Wu et al. (2025)	Digital Business	CEO passion, digitalization, and family firm performance: A socio-emotional wealth perspective	Organizational digitalization contributes to enhancing corporate performance through leadership and innovation, strengthening the relationship between digital transformation and digital entrepreneurship. (RQ2)
Miah et al. (2025)	Digital Business	Digital entrepreneurship ecosystems: Then vs. now-a future perspective	Identify the key components of the digital entrepreneurship ecosystem and explain how digital transformation creates new business opportunities and drives sustainable innovation. (RQ2)
Duong et al. (2025)	Digital Business	How AI-related drivers stimulate digital social entrepreneurship: An integrated framework of entrepreneurial event model within stimulus organism response theory	The use of artificial intelligence (AI) and digital capabilities fosters innovation and strengthens digital social entrepreneurship. (RQ1 & RQ2)
Ongena (2023	Digital Business	Data literacy for improving governmental performance: A competence-based approach and multidimensional operationalization	Data literacy is a component of digital literacy that enhances the quality of decision-making and supports the development of data-driven digital businesses. (RQ1)
Alam et al. (2025)	Digital Business	Webtop applications as productivity enablers: A study on employee performance in modern workplaces	The implementation of digital technology via webtop applications boosts employee productivity by supporting collaboration, real-time data access, and system integration. (RQ2 & RQ4)
Seppänen et al. (2025)	Digital Business	Understanding determinants of digital transformation and digitizing management functions in incumbent SMEs	Identifying the drivers of digital transformation in SMEs, as well as implementation obstacles such as resource limitations and organizational readiness. (RQ2 & RQ4)
Birigozzi et al. (2025)	Research in International Business and Finance	Digital payments and GDP growth: A behavioural quantitative analysis	Digital payments act as an enabler in the development of the digital economy and strengthen digital entrepreneurship activities. (RQ2)

DOI: https://doi.org/10.31004/riggs.v5i2.11808

Korherr et al. (2022)	Digital Business	From intuitive to data-driven decision-making in digital transformation: A framework of prevalent managerial archetypes	Digital transformation shifts organizational decision-making processes from intuition-based to data-driven, enhancing the effectiveness of digital business strategies. (RQ2)
Al-Mulla et al. (2022)	Digital Business	Sustainable financing for entrepreneurs: Case study in designing a crowdfunding platform tailored for Qatar	Digital crowd funding platforms expand access to financing for digital entrepreneurs but still face challenges regarding trust, regulation, and digital ecosystem readiness. (RQ2 & RQ4)

RQ1. The Role of Digital Literacy in the Development of Digital Entrepreneurship

The reviewed articles consistently show that digital literacy is a foundational competency for digital entrepreneurship. Matta & Chamoun (2025) find that IT literacy improves individuals' adaptability in digital work environments, while Ongena (2023) shows that data literacy, as a dimension of digital literacy, improves decision-making quality and supports data-driven digital business. Duong et al. (2025) further demonstrate that digital capability, combined with AI-related drivers, strengthens digital social entrepreneurship. Interpreted through TAM (Davis, 1989), these findings suggest that stronger digital literacy increases business actors' perceived ease of use and perceived usefulness of digital tools, which in turn accelerates technology adoption in entrepreneurial activity.

RQ2. The Role of Digital Transformation in the Development of Digital Entrepreneurship

Most of the reviewed articles (8 of 11) address digital transformation directly. Felipe et al. (2025) show that digital transformation in commercial banking improves operational efficiency and service quality; Wu et al. (2025) find that digitalization improves firm performance through leadership and innovation; Miah et al. (2025) identify the key components of the digital entrepreneurship ecosystem; Alam et al. (2025) show that webtop applications increase employee productivity; Birigozzi et al. (2025) find that digital payments act as an enabler of digital-economy growth; and Korherr et al. (2022) show that digital transformation shifts organizational decision-making from intuition-based to data-driven. Read through the TOE Framework, these findings indicate that digital transformation is not solely a technological matter but also depends on organizational readiness (leadership, culture) and environmental conditions (regulation, market dynamics, payment infrastructure), all of which jointly determine the extent to which digital transformation translates into entrepreneurial competitiveness.

RQ3. Research Methods Commonly Used in Prior Studies

Based on the titles, abstracts, and designs described in the 11 reviewed articles, three broad methodological tendencies can be observed:

1. Quantitative or survey-based studies (e.g., Matta & Chamoun, 2025; Birigozzi et al., 2025; Duong et al., 2025), which test relationships between digital literacy or digital technology variables and entrepreneurial or performance outcomes;

2. Qualitative and case-study approaches (e.g., Al-Mulla et al., 2022; Seppänen et al., 2025), which explore implementation processes and contextual barriers in depth; and

3. Conceptual/framework-based or perspective papers (e.g., Miah et al., 2025; Korherr et al., 2022), which synthesize prior literature into new theoretical frameworks. This pattern suggests that empirical, quantitative approaches currently dominate the field, while few studies combine quantitative and qualitative methods (mixed methods) or apply longitudinal designs, a gap this review recommends for future research.

RQ4. Challenges in Implementing Digital Literacy and Digital Transformation

Several recurring challenges emerge across the reviewed studies. Felipe et al. (2025) and Seppänen et al. (2025) point to difficulties in technology integration and limited organizational readiness, particularly among SMEs with constrained resources. Al-Mulla et al. (2022) highlight challenges of trust, regulation, and digital-ecosystem readiness in the context of crowdfunding platforms. Taken together, these findings suggest that the main barriers

DOI: https://doi.org/10.31004/riggs.v5i2.11808

to digital transformation are not primarily technological but organizational and institutional — consistent with the TOE Framework's emphasis on organizational and environmental readiness alongside technological capability.

Contextual Implications for the Online Deposit Service (Jastip) Business

It is important to note that none of the 11 reviewed articles directly examines the online deposit business service (jastip) or personal-shopper business model; the reviewed literature addresses digital literacy, digital transformation, and digital entrepreneurship at a general MSME and organizational level. The discussion below is therefore offered as an interpretive, contextual implication rather than a direct empirical finding. Applying the RQ1–RQ4 synthesis to the jastip context, it can be reasoned that jastip actors' ability to use social media, marketplaces, and digital payment systems effectively (digital literacy) and to integrate these tools into more systematic business processes (digital transformation) is likely to be associated with better service quality, transaction efficiency, and consumer trust, consistent with prior jastip-specific findings on service quality, social media quality, price perception, and trust (Yulfiswandi & Rosmawati, 2025; Azzahra et al., 2025). Empirical testing of this proposition within the jastip context is recommended as a direction for future research.

Limitation

This study has several limitations. First, the literature search was limited to ScienceDirect and Scopus; relevant studies indexed in other databases (e.g., Web of Science, ProQuest, or Google Scholar) may not have been captured. Second, the final synthesis is based on a relatively small sample of 11 articles, which limits the generalizability of the findings. Third, the methodological classification presented under RQ3 relies on published titles and abstracts rather than a full-text audit of each article. Fourth, because none of the reviewed articles specifically examines the online deposit service *(jastip)* business, the implications drawn for this context are interpretive rather than empirically validated. Future research is encouraged to expand the database coverage, include a larger corpus of articles, and empirically test the proposed relationships within the *jastip* business context.

4. Conclusion

This study shows that digital literacy and digital transformation are key factors in the development of digital entrepreneurship. Based on the synthesis of 11 articles, digital literacy strengthens business actors' capacity to adopt and utilize technology (RQ1), while digital transformation drives operational efficiency, innovation, and competitiveness, though its success depends on organizational and environmental readiness (RQ2 and RQ4). Quantitative approaches currently dominate the methods used in this field, with limited use of mixed-methods or longitudinal designs (RQ3). While the reviewed literature does not directly address the online deposit service *(jastip)* business, the findings offer a plausible conceptual basis for understanding how digital literacy and digital transformation may support this business model in Indonesia. Business actors are advised to continuously improve digital literacy and technology utilization; the government is encouraged to strengthen training, digital infrastructure, and supporting regulation for MSMEs including *jastip* actors; and future researchers are recommended to test the relationships identified in this review empirically, particularly within the online deposit service context, using primary data collection and, where possible, mixed-methods designs.

Reference

[1] Al-Mulla, A., Ari, I., & Koç, M. (2022). Sustainable financing for entrepreneurs: Case study in designing a crowdfunding platform tailored for Qatar. Digital Business, 2(2). https://doi.org/10.1016/j.digbus.2022.100032
[2] Alam, M. N., Masa'deh, R., Alotaibi, H. S., Islam, M. A., Islam, M. F., Rehman, I. H. U., & Hashim, F. (2025). Webtop applications as productivity enablers: A study on employee performance in modern workplaces. Digital Business, 5(2). https://doi.org/10.1016/j.digbus.2025.100133
[3] Ardyan, D. E., Boari, Y., Yuliyani, L., Hildawati, Suarni, A., Anurogo, D. D., Ifadah, N. E., & Judijanto, L. (2023). Qualitative and Quantitative Research Methods. PT. Sonpedia Publishing Indonesia.
[4] Arianty, U. D., & Mabrukah, A. K. (2023). Analysis of government control activities and efforts in the problem of foreign goods deposit services. Journal of Law, Social, and Humanities, 1(5), 218–227. https://doi.org/10.572349/kultura.v1i5.548
[5] Asnimar, A. (2026). Analisis pengaruh literasi digital terhadap keberhasilan transformasi digital UMKM. SIBATIK Journal: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, dan Pendidikan, 5(3), 1360–1369.
[6] Azzahra, F. D., Amanda, M. P. T., & Lastari, H. I. (2025). Measuring the influence of online deposit services on consumer purchase preferences. Scientific Journal of Educational Vehicles, 11(7A), 90–104.
[7] Birigozzi, A., De Silva, C., & Luitel, P. (2025). Digital payments and GDP growth: A behavioural quantitative analysis. Research in International Business and Finance, 75, 102768. https://doi.org/10.1016/j.ribaf.2025.102768

[8] Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. MIS Quarterly, 13(3), 319–340.
[9] Duong, C. D., Ta, V. L., & Nguyen, T. H. (2025). How AI-related drivers stimulate digital social entrepreneurship: An integrated framework of entrepreneurial event model within stimulus-organism-response theory. Digital Business, 5(2). https://doi.org/10.1016/j.digbus.2025.100142
[10] Egodawele, M., Sedera, D., & Bui, V. (2022). A systematic review of digital transformation literature (2013–2021). ArXiv
[11] Eshet-Alkalai, Y. (2004). Digital literacy: A conceptual framework for survival skills in the digital era. Journal of Educational Multimedia and Hypermedia, 13(1), 93–106
[12] Fachriyya, M., Londa, M. A., & Radja, M. (2024). Design and build a web-based goods data processing information system on MoodJastip Ende deposit services (Jastip). Simtek: Journal of Information Systems and Computer Engineering, 9(2), 317–321. https://doi.org/10.51876/simtek.v9i2.803
[13] Fahmi, N. A., Harto, B., & Putra, R. (2023). Analysis of the influence of e-commerce use and digital literacy on interest in digital entrepreneurship. MALCOM: Indonesian Journal of Machine Learning and Computer Science, 3(2), 322–329
[14] Felipe, T., Torres de Oliveira, R., Toth-Peter, A., Mathews, S., & Dulleck, U. (2025). Digital transformation in commercial banks: Unraveling the flow of Industry 4.0. Digital Business, 5(2). https://doi.org/10.1016/j.digbus.2025.100129
[15] Gilster, P. (1997). Digital Literacy. Wiley.
[16] Govindarajan, V., & Srivastava, A. (2023). How modern tech companies differ from the twentieth century's industrial giants. California Management Review, 3(4), 39–45. https://doi.org/10.1177/26941058202303040004
[17] Hermansyah, H., Suhud, U., & Rizan, M. (2025). Empowering MSMEs in the digital era: A systematic literature review on the role of digital literacy. Greenation International Journal of Economics and Accounting, 3(2), 185–196. https://doi.org/10.38035/gijea.v3i2.385
[18] Iskandar, J. (2024). Digital literacy and entrepreneurial attitudes: A study of digital entrepreneurship intention among Indonesian students. International Journal of Organizational Management and Entrepreneurship Research.
[19] Kolopaking, S. A. (2024). Analysis of import practices through deposit services. Journal of Transactions, 16(1), 41–52.
[20] Korherr, P., Kanbach, D. K., Kraus, S., & Mikalef, P. (2022). From intuitive to data-driven decision-making in digital transformation: A framework of prevalent managerial archetypes. Digital Business, 2(2). https://doi.org/10.1016/j.digbus.2022.100045
[21] Lokuge, S., & Duan, S. X. (2021). Towards understanding enablers of digital transformation in small and medium-sized enterprises. Proceedings of the Australasian Conference on Information Systems (ACIS 2021), Sydney, Australia.
[22] Lupiyoadi, R., & Hamdani, A. (2008). Service Marketing Management (2nd ed.). Salemba Empat.
[23] Matta, J., & Chamoun, E. (2025). Exploring auditor adaptability in the digital era through levels of expertise: The role of IT literacy. Digital Business, 5(2). https://doi.org/10.1016/j.digbus.2025.100126
[24] Mendrofa, R. C. L., & Zebua, D. (2026). The influence of digital transformation on the performance of micro, small, and medium enterprises. Journal of Economics and Business, 3, 270–275. https://sihojurnal.com/index.php/jukoni/article/view/1253/1028.
[25] Miah, M. T., Aiupova, N., Erdei-Gally, S., & Fekete-Farkas, M. (2025). Digital entrepreneurship ecosystems: Then vs. now — a future perspective. Digital Business, 5(1). https://doi.org/10.1016/j.digbus.2025.100110
[26] Ongena, G. (2023). Data literacy for improving governmental performance: A competence-based approach and multidimensional operationalization. Digital Business, 3(1). https://doi.org/10.1016/j.digbus.2022.100050
[27] Pradana, M. A. W. (2026). Digital entrepreneurship education: A systematic review and conceptual design. Journal of Information and Communication of Office Administration.
[28] Purnomo, S., Nurmalitasari, N., & Nurchim, N. (2024). Digital transformation of MSMEs in Indonesia: A systematic literature review. Journal of Management and Digital Business, 4(2), 301–312.
[29] BPK Republik Indonesia. (2021). Peraturan Pemerintah Nomor 7 Tahun 2021 tentang Kemudahan, Pelindungan, dan Pemberdayaan Koperasi dan Usaha Mikro, Kecil, dan Menengah.
[30] Riel, J., Christian, S., & Hinson, B. (2012). Charting digital literacy: A framework for information technology and digital skills education in the community college. SSRN Electronic Journal. https://doi.org/10.2139/ssrn.2781161
[31] Seppänen, S., Ukko, J., & Saunila, M. (2025). Understanding determinants of digital transformation and digitizing management functions in incumbent SMEs. Digital Business, 5(1). https://doi.org/10.1016/j.digbus.2025.100106
[32] Setyarko, Y. (2016). Analysis of price perception, promotion, service quality, and ease of use on online product purchase decisions. Economics and Management, 5(2), 128–147.
[33] Tjiptono, F., & Chandra, G. (2011). Service, Quality & Satisfaction (3rd ed.). Andi Offset.
[34] Westerman, G., Bonnet, D., & McAfee, A. (2014). Leading Digital: Turning Technology into Business Transformation. Harvard Business Review Press.
[35] Widarno, B. (2021). The effect of business literacy on SMEs performance with mediation of risk management and entrepreneurial self-efficacy. Journal of Digital Marketing and Halal Industry, 3(1), 37–48. https://doi.org/10.21580/jdmhi.2021.3.1.7745
[36] Wu, Q., Khattak, M. S., Anwar, M., Hani, I. B., & Hujran, O. (2025). CEO passion, digitalization, and family firm performance: A socio-emotional wealth perspective. Digital Business, 5(2). https://doi.org/10.1016/j.digbus.2025.100144
[37] Yulfiswandi, & Rosmawati. (2025). Behavioral economic analysis of brand image, service quality, social media quality, and price perception in influencing Generation Z's purchase intention for cross-border personal shopping services: The mediating role of trust. International Journal of Economics Development Research, 6(6). https://doi.org/10.37385/ijedr.v6i6.9272
[38] Zayyan, D. (2024). Legal protection for buyers in purchasing goods through online deposit services. Journal of Indonesian Comparative of Shari'ah Law, 7(1), 35–48. https://doi.org/10.21111/jicl.v7i1.11323

DOI: https://doi.org/10.31004/riggs.v5i2.11808