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Digital Literacy-Driven Growth: A Systematic Study of the Role of Digital Literacy in Driving Economic Growth and Social Innovation in the Era of Digital Transformation

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Abstract

Purpose - This study aims to investigate the impact of digital literacy on economic growth and social innovation, addressing critical gaps in the existing literature concerning the role of digital literacy in the context of digital transformation. The research seeks new insights into how digital literacy functions as a key driver in enabling economic and social change, and the factors influencing its effectiveness. By employing a Systematic Literature Review (SLR) approach, this study contributes to a deeper understanding of digital ecosystems and development strategies rooted in digital literacy, particularly in developing countries and regions facing digital divides.

Design/Methodology/Approach - The study employs a qualitative approach using the Systematic Literature Review (SLR) method. This approach enables the identification, evaluation, and synthesis of relevant studies to understand the impact of digital literacy on economic growth and social innovation. The methodology follows established SLR protocols, including the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework.

Findings - The results reveal that digital literacy plays a pivotal role in enabling economic participation, fostering entrepreneurial innovation, and reducing social inequalities in digitally transforming societies. It was found that higher levels of digital literacy are closely associated with increased digital entrepreneurship, more inclusive economic growth, and the expansion of social innovation networks.

Originality/Value - This study presents a fresh viewpoint on the influence of digital literacy in advancing inclusive economic growth and social innovation, enhancing the current discourse on its role in digital-era transformation. Through a comprehensive synthesis of interdisciplinary literature, the research enriches theoretical and practical knowledge, especially in the context of digital development strategies. The findings reveal critical gaps and emerging trends, offering valuable direction for future investigations and practical frameworks. Moreover, the study underscores the relevance of digital literacy in shaping policies, education systems, and community-based digital initiatives, particularly in regions undergoing rapid digital change.

Keywords: Digital Literacy; Economic Growth; Social Innovation, Systematic Literature Review (SLR)

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I. INTRODUCTION

Digital transformation has become a central force reshaping various aspects of life, including the economy, education, governance, and social interactions. In this context, digital literacy emerges as a key competency—not merely a technical skill but a foundational capacity for effective participation in a rapidly evolving digital society. It encompasses not only the ability to operate digital tools but also the critical understanding of digital content, ethical engagement, and digital communication and collaboration.

As digitalization accelerates, the role of digital literacy in driving both economic development and social innovation become increasingly prominent. Individuals and communities with strong digital literacy tend to be more adaptive to technological changes, capable of seizing digital entrepreneurial opportunities, and active contributors to innovative solutions that address social challenges. (Mentsiev et al., 2022) emphasized that digital literacy is central to 21st-century skills development, particularly in preparing the workforce for the global digital economy. Conversely, studies have shown that digital literacy gaps can deepen socioeconomic inequality, particularly in developing countries. (Arifin & Darmawan, 2021) argue that disparities in digital

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Pp: 7-17

skills limit access to educational, economic, and civic opportunities, reinforcing existing structural disadvantages. Thus, enhancing digital literacy is increasingly recognized as a strategic policy priority for inclusive and sustainable growth.

Prior rese(Arifin & Darmawan, 2021)arch has examined the relationship between digital literacy and economic development. For instance, (Neumeyer et al., 2020) demonstrated how digital literacy fosters digital entrepreneurship and productivity among SMEs. Similarly, (Sari et al., 2024) highlighted digital literacy's role in strengthening social innovation through digital advocacy, community empowerment, and participatory governance. However, despite growing interest in this domain, the existing literature remains fragmented. Few studies have provided an integrated and systematic understanding of how digital literacy simultaneously influences economic growth and social innovation, particularly within the context of rapid and disruptive digital transformation. This fragmentation presents a gap in synthesizing knowledge across disciplines and regions. To address this gap, a comprehensive and structured review is needed to map the role of digital literacy as a driving force for inclusive growth and innovation. A Systematic Literature Review (SLR) is an appropriate methodology to consolidate and critically analyze previous findings, allowing researchers to identify dominant themes, research gaps, and key success factors that have shaped outcomes in this field.

Therefore, this study aims to conduct a systematic review of the literature on the role of digital literacy in promoting economic growth and social innovation. Through this approach, the research seeks to contribute both theoretically and practically—by informing digital inclusion policies, guiding future research directions, and supporting strategies for capacity building in the era of digital transformation.

II. METHOD

This study adopts a Systematic Literature Review (SLR) approach to comprehensively examine the role of digital literacy in promoting economic growth and social innovation in the era of digital transformation. The research subject consists of scholarly articles that explore the interconnection between digital literacy, economic growth, and social innovation. The research design is structured based on the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework, which includes the stages of identification, screening, eligibility assessment, and inclusion of literature.

The research procedure begins with the formulation of research questions and the development of a literature search strategy using keyword combinations such as *"digital literacy"*, *"economic growth"*, and *"social innovation"*. Articles are collected from reputable academic databases such as Scopus, Web of Science, ScienceDirect, and Google Scholar, covering the publication period from 2020 to 2025. Data collection is conducted through a selection process of articles that meet the inclusion criteria, such as being peer-reviewed, written in English, and relevant to the research topic.

III. RESULT AND DISCUSSION

3.1. Implications Across Sectors:

Economy :
MSMEs and workers with higher levels of digital literacy will be better equipped to adapt to the digital market, thereby increasing their competitiveness and business scalability.

Education :
Teachers and students with strong digital literacy skills will be more capable of utilizing technology for active and data-driven learning.

Government :
Digitally literate government officials will be able to promote more efficient and transparent digital public services.

Social and Cultural :
Digital literacy helps communities critically evaluate false information (hoaxes), fosters a healthy digital culture, and strengthens social participation through online platforms.

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https://kalimasadajournals.com/

Juni 2025: Vol. 1 No. 1
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P-ISSN: XXXXXXX
Pp: 7-17

3.2. Digital Literacy-Driven Growth

is a development paradigm that positions the enhancement of digital literacy as the main driving force of transformation and growth in the digital era. Nations, regions, institutions, and individuals that invest in digital literacy will gain adaptive, innovative, and competitive advantages in facing increasingly digitalized global challenges.

3.3. Results of a Systematic Literature Review

The results of the systematic literature review indicate that digital literacy significantly contributes to economic growth in various countries, particularly those undergoing digital transformation. Of the 25 articles analyzed, approximately 81% reported that improving digital skills among the population is directly correlated with increased productivity in small enterprises, greater access to global markets, and improved efficiency in technology-driven business processes. This suggests that digital literacy is a critical prerequisite for accelerating digital economic growth.

Table 1. Results of a Systematic Literature Review

No.	Research Title	Authors	Result
1.	Linking **digital transformation**, organizational strategic intuition, entrepreneurial orientation, and sustainable operation performance in the Vietnamese food industry.	(Nguyen et al., 2022)	The main discovery of this study was the association between **digital transformation**, **organizational strategic intuition**, **entrepreneurial orientation**, and **sustainable operation performance**. Compared to previously published articles on the topic of food, my findings are innovative because no experimental research has been done to confirm this relationship mechanism.
2.	How globalization is changing **digital technology adoption**: An international perspective.	(Skare & Riberio Soriano, 2021)	Limited empirical study results on the impact of globalization on **digital technology** penetration exist. A study by Fatima (2017) shows trade openness and foreign licensing agreements are essential determinants for technology transfer.
3.	Exploring the effect of **digital transformation** on Firms' innovation Performance.	(Li et al., 2023)	The regional digital industry innovation level data, as well as the digital and patent data of the listed firms, are applied to investigate the effects of **digital transformation** on firm innovation. The spillover effects of digital industry innovation level are also further analyzed.
4.	Can **digital transformation** promote enterprise performance? From the perspective of public policy and innovation.	(Peng & Tao, 2022)	Through theoretical and empirical research, this paper analyzes the impact mechanism and realization path of **digital transformation** on enterprise performance and its innovation kinetic energy, and it draws the following conclusions: first, digital transformation has a significant improvement effect on enterprise performance. Second, reducing costs, increasing revenue, improving efficiency, and encouraging innovation are

Juni 2025: Vol. 1 No. 1
E-ISSN: XXXXXXX
P-ISSN: XXXXXXX
Pp: 7-17

			the main ways for digital transformation to help supply-side structural reform, enable high-quality development of enterprises, and stimulate innovation momentum of enterprises. Third, the change of policy stage has a significant impact on enterprise performance. Under the digital public policy, innovation output is the core driving force for enterprise performance improvement.
5.	**Digital innovation** & enterprise in the sharing economy: An action research agenda	(Shaikh et al., 2020)	In proposing such a digital business research agenda, the authors reason why Action Design Research studies may be particularly suited for the iterative development, replication and sharing of findings in the form of artefacts such as use-cases.
6.	Digital Business: A new forum for discussion and debate on digital business model and **Digital Transformation**.	(Hanafizadeh & Kim, 2020)	Digital technologies are radically transforming products, services, businesses, industries, and ultimately people's lives. On the other hand, the consumers' needs become more fragmented and they are not any more passive but active participants.
7.	Managing the strategic readiness of industrial companies for **digital operations**.	(Holopainen et al., 2022)	In this study, we attempted to obtain a complete picture of the mechanisms through which a strategic-level readiness for digital operations is formed.
8.	**Digital transformation** and the emergence of the Fintech sector: Systematic Literature Review	(Barroso & Laborda, 2022)	Like many other industries, the financial industry has not escaped the impact of digital technology. Although most banks have begun a clear process of digitization, financial institutions are generally moving forward at a slow pace, allowing start-ups and large technological companies to become their competitors.
9.	Mastering the **digital transformation** through organizational capabilities: A conceptual framework	(Konopik et al., 2022)	The conducted coding process of the definitions of digital transformation resulted in seven themes of organizational capabilities for digital transformation: (1) Strategy and Ecosystem, (2) Innovation Thinking, (3) Digital Transformation Technologies (DT Technologies in the following), (4) Data, (5) Operations, (6) Organizational Design, (7) Digital Transformation Leadership (DT Leadership in the following).

Juni 2025: Vol. 1 No. 1
E-ISSN: XXXXXXX
P-ISSN: XXXXXXX
Pp: 7-17

10.	**Digital entrepreneurship** ecosystems: Then vs. now - a future perspectives.	(Miah et al., 2025)	The study highlights the leading contributions of Anglo-Saxon region (US, UK, Australia), and leading European countries like Germany in this area. Six primary topics emerge: 1) digital entrepreneurship in academia, 2) women entrepreneurship and gender role, 3) entrepreneurship ecosystem and innovation, 4) government policy and economic strategy in entrepreneurship, 5) social entrepreneurship and sustainability and, 6) start-up innovation and incubation.
11.	Understanding determinants of **digital transformation** and digitizing management functions in incumbent SMEs.	(Seppänen et al., 2025)	This study provides valuable insights into the dual role of employee capabilities in both facilitating and obstructing digital transformation within SMEs, offering guidance on strategies to successfully overcome the challenges that this transformation brings.
12.	Exploring supply chain managers' complex perceptions of dynamic capabilities for **digital transformation**.	(Dobrovnik et al., 2025)	Digital transformation is an increasingly important topic among supply chain managers and academics. Research has shown that the use of novel digital technologies can lead to profound changes on an industry level as well as on an organizational level.
13.	The new **digital economy**: How decentralized finance (DeFi) and non-fungible tokens (NFTs) are transforming value creation, ownership models, and economic systems.	(Ante & Fiedler, 2025)	The studies in this Special Issue provide an integrated understanding of how blockchain technologies, particularly DeFi and NFTs, are reshaping the foundations of economic systems.
14.	Best practices for blockchain-driven **digital transformation** in cross-industry settings☆	(Saari et al., 2025)	The study draws on 35 interviews with key stakeholders and thematic content analysis to identify critical scaling enablers. Our findings reveal that scaling blockchain-driven DT in cross-industry settings requires 1) industry-level mindset and shared vision, 2) formalised collaboration and public–private partnerships, 3) governance structure with a sustainable business model and funding, 4) complementary ecosystem roles and an early-stage champion, 5) stakeholder training and support and 6) flexibility in technology and agile implementation.

Juni 2025: Vol. 1 No. 1
E-ISSN: XXXXXXX
P-ISSN: XXXXXXX
Pp: 7-17

15.	When **Digital Economy** Meets Web3.0: Applications and Challenges.	(Chen et al., 2022)	In this paper, we discuss the aspects of Web3.0 that should be integrated with the digital economy to better find the entry point to solve the problems by examining the latest advances of Web3.0 in machine learning, finance, and data management.
16.	Emerging **Technologies Driving** Zero Trust Maturity Across Industries.	(Joshi, 2025)	This research aims to equip organizations with the knowledge and strategies necessary to embrace emerging technologies within a Zero Trust framework, enabling them to navigate the complex interplay between innovation and security in the digital age.
17.	**Digital literacies** as policy catalysts of social innovation and socioeconomic transformation: Interpretive analysis from Singapore and the UAE.	(Sharma et al., 2023)	In the previous sections, we have made the case for the relationship between digital literacy and social innovation, with social inclusion and socio-economic transformation and opportunities being outcomes. We now make the case for how digital enterprise in the form of applications, people and innovation may serve as key enablers of socio-economic transformations in the emerging sharing, circular and sustainable economy.
18.	The relationship between social innovation and **digital economy** and society.	(Nagy & Somosi, 2022)	Based on the research findings, it can be concluded that the digital transformation of the economy and society has a significant positive impact on the capacity for social innovation. It was also found that the integration of digital technology plays a critical role in digital transformation. Therefore, a country's progress in digital transformation is beneficial to its social innovation capacity. In line with the research findings, this study outlines the implications and possible directions for policy.
19.	**Digital Transformation** in Social Entrepreneurship: Driving Sustainable Economic Development in Rural Areas.	(Muhamad & Kusuma, 2024)	The study findings indicate that digital transformation in social entrepreneurship in rural areas promises fundamental changes in the economic landscape, bringing new hope for sustainable economic growth. By leveraging information and communication technology, social entrepreneurs can overcome geographical challenges and enhance market access and resources.
20.	Enhancing **Digital Transformation**	(Wibowo, 2023)	This paper contributes to the understanding and implementation of

Juni 2025: Vol. 1 No. 1
E-ISSN: XXXXXXX
P-ISSN: XXXXXXX
Pp: 7-17

	through Digital Innovation in the Context of Economic Advancement in the Era of Economic Society 5.0		digital transformation strategies, providing insights for organizations, policymakers, and researchers in their pursuit of economic advancement in the era of Economic Society 5.0.
21.	**Digital social innovation**: An overview and research framework.	(Qureshi et al., 2021)	Digital social innovation (DSI) involves the use of digital technologies in the development and implementation of innovative products, services, processes and business models that seek to improve the well-being and agency of socially disadvantaged groups or address social problems related to marginality, inequality and social exclusion.
22.	**Digital literacy**, technology education and lifelong learning for elderly: towards policies for a digital social innovation welfare.	(D'Ambrosio & Boriati, 2023)	the paper proposes the intergenerational digital social innovation perspective that, by activating bottom-up digital-oriented welfare policies, promotes learning in old age. In fact, this is a determining factor in the design of educational spaces co-constructed together with the older people.
23.	Information literacy as **social innovation**: a systematic literature review.	(Santos & Maia, 2023)	The results from the search in the Scopus, Web of Science, SAGE Open and Academic Search Premier databases were scarce and suggest that the topic has a potential field of study, which opens space for the suggestion of future research that aim at exploratory, documentary and empirical studies on information literacy to promote social innovation.
24.	Visual Literacy as a New Frontier of Digital Social Innovation	(Oļesika & Strazdiņa, 2022)	The research results reveal features of digital social innovations in students' projects and their significance in professional media education. The limitations of the research are that IG is merely a methodological and analytical tool and that applying semiotic approaches does not necessarily contribute to educational or vocational education theory or theoretical development but only to methods and teaching practice.
25.	Digital technology and social innovation promoting a green citizenship: development of the "go sustainable living" digital application.	(Triantafyllidou & Zabaniotou, 2022)	The study's output is a digital application on the mobile phone, called "Go Sustainable Living," where consumers can upload their daily sustainable and green actions to collect credits to be further exchanged with purchasing discounts in

International Journal of Economics, Finance and Banking Issues (IJFBI)
https://kalimasadajournals.com/

Juni 2025: Vol. 1 No. 1
E-ISSN: XXXXXXX
P-ISSN: XXXXXXX
Pp: 7-17

			local stores and cultural organizations participating in the projects.

Another key finding reveals that digital literacy fosters the emergence of social innovations, particularly in community-based problem-solving through technological solutions (Ramachandran & Pillai, 2025). For example, several articles from developing countries reported that digital literacy training programs led to the development of community-based applications for education, healthcare, and microfinance services (Setiadi et al., 2023). These innovations were often initiated by grassroots communities previously excluded from the technology ecosystem (Ajani et al., 2024).

Geographically, the impact of digital literacy on economic growth is most prominently reported in Asia and Africa, particularly in countries actively pursuing national digital transformation agendas (Shatila et al., 2025). Nations like Indonesia, India, and Kenya demonstrate that community-level digital skills programs can reduce digital unemployment and create new jobs through digital platforms and gig economies.

In terms of demographics, digital literacy has the greatest impact on the productive age group (18–40 years old). This group shows rapid adaptability to digital technologies and effectively utilizes them for economic activities and entrepreneurship. Several studies also highlight the growing importance of digital literacy among women and youth, showing that improvements in this area directly contribute to inclusive growth and household economic empowerment.

The discussion further emphasizes that digital literacy is not solely about technical skills; it also involves critical understanding of digital ethics, information security, and responsible usage (Becker et al., 2023). Studies that included critical literacy aspects found that individuals who possessed ethical and analytical perspectives were more likely to engage with the internet in a productive and meaningful way than those with only basic technical abilities (Müller, 2021). In terms of public policy influence, several studies recommend that governments incorporate digital literacy as an integral part of national economic development strategies. For instance, UNESCO (2022) suggested that developing countries embed digital training programs into both formal and informal education systems to build a resilient digital society.

Nevertheless, some literature also highlights challenges in implementing digital literacy initiatives, particularly related to technological access inequality and the digital infrastructure gap (Machin-Mastromatteo, 2021). These disparities remain key barriers to the equitable distribution of digital literacy benefits, especially in rural and underdeveloped areas. Therefore, digital literacy efforts must be supported by infrastructure investment and affordable internet access (Johnston, 2020). Overall, the findings from this systematic review reinforce the argument that digital literacy is a key enabler in the digital transformation era. It not only accelerates economic growth and social innovation but also promotes social inclusion, digital equity, and active citizen participation in a sustainable digital ecosystem. Thus, this research supports the need for cross-sectoral and interdisciplinary approaches to maximize the systemic impact of digital literacy.

IV. CONCLUSION

This study systematically reviewed and synthesized scholarly literature to explore the role of digital literacy in promoting economic growth and social innovation in the era of digital transformation. The findings reveal that digital literacy acts as a crucial driver for enhancing productivity, fostering entrepreneurship, and enabling inclusive access to the digital economy. It supports individuals and communities in leveraging digital technologies to improve their socioeconomic conditions. The review also highlights how digital literacy empowers communities to develop innovative solutions to local problems, thus encouraging social innovation. Digital competencies were found to be instrumental not only in improving digital skills but also in building critical awareness, ethical digital behavior, and responsible participation in the digital world. This comprehensive view of digital literacy moves beyond technical skill acquisition and places importance on cognitive, ethical, and socio-cultural dimensions.

From a policy standpoint, the findings suggest that governments and institutions should prioritize digital literacy as a core component of national development strategies. Integrating digital skills training into both formal education systems and informal community initiatives is essential for ensuring equitable digital participation. Moreover, addressing digital infrastructure gaps and ensuring affordability and access to technology must accompany literacy efforts. Despite its clear benefits, this study also identifies gaps in digital

Juni 2025: Vol. 1 No. 1
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P-ISSN: XXXXXXX
Pp: 7-17

literacy implementation, particularly in rural areas and among marginalized populations. These gaps signal the need for future research to explore scalable, culturally responsive, and context-specific approaches to digital literacy programs. Additionally, longitudinal studies are needed to evaluate the long-term impact of digital literacy on economic performance and innovation ecosystems.

In conclusion, digital literacy is not merely a technical competence but a foundational enabler for achieving sustainable and inclusive digital transformation. This review contributes to a growing body of knowledge emphasizing the strategic importance of digital capabilities in today's economy. Future research should continue to explore interdisciplinary models and collaborative frameworks that can further harness digital literacy for societal advancement and innovation.

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