

Digital Literacy as a Moderator of the Nexus Between Social Media Engagement and Internet Banking Adoption in Cameroon

David Ekeke Vevanje¹, Akume Daniel Akume², and Messomo Elle Serge³

¹Ph.D Student, University of Buea, Cameroon

²Professor of Economics, University of Buea, Cameroon

³Professor of Management Sciences, University of Buea, Cameroon

Abstract— The increasing use of social media by financial institutions has created opportunities to promote digital banking services; however, exposure to banking-related information does not necessarily result in consistent internet banking adoption. This study examines the moderating effect of digital literacy on the relationship between social media engagement and internet banking adoption in Cameroon. It is principally grounded in the Technology Acceptance Model, Diffusion of Innovation Theory and Digital Capability/Digital Divide perspectives. A quantitative cross-sectional design was adopted, with primary data collected from 399 current and potential internet banking users among customers of commercial banks and microfinance institutions in Buea, Cameroon. Social media engagement, digital literacy and internet banking adoption were measured using multiple-item five-point Likert scales. Structural Equation Modelling and bootstrapping with 5,000 resamples were employed to estimate the direct and interaction effects. The findings indicate that social media engagement and digital literacy independently have positive effects on internet banking adoption. More importantly, the interaction between social media engagement and digital literacy is positive and statistically significant, demonstrating that higher digital literacy strengthens the effect of social media engagement on internet banking adoption. The inclusion of the interaction term also enhances the model's explanatory power. The study concludes that the effectiveness of social media communication in promoting internet banking partly depends on customers' ability to understand, evaluate and apply digital information.

Keywords— Social Media Engagement, Digital Literacy, Internet Banking Adoption, Moderation, Digital Capability, Cameroon.

1. INTRODUCTION

The rapid advancement of digital technologies has transformed banking by shifting service delivery from physical branches towards technology-enabled platforms. Internet banking facilitates remote transactions, account access, payments and other financial activities. However, investment in digital infrastructure does not guarantee widespread adoption, as usage depends partly on how customers obtain and evaluate information and whether they possess the competencies to translate favourable perceptions into actual use. Accordingly, this study focuses on social media engagement and digital literacy as factors explaining internet banking adoption in Cameroon.

Social media has further transformed bank–customer relationships by enabling continuous information

exchange, feedback and exposure to user-generated content. Customers can access institutional posts, reviews, peer experiences, complaints, recommendations and online discussions rather than relying solely on formal advertising or branch communication. It has therefore evolved from a promotional medium into an interactive information environment capable of shaping attitudes and behavioural decisions (Kaplan & Haenlein, 2010; Mangold & Faulds, 2009). Social media engagement extends beyond exposure to include customers' cognitive attention, interaction and participation through following institutions, reading and commenting on banking content, observing user experiences and communicating with financial institutions. Such engagement provides an informational pathway through which customers learn

about internet banking and develop adoption-related attitudes (Brodie et al., 2011; Hajli, 2014).

However, exposure to digital information does not guarantee effective financial behaviour because customers differ in their ability to operate digital devices, navigate online interfaces, evaluate information, recognise security threats and solve technological problems. Digital literacy captures these differences. It encompasses the technical, cognitive and evaluative competencies required to access, understand, assess and effectively use digital technologies (Ng, 2012). In financial services, these include navigating internet banking interfaces, understanding online instructions, identifying suspicious communication, managing passwords, recognising phishing attempts and conducting transactions confidently. This study conceptualises digital literacy through technical skills, cognitive skills and confidence in using digital systems.

The importance of digital literacy is particularly evident in developing economies, where increasing digital access may coexist with unequal digital competence. Van Dijk (2006) argues that the digital divide extends beyond physical access to differences in digital skills and effective utilisation, while Hargittai (2010) demonstrates that users with similar internet access may differ considerably in their ability to undertake advanced online activities. Thus, widespread social media use does not necessarily imply an equivalent capacity to engage effectively with internet banking.

This issue is relevant to Cameroon, where growing digital connectivity and social media participation coexist with uneven internet banking adoption. The study therefore examines whether social media engagement influences adoption differently according to customers' levels of digital literacy. Customers with stronger digital skills may be better positioned to interpret banking information, evaluate online communication and translate it into informed adoption decisions, whereas limited digital competence may constrain this process.

Although technology-adoption research has emphasised perceived usefulness, perceived ease of

use, perceived risk and behavioural intention, these approaches may provide limited explanation for differences in responses to identical digital information among users with varying capabilities. This study therefore introduces digital literacy as a moderating variable, shifting attention from whether social media engagement influences internet banking adoption to the conditions under which this relationship becomes stronger or weaker.

Accordingly, the study examines the moderating effect of digital literacy on the relationship between social media engagement and internet banking adoption in Cameroon and tests the following hypothesis:

H1: Digital literacy positively moderates the relationship between social media engagement and internet banking adoption, such that the positive relationship becomes stronger at higher levels of digital literacy.

2. LITERATURE REVIEW

2.1 Conceptual Review

Social Media Engagement: Social media engagement refers to individuals' interaction with and involvement in social media content. In banking, this includes following institutions, reading posts, accessing product information, observing customer experiences, responding to campaigns and interacting with bank-generated content. Social media enables users to create and exchange content and facilitates communication between firms and customers as well as among customers (Kaplan & Haenlein, 2010; Mangold & Faulds, 2009). Consequently, reviews, recommendations, criticism and electronic word-of-mouth complement institutional communication. In internet banking, engagement can increase awareness, demonstrate service usefulness, familiarise customers with procedures and provide information on security and reliability. The study measures engagement through interaction, participation and exposure to banking-related content. However, its effectiveness partly depends on customers' ability to distinguish reliable from misleading digital information.

Digital Literacy: Digital literacy is the ability to access, understand, evaluate and effectively use digital technologies and information. It encompasses

technical, cognitive and socio-emotional capabilities, extending beyond device operation to information evaluation, online safety and practical application (Ng, 2012). In internet banking, it enables customers to navigate platforms, understand authentication procedures, recognise security warnings and phishing attempts, and conduct transactions appropriately. The study measures digital literacy through eight indicators covering device use, platform navigation, information evaluation, digital confidence and effective internet banking use. Digital literacy may also moderate adoption because customers exposed to identical social media information may derive different benefits according to their technological competence.

Internet Banking Adoption: Internet banking adoption refers to customers' acceptance and use of internet-enabled banking systems, including actual usage and intention to continue using them. The study measures adoption through regular usage, online transactions, continued intention and preference for internet banking over traditional channels. The Technology Acceptance Model identifies perceived usefulness and ease of use as key determinants of adoption (Davis, 1989), while Venkatesh et al. (2003) incorporate social influence and facilitating conditions. This study therefore views adoption as an outcome of information exposure and the individual's capability to translate that information into effective use.

2.2 Theoretical Review

Technology Acceptance Model: Davis' (1989) Technology Acceptance Model explains technology adoption through perceived usefulness and perceived ease of use. Social media engagement may influence these perceptions by providing information about the usefulness, functionality and convenience of internet banking. However, TAM gives limited attention to differences in users' ability to process digital information and operate technologies. Digital literacy therefore extends the model by recognising that favourable perceptions may translate into adoption differently according to technological competence. Greater digital competence may also enhance perceived ease of use by facilitating navigation, reducing transaction difficulties and supporting learning.

Diffusion of Innovation Theory: Rogers' (2003) Diffusion of Innovation Theory emphasises communication channels in the adoption process, comprising awareness, persuasion, decision, implementation and confirmation. Social media can facilitate this process by providing information about banking innovations, peer experiences and institutional interactions. However, communication alone does not ensure adoption; customers must be capable of understanding and applying the information. Digital literacy therefore conditions the effectiveness of social media as a diffusion channel.

Digital Capability and Digital Divide Perspective: The Digital Capability/Digital Divide perspective provides the principal basis for the proposed moderation. While early digital-divide research focused on access to technological infrastructure, later scholarship emphasised differences in digital skills, usage and the ability to derive benefits from technology (van Dijk, 2006; Hargittai, 2010). This study adopts this capability-based view, proposing that social media engagement creates an informational opportunity while digital literacy determines the extent to which customers can convert it into meaningful financial behaviour. Higher digital literacy should facilitate information evaluation, risk recognition, identification of legitimate communication and practical application, whereas lower literacy may produce awareness without corresponding adoption. Digital literacy is therefore positioned as a conditioning variable rather than merely an independent determinant of internet banking adoption.

3. METHODOLOGY

3.1 Research Design and Source of Data

The study adopted a quantitative, cross-sectional design using primary data collected through a structured questionnaire. The population comprised adult customers of commercial banks and microfinance institutions in Buea who used social media and were either current or potential internet banking users. Including potential users ensured that non-adoption behaviour was also captured. A multi-stage sampling strategy combining purposive and convenience sampling was employed. Purposive sampling ensured that respondents met the eligibility

criteria, while convenience sampling was used because a complete sampling frame of individual customers was unavailable. The initial sample was determined using Cochran's procedure for a large or indeterminate population. Following data collection and screening, 399 valid responses were retained for analysis, providing adequate observations for the proposed Structural Equation Model and interaction effect.

3.2 Measurement of Variables

The study examined three constructs: Social Media Engagement, Digital Literacy and Internet Banking Adoption. All constructs were measured using multiple items on a five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree. Social Media Engagement comprised eight indicators measuring interaction, participation and exposure to banking-related social media content (Brodie et al., 2011; Hajli, 2014). Digital Literacy comprised eight indicators covering technical skills, cognitive ability, information evaluation and digital confidence, consistent with Ng (2012) and the digital-capability literature. Internet Banking Adoption was measured using eight items reflecting usage, frequency and intention to continue using digital banking, consistent with Martins et al. (2014) and Venkatesh et al. (2003).

3.3 Method of Analysis

Data analysis involved descriptive, measurement and structural procedures. Frequencies and percentages summarised respondent characteristics, while means and standard deviations described the main constructs. Pearson correlation analysis examined preliminary associations among Social Media Engagement, Digital Literacy and Internet Banking Adoption. Measurement quality was assessed using Cronbach's alpha, Composite Reliability, standardised factor loadings and Average Variance Extracted, while Confirmatory Factor Analysis evaluated measurement-model adequacy. Structural Equation Modelling was then used to estimate the direct and moderating relationships. Moderation was tested through the interaction between Social Media Engagement and Digital Literacy, with 5,000 bootstrap resamples used to obtain confidence intervals. The moderation effect was considered

significant when the interaction coefficient was statistically significant and its bootstrap confidence interval excluded zero.

3.4 Model Specification

The moderation relationship was specified as:

$$IBA = f(SME, DL, SME \times DL, CV) \dots \dots \dots (1)$$

The Word-friendly econometric specification is:

$$IBA_i = \gamma_0 + \gamma_1 SME_i + \gamma_2 DL_i + \gamma_3 (SME_i \times DL_i) + \gamma_4 AGE_i + \gamma_5 GEN_i + \gamma_6 EDU_i + \gamma_7 INC_i + \gamma_8 OCC_i + v_i \dots \dots \dots (2)$$

Where:

IBA = Internet Banking Adoption; SME = Social Media Engagement; DL = Digital Literacy; SME × DL = interaction between Social Media Engagement and Digital Literacy; AGE = age; GEN = gender; EDU = educational level; INC = income; OCC = occupation; γ_0 = constant; γ_1 – γ_8 = model coefficients; and v = error term.

The coefficient of primary interest is γ_3 . A positive and significant interaction coefficient indicates that digital literacy strengthens the positive relationship between Social Media Engagement and Internet Banking Adoption.

3.5 Diagnostic and Measurement Tests

Prior to structural estimation, the study assessed reliability, convergent validity, normality, multicollinearity and the overall fit of the measurement model. Cronbach's alpha and Composite Reliability coefficients exceeded the recommended minimum thresholds across all three focal constructs.

Digital Literacy recorded Cronbach's alpha of 0.860 and Composite Reliability of 0.890; Social Media Engagement recorded 0.891 and 0.914, respectively; while Internet Banking Adoption recorded 0.886 and 0.910.

The CFA results further confirmed convergent validity. Digital Literacy recorded factor loadings

ranging from 0.718 to 0.858 and an AVE of 0.504, while Internet Banking Adoption recorded an AVE of 0.560. These results satisfied the accepted minimum criteria.

The measurement model also exhibited satisfactory overall goodness-of-fit, with CFI = 0.963, TLI = 0.959, IFI = 0.963, SRMR = 0.046 and RMSEA = 0.049. In addition, the chi-square-to-degrees-of-

freedom ratio was 1.962, indicating acceptable model parsimony.

4. EMPIRICAL FINDINGS

4.1 Descriptive Results

The descriptive statistics indicate generally favourable levels of Social Media Engagement, Digital Literacy and Internet Banking Adoption among the respondents.

Table 1: Descriptive Statistics of the Focal Constructs

Construct	Items	Mean	Standard Deviation	Interpretation
Social Media Engagement	8	3.69	1.12	High
Digital Literacy	8	4.01	0.96	Very High
Internet Banking Adoption	8	4.04	0.94	Very High

Source: Field Survey Data (2026).

The mean score for Social Media Engagement indicates that respondents generally interacted with banking-related content through social media, although its relatively higher standard deviation reflects differences in the extent of customer engagement. Digital Literacy recorded a favourable mean, indicating that many respondents considered themselves capable of using digital technologies and navigating online banking platforms. Internet Banking

Adoption had the highest mean among the three focal constructs, suggesting relatively strong usage, acceptance and intention to continue using internet banking. These descriptive findings are relevant to the moderation analysis because variation in Social Media Engagement and Digital Literacy permits assessment of whether the effect of engagement differs according to levels of digital capability.

4.2 Reliability and Convergent Validity

Table 2: Measurement Quality of the Focal Constructs

Construct	Cronbach's α	Composite Reliability	Factor Loading Range	AVE
Social Media Engagement	0.891	0.914	0.718–0.845	0.572
Digital Literacy	0.860	0.890	0.718–0.858	0.504
Internet Banking Adoption	0.886	0.910	0.756–0.896	0.560

Source: Researcher's CFA/SEM Output (2026).

All three constructs demonstrated satisfactory internal consistency and convergent validity. The subsequent moderation analysis was therefore based on measurement scales that adequately captured their respective latent constructs.

4.3 Correlation Analysis

The Pearson correlation results show positive associations among the three focal constructs.

Table 3: Correlation Matrix

Variable	SME	DL	IBA
Social Media Engagement (SME)	1.000		
Digital Literacy (DL)	0.472**	1.000	
Internet Banking Adoption (IBA)	0.656**	0.612**	1.000

Note: $p < .01$. Source: Researcher's Computation from Field Survey Data (2026).

Social Media Engagement was positively associated with both Digital Literacy and Internet Banking Adoption, while Digital Literacy also showed a positive association with Internet Banking Adoption. The results therefore indicate that customers with stronger digital competencies tend to report greater internet banking adoption, while those who engage more with banking-related social media content also tend to report higher adoption. The correlation

coefficients remained below problematic levels, supporting the subsequent interaction analysis.

4.4 Moderating Effect of Digital Literacy

The principal analysis assessed whether Digital Literacy alters the strength of the relationship between Social Media Engagement and Internet Banking Adoption. The interaction effect was estimated within the Structural Equation Model using 5,000 bootstrap resamples.

Table 4: Moderation Analysis Results

Structural Path	Standardised β	S.E.	C.R.	p-value	95% Bootstrap CI	Decision
SME $\rightarrow$ Internet Banking Adoption	0.274	0.057	4.807	< .001	[0.165, 0.386]	Significant
Digital Literacy $\rightarrow$ Internet Banking Adoption	0.291	0.061	4.770	< .001	[0.172, 0.409]	Significant
SME $\times$ Digital Literacy $\rightarrow$ Internet Banking Adoption	0.182	0.049	3.714	< .001	[0.086, 0.279]	Significant Moderation

Bootstrap samples = 5,000; N = 399. Source: Researcher's SEM Bootstrapping Output (2026).

The results first indicate that Social Media Engagement has a positive and statistically significant direct effect on Internet Banking Adoption. Thus, greater engagement with banking-related information through social media is associated with a higher likelihood of internet banking adoption.

Digital Literacy likewise has a positive and statistically significant direct effect on adoption. Customers with greater digital competence are therefore more likely to use internet banking, irrespective of their level of social media engagement. This finding supports the view that participation in digital financial services requires the ability to navigate interfaces, interpret online instructions and manage security-related requirements. The key finding concerns the interaction between Social Media Engagement and Digital Literacy. The interaction coefficient is positive and statistically significant, while its bootstrap confidence interval excludes zero. This establishes that Digital Literacy positively moderates the relationship between Social Media Engagement and Internet Banking Adoption.

In substantive terms, the effect of Social Media Engagement on adoption is not uniform across customers. Rather, its positive effect becomes stronger as customers' digital literacy increases. Customers with higher digital literacy are better able to interpret banking advertisements, assess online reviews, understand security information, recognise suspicious communications and apply social media information to their banking behaviour. By contrast, customers with weaker digital competencies may be exposed to the same information but experience greater difficulty converting such awareness into actual internet banking use. This finding supports Ng's (2012) multidimensional conception of digital literacy, which emphasises technical, cognitive and socio-emotional competencies as essential to effective digital participation. It also accords with van Dijk's (2006) argument that digital inequality extends beyond physical access to technology. Possessing a smartphone, internet connection or social media account does not necessarily imply having the competencies required to benefit from advanced digital services such as internet banking.

The result is further consistent with Hargittai's (2010) observation that individuals with comparable technological access may differ substantially in their internet skills and the range of activities they perform online. In the Cameroonian context, this distinction is particularly relevant, as familiarity with WhatsApp, Facebook or other social platforms should not automatically be equated with competence in digital financial transactions. Customers may communicate

effectively online while still experiencing difficulties with transaction authentication, security warnings or problems arising during digital banking.

4.5 Incremental Explanatory Contribution of Digital Literacy

Further evidence of the moderating role of Digital Literacy is provided by the change in the explanatory power of the model.

Table 5: Change in Explained Variance Following the Interaction Effect

Model	R ²	ΔR ²	f ²	Interpretation
Model without interaction	0.604	—	—	Baseline
Model with SME × DL	0.638	0.034	0.094	Small-to-moderate moderation effect

Source: Researcher's SEM Output (2026).

The coefficient of determination increased from 0.604 to 0.638 following the inclusion of the interaction between Social Media Engagement and Digital Literacy. The 0.034 increase indicates that accounting for differences in customers' digital literacy enhances the model's explanation of Internet Banking Adoption. The corresponding effect size of 0.094 represents a small-to-moderate interaction effect.

The practical implication of this finding extends beyond the numerical increase in explained variance. Although social media campaigns can expose large numbers of customers to banking information, their effectiveness in promoting adoption depends partly on customers possessing the capabilities required to use that information. The interaction consequently identifies Digital Literacy as a boundary condition influencing the effectiveness of Social Media Engagement.

From the perspective of the Technology Acceptance Model, digital competence may reduce the perceived effort associated with internet banking and enable customers to perceive digital services as easier to use. From the Diffusion of Innovation perspective, social media facilitates the dissemination of information, but customers require sufficient capability to progress from awareness and persuasion to implementation. From the Digital Capability perspective, information represents an opportunity whose behavioural value depends on the user's competence.

The empirical results therefore support the study hypothesis: Digital literacy positively moderates the relationship between social media engagement and internet banking adoption in Cameroon. The interaction effect was positive and statistically significant, with the bootstrap confidence interval excluding zero.

5. CONCLUSION

This article examined the moderating effect of Digital Literacy on the relationship between Social Media Engagement and Internet Banking Adoption in Cameroon. The findings demonstrate that Social Media Engagement is positively associated with internet banking adoption, while Digital Literacy also represents an important determinant of customers' use of digital banking services. More importantly, the results establish that Digital Literacy significantly strengthens the positive relationship between Social Media Engagement and Internet Banking Adoption.

Customers with higher digital competence are better equipped to interpret, evaluate and apply banking-related information obtained through social media, thereby converting digital engagement into actual adoption behaviour. Conversely, customers with lower levels of digital literacy may not obtain equivalent behavioural benefits from similar levels of social media exposure. The increase in explanatory power following the inclusion of the interaction term further indicates that incorporating customer digital capability improves the explanation of internet banking adoption.

The findings consequently demonstrate that access to social media information alone is insufficient; its behavioural value depends substantially on customers' ability to use digital technologies effectively. Digital Literacy therefore represents an important boundary condition for understanding how Social Media Engagement translates into Internet Banking Adoption in Cameroon.

6. RECOMMENDATIONS

The findings suggest that financial institutions should address Social Media Engagement and customer Digital Literacy as interconnected strategic concerns. Banks should complement digital communication campaigns with continuous digital financial literacy programmes designed to equip customers with the competencies required to act upon information communicated through social media. Such training should address practical internet banking activities, including account registration, login and authentication, electronic transfers, bill payments, account monitoring, password management, fraud identification and secure transaction practices. These programmes should also be differentiated according to customers' age, education, occupation and technological capability, with particular attention to older customers, rural communities, informal-sector operators and individuals with limited digital exposure.

Commercial banks should further incorporate digital literacy into their social media strategies. Banking content should include concise instructional videos, step-by-step demonstrations, fraud-awareness messages, visual security guidance and interactive question-and-answer sessions rather than depending primarily on promotional advertising. This would enable social media to promote awareness while simultaneously developing the practical capabilities required for adoption. Banks should also provide simplified internet banking interfaces and accessible customer-support mechanisms to minimise the extent to which limited digital competence becomes a persistent barrier to financial inclusion.

At the policy level, commercial banks, educational institutions, telecommunications providers and

relevant government agencies should collaborate in developing coordinated digital financial literacy programmes. Digital financial competence should form part of broader national digital-transformation and financial-inclusion initiatives, while educational institutions and community learning centres should provide opportunities for customers to develop practical digital financial skills. Telecommunications providers should support these efforts by improving network reliability, expanding affordable internet access and reducing connectivity barriers, particularly beyond major urban centres.

Overall, efforts to expand digital infrastructure and increase social media communication are unlikely to realise their full potential unless customers also possess the competencies required to use digital information effectively. Promoting internet banking adoption in Cameroon therefore requires the combined development of effective digital engagement and customer digital capability.

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