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Digital Financial Literacy and Self-Efficacy in Increasing Intention to Use Digital Bank with the Technology Acceptance Model Theory Approach: A Literature Review

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Abstract

This research seeks to look at public acceptance of digital banking, which are the factors that influence the public's intentions in the use of digital banks. Research goes into the field of marketing science with a focus on the study of consumer behavior. The scope of this research is more focused on the process of acquisition to the consumption (use) of digital banks and the intention of using digital banking to carry out banking transactions. This study uses the theory of technology acceptance model approach to respond to the question. This research uses the method of literature review with the range of previous research years used from 2013 to 2022. This research provides a contribution to future research in the development of the model research of the technology acceptance model theory in the digital age.

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1 Introduction

In digital banking transactions, various factors are taken into account regarding the intention to utilize it: digital financial literacy, self-efficacy, perceived ease of use, perceived usefulness, personal attitudes, social influence, and also perceived control over behavior (Narotama & Sintaasih, 2022). A significant factor that can boost and affect an individual's decision to purchase a product or utilize a service is their understanding of that product or service. Before choosing to use a service or acquire a product, an individual typically accumulates a body of knowledge or information regarding the products and services available. This knowledge primarily centers on digital finance concepts or digital financial literacy about subjects that emphasize digital transformation in banking. Understanding digital financial literacy is a crucial element influencing a person's capability to interpret information about products and services associated with fundamental knowledge and skills, recognition of financial and digital products and services, awareness of how to access and apply them effectively, decision-making (which encompasses financial attitudes and behaviors), and self-protection.

Knowledge gained through reading and writing is connected to an individual's independence in seeking such knowledge (Knutsson et al., 2012). Rhema & Miliszewska (2014), stated that the extent of a person's digital literacy is a key indicator of their attitude towards adopting digital technology. A high degree of digital literacy tends to inspire individuals and enhance their engagement with digital technologies (Abdullah et al., 2016), whereas lower levels of digital literacy negatively affect involvement with digital usage (Helsper & Eynon, 2013). Pursuing knowledge in digital financial literacy through information and communication technologies (Kim et al., 2011) can positively affect learning procedures and results and bolster self-efficacy (Prior et al., 2016). It influences the actions individuals decide to display, the level of effort they are prepared to invest in, and the duration they wish to endure to tackle challenges (Bandura, 1982; Bandura & Cervone, 1986). Self-efficacy pertains to the belief that a person holds regarding their capability to complete a task (Huffman et al., 2013).

Perceived ease of use is when a person engages with an information technology system with minimal effort or difficulty during its utilization. Ease of use is described as the degree to which an individual believes that employing a technology will be effortless. The simplicity of use facilitates learning, comprehension, and operation. The perception of ease of use signifies an individual's belief that interacting with a system becomes less challenging and simplifies their tasks (Monisa, 2012). As stated by Hadi et al. (2014), perception signifies that a system is structured to simplify tasks for the user instead of complicating them. In simpler terms, an individual utilizing the system will find their work more manageable compared to someone who does not use the system or performs tasks manually.

The understanding of utility is the conviction that engaging with technology will enhance an individual's performance, thereby influencing the decision-making involved in utilizing that technology. If someone believes that the information system is advantageous, they are likely to employ it. Conversely, if an individual perceives it as unhelpful, they will refrain from using it. In the realm of research related to TAM, perceived usefulness and perceived ease of use are frequently referred to as beliefs.

Research into the application of information technology has concentrated significantly on beliefs concerning certain outcomes, like attitudes and applications (Morris & Venkatesh, 2010; Venkatesh & Brown, 2001). However, there exist only a limited number of studies that have explored the formation of beliefs, including self-efficacy (Compeau & Higgins, 1995). Based on the findings of Lyons & Kass-Hanna (2020) and Lyons et al. (2019), digital financial literacy encompasses the understanding required to enable access and utilization of digital financial services, products, and services and is also tied to the advantages gained from utilizing a service. Indicators of digital finance literacy encompass fundamental knowledge and abilities, awareness of the availability of financial and digital products and services, proficiency in accessing and applying them in real-life situations, decision-making (inclusive of financial attitudes and conduct), and self-protection. Consumers who possess sufficient insight into the financial landscape can make informed financial choices, particularly when utilizing digital banking. Those with a low degree of financial literacy may be susceptible to exploitation or fraud (Andreou & Philip, 2018; Balloch et al., 2015; Campbell et al., 2011; de Bassa Scheresberg, 2013; Lusardi & Mitchell, 2014).

In the pursuit of gaining knowledge, digital finance literacy can leverage information and communication technologies (Kim et al., 2011). Insights derived from digital financial literature can have a positive effect on learning processes and results and enhance self-efficacy (Prior et al., 2016). Self-efficacy is based on social-cognitive theory (Bandura & Cervone, 1986). Individuals with high self-efficacy typically view challenging tasks as opportunities to be mastered rather than hurdles to be evaded. Within the framework of research related to TAM, perceived usefulness and perceived ease of use are often referred to as beliefs. Investigations into the application of information technology

have largely concentrated on beliefs concerning certain outcomes, like attitudes and utilizations (Morris & Venkatesh, 2010; Brown et al., 2006), yet only a limited number of studies have explored how these beliefs, including self-efficacy, are developed (Compeau & Higgins, 1995). About the connection between self-efficacy and the belief highlighted in Davis's research (1989), the advancement of the concepts of perceived ease of use and perceived usefulness is grounded in self-efficacy theory (Hong et al., 2002).

2 The Technology Acceptance Model (TAM)

The theory of planned behavior has been adapted to the Technology Acceptance Model to forecast the acceptance of users regarding new computer technology (Chin & Marcolin, 2001; Karahanna & Straub, 1999; Legris et al., 2003). The technology acceptance model follows the same concept as the Theory of Reasoned Action in predicting the reception of information technology (behavior) based on an individual's interest in adopting information technology. The technology acceptance model (TAM) was introduced by Davis in 1989 as a framework for user acceptance within an information system. According to the TAM, the acceptance of systems is characterized by the intention to use, which is influenced by attitudes toward the system's use and perceptions of its usability.

Perceived usefulness (PU) and perceived ease of use (PEOU) shape individual attitudes regarding system engagement. PU refers to the degree to which users believe that employing an information system will enhance their learning outcomes (Davis, 1989). PEOU assesses the user's view of how simple it is to implement the system. Additionally, TAM suggests that PEOU serves as a predictor of PU (Davis, 1989). A person's attitude is regarded as a factor that affects their behavior when utilizing an information system, which, in turn, impacts their actual performance. PU is the key factor in forming the intention to use the information system (Davis, 1989). Moreover, both PU and PEOU may be affected by various external factors. These include the characteristics of the students, the attributes of the system, and the environments in which the system is applied (Wojciechowski & Cellary, 2013). According to TAM, actual usage of the system is primarily driven by the intention to use it.

Intentions to use are influenced by two beliefs: perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which an individual feels that utilizing a specific system can enhance performance, while perceived ease of use is defined as the degree to which an individual thinks that utilizing a system requires little to no effort. Perceived simplicity of use represents a state where a person or user engaging with an information technology system finds minimal exertion or hassle during usage. Simplicity is characterized by the belief that employing a technology demands little effort. The simplicity of use facilitates learning, comprehension, and operation, making the process straightforward and effortless.

The perception of ease of use refers to an individual's impression that engaging with the system becomes simpler, consequently facilitating their job (Monisa, 2012). As noted by Hadi et al. (2014), this perception signifies that a system is crafted to simplify tasks for the user rather than making them more complex, thus enabling individuals to complete their work more efficiently than those who do not utilize the system or rely on manual methods. Ease of use is characterized as the degree to which a person believes that operating technology will involve minimal mental and physical strain. A user might view the system as challenging to navigate, despite acknowledging its usefulness. Moreover, Davis (2016), describes the concept of user-friendliness perception as the extent to which an individual feels that utilizing information technology is straightforward and does not demand significant effort from the user. From this discussion, it can be inferred that the perception of ease of use is a state wherein a person believes that operating a system is not arduous to grasp and does not necessitate extensive effort from the user to utilize it effectively.

The notion of convenience conveys that when a technology is user-friendly, users are more likely to engage with it. The greater an individual's perception of the simplicity of utilizing technology, the increased frequency of information technology usage. There are multiple factors in the perception of simplicity, such as the ease of learning, ease of operating, and ease of managing a system; interaction with transparent and comprehensible systems; adaptability of engagement; simplicity of acquiring skills; and user-friendliness (Letchumanan & Muniady, 2013; Sun & Zhang, 2015:41; Lee et al., 2020). Perceived usefulness is the notion that utilizing a technology will enhance an individual's performance, thereby impacting the decision-making process regarding the technology's usage. If someone believes that the information system is beneficial, they will opt to use it. Conversely, if an individual perceives it as unhelpful, they will refrain from using it. Davis (1989), characterized the perception of utility as a belief in advantages, specifically the extent to which users believe that engaging with a technology or system will enhance their job performance. Thompson (2010), asserted that the application of information technology represents the advantages that its users anticipate while fulfilling their responsibilities and noted that people would engage with the system if they

recognized its positive impacts or usefulness. Rahmatsyah (2018), describes the perception of usefulness as the individual likelihood of a prospective user employing a specific application to aid in the execution of their tasks.

This streamlined performance can lead to improved physical and non-physical advantages, as the outcomes will be quicker and more fulfilling than utilizing a product without advanced technology. According to Yeow et al. (2017), users are inclined to embrace innovation if it offers specific advantages for them in comparison to current alternatives. Davis (2015), characterizes benefit as the degree to which an individual believes that utilizing a specific system can enhance their work performance, implying that access to the e-money service will enhance the productivity of those who use it. Rahmatsyah (2018), describes the perception of utility as the subjective likelihood of a potential user opting for a particular application to aid in the execution of their work. This streamlined performance can lead to improved physical and non-physical advantages, as the outcomes will be quicker and more fulfilling than utilizing a product without advanced technology.

Perceptions significantly influence a consumer's inclination to utilize a product or service. Perception represents the initial image of consumer expectations regarding the satisfaction of their desired needs. The perception of consumer goods equipped with cutting-edge technology also serves as the foundation for the consumer's interest in using them. A key perception that has a substantial impact is the perceived usefulness, which reflects the benefit that consumers anticipate when using the relevant product. This perception of benefit indicates the extent of an individual's belief that a specific subject can help streamline and expedite their tasks, thereby enhancing their job performance and that of other individuals involved. From this definition, it can be deduced that the perception of usefulness entails a belief that the user of a particular system can enhance their work performance. According to Letchumanan & Muniady (2013), Wang & Chou (2014), and Upadhyay et al. (2018), several indicators of cultural perception include accelerating work speed, enhancing performance, boosting productivity and efficiency, simplifying tasks, and providing benefits (usefulness).

3 Digital Financial Literacy

Finance is a significant element that is embedded in the lives of the general public. The financial understanding you possess can influence the financial products that can enhance your financial choices. Grasping financial concepts is essential for individuals to avoid making mistakes in their future financial decisions. The Financial Services Authority Regulations (2016) define financial literacy as the knowledge, skills, and beliefs that shape attitudes and actions aimed at achieving financial well-being in management and decision-making. Lusardi & Mitchell (2014), indicated in their study that financial literacy encompasses an individual's knowledge and capability to manage their finances effectively to enhance their well-being and quality of life. Based on various published definitions of financial literacy, it can be inferred that financial literacy refers to a person's capacity to manage finances prudently and recognize the importance of saving and investing for profitable outcomes over an extended period. According to the Australian Securities and Investments Commission, ASIC (2011), to assess and identify the level of financial literacy, an individual can consider the following indicators of knowledge: 1) a person's awareness of the value of a commodity and their prioritization in life; 2) savings and money management; 3) credit oversight; 4) the significance of insurance and risk management; 5) investment basics; 6) retirement and pension planning; 7) the advantages of comparing products and spending; where to seek advice and additional support information; and 8) how to identify potential conflicts of interest over usage (prioritas).

Potrich et al. (2016), posited that financial literacy comprises two aspects: understanding, which denotes an individual's knowledge about effectively managing finances, and utilization, which refers to the capability to apply or execute the knowledge one already possesses. Setiawati & Nurkhin (2017), evaluated the dimensions of financial literacy measurement, which include three components: 1) Financial knowledge, which pertains to a person's comprehension of mathematical calculations involving the value of money, interest rates, inflation, and financial products. 2) Financial attitude: This reflects the response to statements that indicate preferences or aversions relating to money and future financial actions. Indicators for assessing financial attitudes include budget management, the significance of regular saving, the importance of repaying financial service fees, whether having an emergency fund is regarded as critical, and setting financial goals (Potrich et al., 2016). 3) Behavior: Financial behavior refers to actions that demonstrate responsible handling of money and the appropriate methods for managing it. Digital literacy was initially introduced by Paul Gilster (1997), as the capacity to comprehend and utilize information from multiple everyday sources (Kemendikbud, 2017). Bawden (2001), offers a broadened perspective on digital literacy that is

based on computer literacy and information literacy. Computer literacy emerged in the 1980s as microcomputers became prevalent, not only in corporate settings but also within the general population. At the same time, information literacy gained traction in the 1990s, when information was more readily organized, accessible, and shared via digitally networked information technologies. Bawden contends that digital literacy involves using technology and information from digital devices proficiently and effectively across various contexts, including academic, professional, and everyday life. Therefore, according to Bawden's view, digital literacy is increasingly linked to the technical abilities needed to access, evaluate, understand, and share information (Kemendikbud, 2017:7).

As per Douglas (2011), there are eight crucial components for fostering digital literacy, specifically: 1). Cultural, meaning comprehending the background of the individual using the digital realm; 2). Cognition is the capacity to reason when assessing information. Constructive involves designing to build something skilled and pertinent; 4). Communication refers to comprehending the dynamics of networking and communication in the digital domain; 5). Responsible self-assurance; 6). Innovative, engaging in novel approaches; 7). Analytical in understanding material; and 8). Socially accountable.

The cultural dimension, as pointed out by Belshaw (2012), emerges as a crucial factor since grasping the user's context will assist the cognitive aspect in assessing content. Drawing from some of the perspectives mentioned earlier, it can be inferred that digital literacy encompasses the knowledge and abilities necessary to utilize digital media, communication tools, or networks for locating, assessing, employing, and generating information while engaging with it in a healthy, prudent, intelligent, cautious, precise, and compliant way to foster communication and interaction in daily life. A considerable amount of literature exists regarding the connection between financial literacy and financial decisions.

4 Self-Efficacy

Self-efficacy represents one of the most significant elements of self-awareness in daily human experiences. This is due to the way self-efficacy aids the individual in directing their actions toward achieving a goal while also forecasting the various situations they may encounter. It stands as one of the individual's self-regulatory capacities. The notion of self-efficacy was initially introduced by Bandura (1991). Self-efficacy pertains to an individual's belief in their competence to organize and execute actions to demonstrate a particular skill set. It reflects the individual's confidence in their capacity to affect their responses to specific situations or conditions. According to Bandura's theory, those with greater self-efficacy are inclined to perceive challenging tasks as opportunities for mastery rather than obstacles to evade. Self-efficacy is described as "active generations in which cognitive, social, and behavioral sub-skills must be organized into an integrated program of action to serve a marketable purpose." (Bandura, 1982). As stated by Schultz (1994), self-efficacy encompasses a sense of our capability, efficiency, and ability to navigate life.

Self-efficacy refers to a person's evaluation of their capacity and skill to accomplish a task, reach a goal, and create an outcome. Furthermore, Lahey (2004), describes self-efficacy as the belief that an individual is capable of performing actions that are significant for achieving a goal. This concept encompasses not only the understanding of what needs to be done but also the emotional readiness to undertake it. Drawing from some of the aforementioned perspectives, it can be deduced that self-efficacy involves feelings, beliefs, perceptions, confidence in one's abilities, and self-motivation, which together affect how a person responds to certain situations in pursuit of various objectives in life. Bandura (2006), identifies three aspects of self-efficacy: level, generality, and strength. The requirements of a task signify different levels of challenge or difficulty in attaining optimal results. When the barriers to achieving these requirements are minimal, the task becomes simpler, leading to a higher sense of self-efficacy in the individual (Anwar, 2009). This aspect pertains to the extent of the challenge presented by a task, reflecting whether an individual feels capable or incapable of performing it, given that personal abilities may differ. The essence of this dimension hinges on the individual's faith in their capacity to handle the complexities of a situation. When faced with tasks organized by their level of difficulty, the individual's belief will be confined to simple tasks, moderate tasks, and the most challenging ones, aligned with their perceived ability to fulfill the behavioral requirements at each level. The greater the task's difficulty, the lesser the confidence in accomplishing it. Personal beliefs suggest behavioral choices influenced by the challenges or complexities of a task or activity. The power dimension represents an experience affecting self-efficacy, influenced by one's beliefs; a minor or inadequate experience diminishes belief, while a robust belief in one's capabilities encourages persistence (Anwar, 2009).

This aspect concerns the intensity of an individual's beliefs or hopes regarding their abilities. It is typically directly associated with the level dimension, in which the higher the difficulty of a task or activity, the weaker the individual's

perceived confidence in executing it. This level dimension reflects a general state where an individual assesses their confidence through various activities or within a specific functional area in which personal beliefs are influential.

The overall condition differs across various dimensions, such as the degree of similarity in activities, the emotions in which the capability is demonstrated (behavioral, cognitive, affective), the qualitative traits of the context, and the personal attributes of the individuals at whom the behavior is aimed (Anwar, 2009). The self-efficacy indicator pertains to the self-efficacy dimensions: the level dimensions, the generality dimensions, and the strength dimensions. Widiyanto (2012), established various indicators of self-efficacy, namely belief in the capability to finish a specific task, assurance in your ability to inspire yourself to undertake the required actions for completing a task, belief in your capacity to work diligently, and consistently, and resiliently, assurance that you can overcome challenges and hardships, and confidence in executing tasks that may be broad or limited in scope.

5 Intention to Use Digital Bank

Intention is a factor within a person that signifies the motivation to partake in specific actions (Fishbein & Ajzen, 1977). Ajzen (1991), describes intention as the readiness of a person to purchase or utilize a certain product, as well as the degree to which an individual is prepared to exert effort to engage in such behavior. Intention represents both the cognitive and conative aspects of an individual's preparedness to exhibit a behavior. The inclination to use digital banking can be understood as the aspiration and resolve to attempt to access those services. Intention reflects a favorable or unfavorable assessment of a person in performing a specific behavior, hence serving as a basis for the motivation to act. Cruz et al. (2015), describe intention as the personal probability dimension concerning the self and the action intended. Xu et al. (2019), suggest that individuals with a heightened awareness of a specific product are more inclined to harbor an intention to use that product since the intention behind the behavior is connected to their objectives. Based on the synthesis of research by Chaouli et al. (2016), Oliviera et al. (2016), Jusoh & Ying (2019), and Hanif & Lallie (2021), the intention variable in this study was articulated and assessed using the following indicators: predicting the utilization of digital banking in the upcoming months, aiming to use digital banks shortly, and planning to engage with the digital bank shortly.

6 Methodology

The approach employed in this study is qualitative, utilizing a literature review method. The articles referenced in this research were sourced from Google Scholar, covering the years from 2012 to 2022. The exogenous latent variable refers to a variable that is not impacted by other latent variables, which in this research the digital financial literacy, self-efficacy, perceived ease of use, perceived usefulness, and intention to use digital banking.

7 Description

Based on the variable mapping that has been done, then the results of the mappings of those variables can be seen in Table 1.

Table 1
Mapping

Previous research	Research Variables				
	Digital Financial Literacy	Self Efficacy	PEOU	POU	Intention
Venkatesh et al., 2012	-	-	-	-	√
Montazemi & Qahri-Saremi, 2015	-	-	-	-	√
Arenas Gaitan et al., 2015	-	-	-	-	√
Hasbulla et al., 2016	√	-	-	-	√
Baber et al., 2016	√		-	-	√
Sharma et al., 2017	-	-	√	-	√
Rahi et al., 2018	-	-	-	-	√
Prior *et al*., 2016	√	√		-	√
Alalwan et al., 2016	-	-	-	-	√
Al-Ammari and Hamad 2008	-	√	√	√	√
Al-Mushasha, 2013	-	√	√	√	√
Al-Ammari et al., 2014	-	√	√	√	√
Shen et al., 2018	√	-	-	-	√
Jusoh & Jing, 2019	-	-	-	-	√
Sharma et al., 2020	-	-	-	-	√
Ionescu, 2019	√	-	-	-	-
Chow et al., 2012	-	√	√	√	√
Hussein ey al., 2007	-	√	√	√	√
Park, 2009	-	√	√	√	√
Andreou and Anyfantaki, 2021	√	-	-	-	√
Bhatt et al., 2021	-	-	-	-	√
Prete, 2022	√	-		-	-
Sumartini et al., 2024	√	√	√	√	√

Financial literacy signifies the understanding, awareness, and general knowledge regarding financial products, institutions, and terms relevant to everyday choices such as interest rates, inflation, saving, borrowing, risks, returns, and more; as well as practical expertise in financial products and their requirements (Lusardi & Mitchell, 2014; World Bank, 2013). Knowledge is a crucial element that can sway an individual to purchase a product or utilize a service. Familiarity with a product can be described as the information consumers hold about its functions, specifications, variations, and other details about a product and/or service (Prete, 2022; Hayei & Khalid, 2019). Digital financial literacy facilitates access for individuals to financial products and services, whether through the applications of financial services institutions or platforms operated by financial technology (fintech) and e-commerce companies that also offer financial services (Noor et al., 2020). This study examines the importance of digital financial literacy in attaining self-efficacy. Prior research has indicated that digital literacy serves as a significant factor in learning (Knutsson et al., 2012), and related digital literacy is linked to an individual's capacity to be accountable for their educational growth.

Indeed, digital literacy includes the capability of individuals to comprehend and analyze information accurately through the use of ICTs in ways that serve their objectives (Knutsson et al., 2012; Ng, 2012). Digital literacy and high self-efficacy relate to a person's ability to thrive in various situations and achieve favorable results. While self-efficacy focuses more on self-assurance, digital literacy is largely about the actual competencies and skills of individuals in utilizing ICTs. Prior studies indicate a correlation between self-confidence and the capacity to incorporate technology into their teaching methods (Georgina & Olson, 2008). Additional research emphasizes the importance of examining the connection between different forms of literacy and individual self-esteem (Prior et al., 2016; Lankshear & Knobel, 2011; Van De Vord, 2010).

Self-efficacy is crucial in understanding the acceptance of e-learning technologies or systems (Bhatiasevi, 2011; Brown et al., 2006; Park et al., 2012). Self-efficacy is characterized as an individual's evaluation of his or her capability to carry out specific tasks (Bandura, 1982). In the realm of digitalization, self-efficacy pertains to a person's conviction in their ability to accomplish a particular task using a digital platform (Shen & Eder, 2009). Self-efficacy significantly

impacts users' behavior regarding the utilization of digital systems, as those with high self-efficacy tend to be assured in their skills to navigate and tackle challenges associated with digital systems. Prior studies concentrating on the influence of self-efficacy on the perception of usability revealed a strong connection between self-efficacy and perceived ease of use (Venkatesh & Davis, 2000; Venkatesh, 2000; Mun & Hwang, 2003; Ozturk, 2016) emphasizing a significant connection between self-efficacy and perceived ease of use.

Self-efficacy is crucial in illustrating the uptake of e-learning technologies or systems (Bhatiasevi, 2011; Brown et al., 2006; Park et al., 2012). It is defined as a person's evaluation of their own capability to perform specific tasks (Bandura, 1982). In the realm of digitalization, self-efficacy pertains to an individual's conviction in their capacity to execute certain functions using a digital system (Shen & Eder, 2009). Self-efficacy significantly affects user behavior concerning the utilization of digital systems since those with high self-efficacy tend to be assured in their ability to navigate and address challenges while interacting with digital technologies. Prior research examining its correlation with perceived benefits (Al-Ammari & Hamad, 2008; Al-Ammary et al., 2014; Al-Mushasha, 2013; Chow et al., 2012; Hussein et al., 2007; Park, 2009) discovered a notable positive association.

8 Conclusion and Suggestion

With the advancement of digitalization, the banking sector has transitioned towards digital platforms, leading to the growth of digital banking. The aim of utilizing digital banking is the primary concern of marketers operating in the banking industry. The increase in digital financial literacy and self-efficacy has contributed to shaping the intention to engage with digital banking. This self-efficacy refers to the belief in one's ability to accomplish significant tasks. It encompasses the knowledge of what actions to take and the emotional capability to execute them, while digital literacy pertains more to the technical proficiency needed to access, evaluate, understand, and share information. The Technology Acceptance Model (TAM) lays the groundwork for understanding user intentions. According to TAM, the acceptance of a system is reflected in the intention to use it, which is influenced by an individual's attitude towards the system and their perception of its usability. Perceived usefulness (PU) and perceived ease of use (PEOU) shape personal attitudes regarding the system's usage. The perception of utility involves the belief that using a technology will enhance an individual's performance, thereby influencing the decision to adopt that technology. If someone believes that an information system is beneficial, they are likely to utilize it; conversely, if they view a system as less advantageous, they will not. Perceived ease of use indicates that an individual utilizing an information technology system will not find it burdensome or require excessive effort during its operation. Ease is defined as the degree to which one believes that using a technology will involve little to no effort. A recommendation that can be made is that this study is confined to a literature review, and thus, it could be expanded into a quantitative study encompassing a variety of digital business entities for analysis.

Conflict of interest statement
The authors declared that they have no competing interests.

Statement of authorship
The authors have a responsibility for the conception and design of the study. The authors have approved the final article.

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