



ECONOMIC AND DIGITAL LITERACY FOR COMMUNITY EMPOWERMENT IN LUMBUNG MATARAMAN TOURISM

Catarina Wahyu Dyah Purbaningrum*; Ranny Ismawati Putri

Department of Development Economics, Faculty of Economics, Gunung Kidul University, Yogyakarta, Indonesia

* Corresponding author: catarina@ugk.ac.id

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ABSTRACT

This study aims to examine the simultaneous and partial effects of economic literacy and digital literacy on the empowerment of local communities at the Lumbung Mataraman tourist attraction. The research method used was quantitative. The study population included 4,405 residents, with 115 of them being part of the sample. Then, we tested the data to make sure it was valid and that it followed a normal distribution. The results passed all statistical tests. The correlation coefficient analysis shows a weak relationship. However, there is a good connection between economic literacy and digital literacy with community empowerment. The test shows that economic literacy does not have much of an effect on empowerment, but digital literacy does. Together, these two things have a big impact on empowerment. It was concluded that empowerment is more effective when combined with digital literacy. However, economic literacy also plays a supporting role in empowering the local community at the Lumbung Mataraman tourist attraction.

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INTRODUCTION

Digital technology has developed quickly, and it's created new ways to improve people's lives. We can improve accessibility, efficiency, innovation, and entrepreneurship (Gotama & Rindrayani, 2022). In today's global economy, it is more important than ever to be able to think critically, analyze situations well, and be adaptable (Adnin et al., 2024). The digital economy is key to making services more accessible. On top of that, people or businesses can grow in a sustainable way (Raihan, 2024). When it comes to making economic decisions, digital literacy can be a helpful guide. Entrepreneurs with low economic literacy don't know about



developments in transactions (Yang et al., 2023). So, it is important to take a look at the digital economic system and the opportunities it brings.

Research indicates that economic literacy is a key factor in consumer spending (Rahmawati et al., 2023). This is primarily due to an inability to make sound financial decisions (Alwi, 2023). Public awareness plays a significant role in effective financial management. This increase in economic literacy is consistent with the regional development initiative, Lumbung Mataraman. Located in Bendung village, Semin, Gunungkidul, it was inaugurated by Sri Sultan Hamengku Buwono X in 2022. The immense potential of this tourist attraction is contingent on the capabilities of its human resources. Digital and economic literacy will equip the community with the necessary skills. These competencies encompass the adept management of agricultural, livestock, and culinary enterprises in a manner that is both efficient and sustainable, leveraging the integration of economic and digital literacy (Selviani, 2023).

Tourism development in Lumbung Mataram creates jobs. With the creation of jobs, the community's economy can also improve. Business management and understanding of market dynamics can be obtained through knowledge and skills. These two things are the provisions provided by economic literacy (Tanjung & Rangkyu, 2024). Mastery of digital technology increases business competitiveness (Astuti et al., 2023). Actors involved in the development of tourism villages are not exempt from the demands of digital transformation (Diansari et al., 2022). Digital literacy facilitates the promotion and management of tourism businesses more efficiently and sustainably (Hidayat et al., 2022).

While the importance of economic and digital literacy in rural tourism development is well understood, the existing literature does not adequately address the relationship between economic and digital literacy and community empowerment in the context of integrated tourism development. While there are three elements that are often studied separately or in pairs, there is a lack of research that explores them collectively to understand how economic and digital literacy contribute synergistically to community empowerment, particularly in the context of rural tourism.

A significant number of studies have focused on urban contexts or the formal business sector. This has led to a lack of in-depth exploration into how their literacies are implemented and their impact on rural tourism communities. These communities have unique social, economic, and technological accessibility characteristics. Lumbung Mataraman, as a community-based tourism destination, is a context that has not yet been widely reviewed from the perspective of integrating these literacies. Additionally, the extant literature has not clearly measured the mechanisms through which improvements materialize as concrete community empowerment indicators, such as increased income, management capacity, or participation in local decision making.

The goals of this research are to address this gap. How can economic and digital literacy work together to support each other and encourage tourism development? This will add to the existing literature. This research will also present valuable real-world insight from community-based tourism environments, using Lumbung Mataraman as an example. This is an important contribution to our

understanding of how literacy works in rural areas, which is often different from how it works in cities.

In the context of Lumbung Mataraman, the theory of empowered actors highlights the autonomy of local communities in tourism management. This theory encourages people to come up with new ideas and develop their potential to create unique and authentic tourism products. The goal of freedom from external control is to create economic and social independence. This is done by strengthening communities' capacity and access to resources. This allows communities to manage tourism businesses independently and share the benefits.

This study, called "entrepreneurial performance: economic literacy, digital literacy and the mediating role of innovation" (Firmansyah & Dede, 2022), states that economic literacy and digital literacy are the foundations for innovation and entrepreneurial performance. They have an indirect impact as well as a direct impact. This is achieved by encouraging innovations. These findings are important for the current development of the digital economy. Being able to adapt and be innovative is important for succeeding in today's competitive business world. The digital economy is changing really fast. This means that companies have to change with it.

Many people understand that it is important for rural communities to have economic and digital literacy skills if they want to develop tourism. However, there is a big gap between these skills and empowering the community when it comes to tourism. Studies often look at these elements separately or in pairs. However, they rarely combine these elements to understand how they work together to empower communities, especially in the rural tourism sector, which has unique social, economic, and technological accessibility characteristics. Researchers have not studied rural areas much, unlike urban areas. In addition, concrete ways to improve literacy have been turned into ways to measure how people are being empowered. We do not have clear measurements of things like increased income, better management skills, or more involvement in local decisions. The goal of this study is to solve these problems by creating a complete model. The model shows how economic and digital literacy work together to promote community empowerment in tourism development. This study also presents real-world insights from the context of community-based tourism, using Lumbung Mataraman as an example. This gives a better understanding of how reading and writing work in rural areas and shows some real examples of how tourism can be developed in a way that will last.

As discussed earlier, being literate is important for a country's economy to grow. This study looks at how being literate about money and being good with computers affects the power of local communities in the tourist area of Lumbung Mataraman, Bendung Village, Semin District. The result of this study will help develop ways to empower local communities in the tourism sector, especially in the Lumbung Mataraman area.

RESEARCH METHOD

The data used in this study is primary data. Primary data is data that is obtained directly from the source. It has not been processed or published before. The tool used to collect data is a closed questionnaire that was distributed via Google Form. The people in this study are all from Bendung Village, and there is a total of

4,405 people. The study included 115 residents, with a minimum of 98 people needed for the study, as calculated using a formula. The group of people in the study had 115 people, including 68 women and 47 men. The research tool was an online survey. The data was checked to make sure it was correct and could be trusted. Then, it was studied using a process called multiple regression analysis with SPSS version 26.

Online surveys can be problematic, especially in communities. This can lead to inaccurate responses. The digital divide can lead to selection bias and representativeness issues. If people do not talk directly, they might misinterpret questions, and the data might not be valid. Things in the environment that are not controlled during the survey also make the quality of the responses go down. Because of this, the accuracy of the results is very dependent on the method used. This shows that we need to think about using different methods.

Purposive sampling is a non-probabilistic method. However, it is essential to mitigate sample bias for the external validity of the case study. The researcher will define the inclusion criteria explicitly and ensure that respondents' characteristics are diverse according to those criteria. Triangulation with key informants will verify representations. While it is important to acknowledge the limitations of generalization, it should be emphasized that this sample design maximizes contextual relevance and depth of analysis.

The hypothesis of this research is whether economic and digital literacy simultaneously and/or partially affect the empowerment of local communities at the Lumbang Mataraman tourist attraction. To answer this hypothesis, the results of the questionnaire were processed using the multiple linear regression method using the SPSS version 26 application. The regression model used in this study is as follows: $Y = a + b_1X_1 + b_2X_2 + e$. The data processing includes validity and reliability tests of the instrument, classical assumption tests, which include normality, multicollinearity, and heteroscedasticity tests, multiple linear regression tests, namely the correlation coefficient and determination, as well as hypothesis testing, which consists of partial tests (T) and simultaneous tests (F).

Multiple linear regression was chosen as it can analyze the simultaneous influence of multiple independent variables (economic and digital literacy) on one dependent variable (community empowerment). This method identifies the strength and direction of the relationship and highlights the most influential variables, offering more comprehensive insight. Multiple linear regression is easy to interpret and flexible, making it effective for understanding causality and formulating practical implications.

RESULT AND DISCUSSION

Characteristics of Respondent

This research was conducted in the Lumbang Mataraman tourist village in the Bendung sub-district by involving 115 respondents, consisting of local people. The respondents were divided according to gender, 47 or 40.87% male and 68 or 59.13% female. Most of the questionnaires were filled out by the people of Kalurahan Bendung in the age group of 20-30 years, namely 39 or 33%. The next percentage is the age group < 20 years, as much as 27.83%, then the age group 31 - 40 years, as much as 23.48%. The least number of respondents in the age group > 50 years was 6 people or 5.22% (Table 1).

Table 1. Socio-demographic Profile of Respondents

Characteristic	Amount	Percentage (%)
Gender:		
Male	47	40.87
Female	68	59.13
Total	115	100.00
Usia :		
< 20 Years old	32	27.83
20 - 30 Years	39	33.91
31 - 40 Years	27	23.48
41 - 50 Years	11	9.57
> 50 Years	6	5.22
Total	115	40.87

Table 2. Validity and Reability Test Result

Variable	Statement	Validity	Reliability	
		r count	Chronbach's Alpha	Category
Economic	X1.1	0.756	0.945	Perfect
Literacy	X1.2	0.763	0.946	
	X1.3	0.774	0.948	
	X1.4	0.762	0.945	
	X1.5	0.764	0.943	
	X1.6	0.795	0.947	
	X1.7	0.785	0.945	
	X1.8	0.699	0.946	
	X1.9	0.800	0.945	
	X1.10	0.866	0.945	
	X1.11	0.746	0.946	
	X1.12	0.803	0.948	
	X1.13	0.775	0.945	
	X1.14	0.797	0.943	
Digital Literacy	X2.1	0.724	0.830	Very Strong
	X2.2	0.734	0.829	
	X2.3	0.684	0.835	
	X2.4	0.691	0.835	
	X2.5	0.665	0.838	
	X2.6	0.703	0.833	
	X2.7	0.715	0.832	
	X2.8	0.685	0.837	
Empowerment	Y.1	0.711	0.817	Very Strong
	Y.2	0.652	0.831	
	Y.3	0.693	0.821	
	Y.4	0.715	0.817	
	Y.5	0.678	0.822	
	Y.6	0.669	0.825	
	Y.7	0.691	0.820	
	Y.8	0.703	0.819	

A Multiple Linear Regression Analysis of the Effects of Economic and Digital Literacy on Community Empowerment at Lumbung Mataraman Tourist Attraction

The classical assumption test in this study includes the normality test, the multicollinearity test, and the heteroscedasticity test. As for the autocorrelation test, it was not conducted because this research data was not time series data. The data normality test with the Kolmogorov-Smirnov test shows the results of $0.200 > \alpha$ from the α value of 0.1, so it can be concluded that the data are normally distributed, and it is possible to conduct further analysis to answer the research hypothesis (Table 3).

Table 3. Kolmogorov-Smirnov Normality Test Results

		Unstandardized Residual
N		115
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.82679997
	Most Extreme Differences	
	Absolute	.049
	Positive	.047
	Negative	-.049
Test Statistic		.049
Asymp. Sig. (2-tailed)		.200c,d

The multicollinearity test (Table 4) shows a tolerance value of $0.546 > 0.10$, the VIF value shows a value of $1.830 < 10.0$, so there is no multicollinearity in this regression model. This means that the independent variables in the model do not have a high correlation with each other, so that they can be used with more confidence for further data analysis.

Table 4. Normality Test Results Kolmogorov-Smirnov Test

Model		Coefficients ^a				t	Sig.	Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	Tolerance			VIF	
		B	Std. Error	Beta					
1	(Constant)	12.942	1.914		6.760	.000			
	X1	.026	.061	.050	.419	.676	.546	1.830	
	X2	.294	.118	.299	2.485	.014	.546	1.830	

a. Dependent Variable: Y

The heteroscedasticity test was performed using the Glejser test and the scatterplot test. The Glejser test shows that the significance value of each economic literacy and digital literacy variable is 0.356 and 0.919 > 0.1 (Table 5). The scatterplot test shows that the points are scattered around the number 0 and do not follow any particular pattern (Figure 1). Therefore, there is no heteroscedasticity in this regression model. The absence of heteroscedasticity indicates that one of the classic assumptions in linear regression, homoscedasticity, has been met.

Table 5. Glejser Heteroscedasticity Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.971	1.064		4.670	.000
	X1	-.032	.034	-.118	-.928	.356
	X2	.007	.066	.013	.102	.919

a. Dependent Variable: Abs_RES

Source: Data Processed (2024)

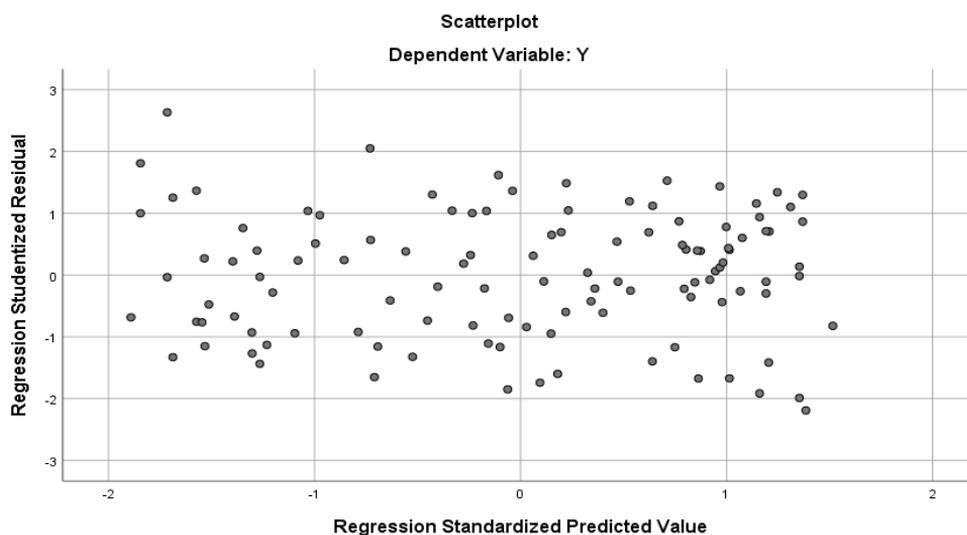


Figure 1.
Test of The Scatter Plot

Table 6. Multiple Regression Equation Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	12.942	1.914		6.760	.000
	.026	.061	.050	.419	.676
	.294	.118	.299	2.485	.014

a. Dependent Variable: Y

The results of multiple linear regression tests can be seen in the functional relationship between the dependent and independent variables, namely $Y = 12.942 + 0.026X_1 + 0.294X_2$ (Table 6). The interpretation of the equation is that the independent variables have a positive effect as described below:

The constant value of 12.942 can be interpreted as the initial or minimum level of empowerment that can be achieved even if individuals do not yet have economic and digital literacy. Although purposive sampling is not a probability-based method, it is crucial for reducing sample bias to ensure the external validity of a case study.

The results of this analysis show that increased economic literacy has a positive impact on empowerment, although the impact is relatively small. It was found that a one-unit increase in economic literacy was linked to a 0.026 unit increase in perceived empowerment. These findings suggest that other factors are more important, such as access to resources, the social and cultural environment, and government policy. Empowerment is not just about having financial knowledge. It is also about having the right resources, like money, technology, and connections to others. If people do not have access to these resources, then it is hard for them to become more economically literate. While learning more about economics will not directly make people more empowered, it will improve the quality, long-term stability, and strength of the results of digital literacy in empowering people. Digital literacy gives people the tools and access they need, while economic literacy provides the knowledge needed to use those tools in the best way.

The results of the analysis show that increasing digital literacy has a positive and larger impact on empowerment than economic literacy. One unit increase in the level of digital literacy is predicted to increase the level of empowerment by 0.249 units. Several factors can trigger it, such as wider access to information that opens up new economic opportunities and self-development, wider social networks, and empowerment. Digital literacy opens doors for individuals to access information about online business opportunities and skills development, creating new sources of income and improving welfare. Digital platforms facilitate interaction and collaboration among individuals to build broader social networks. The ability to use digital technology can increase self-confidence by enabling people to keep up with technological developments.

Table 7. Correlation Coefficient Test Results (r)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.335 ^a	.112	.097	4.86971

a. Predictors: (Constant), X2, X1
b. Dependent Variable: Y

The test result of the correlation coefficient (r) between the variables of economic literacy (X1) and digital literacy (X2) on the variable of empowerment (Y) is 0.335 (Table 6). This value is in the range of 0.200 - 0.399, so it is included in the category of low relationship. The determination test results (r²) obtained a value of 0.112 with a weak category (Table 7). This value indicates that the variables of economic literacy and digital literacy contribute positively by 11.2% to the total variation in the level of empowerment. However, there is still 88.8% of the variation in empowerment explained by other variables not included in this study.

Hypothesis testing includes partial test (T) and simultaneous test (F). T-table for 10% level and sample 115 is 1.658. The results of the partial hypothesis test (T) (Table 8) show the significance value. X1 is 0.676, and T count is 0.419, which is smaller than the T table. While the sig. X2 is 0.014, and T count 2.485, which means greater than the T table. So H01 is accepted, economic literacy has no effect on empowerment, and Ha2 is accepted, digital literacy has a significant effect on empowerment.

Table 8. Partial Hypothesis Test Results (T)

Model	Coefficients ^a				t	Sig.
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
1 (Constant)	12.942	1.914			6.760	.000
X1	.026	.061	.050		.419	.676
X2	.294	.118	.299		2.485	.014

a. Dependent Variable: Y

The simultaneous test results (F) in Table 9 have a significance. value of 0.001 <0.01 and the calculated F value of 7.091 > F table, which is 2.35. So Ha3 is accepted, and simultaneously, economic literacy and digital literacy have a significant effect on empowerment. The regression model built successfully explains the variation of the dependent variable; in other words, the independent variables included in the model collectively make a significant contribution in predicting the value of the dependent variable.

Table 9. Simultaneous Hypothesis Test Results (F)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	336.293	2	168.147	7.091	.001 ^b
	Residual	2655.972	112	23.714		
	Total	2992.265	114			

a. Dependent Variable: Y
b. Predictors: (Constant), X2, X1

If we look only at the effect of economic literacy, there is no significant relationship between a person's ability to understand economic concepts and their level of empowerment. This may be because other factors are more dominant in influencing community empowerment. A person's ability to use digital technology has an impact on their level of empowerment; in other words, the higher the digital literacy, the greater the opportunity to be empowered. This may be because digital literacy opens up individual opportunities for access to information, job opportunities, and a wider network.

Mac and Macaulay's theory of community empowerment can provide an interesting analytical framework for the case of Lumbung Mataraman. The results of

data processing, which show the effect of digital literacy on local community empowerment, can confirm the views of this theory. The results of this study do not fully support the previous research conducted by Wardana et al. (2023). Differences in the research population and dependent variables also make the research findings different. Previous research found that economic literacy and digital literacy partially and simultaneously affect students' learning achievement. However, the current study shows that partial digital literacy does not affect empowerment.

The development of digital literacy must include community activities. Digital literacy is recognized as one of the key indicators in the field of education and the economy, so the development of digital literacy must include the role of community activities (Wardana et al., 2023). Various parties support women's empowerment in ICT in Indonesia. These include organizations such as IWITA that focus on technology literacy (Suwana & Lily, 2017). Individual leadership skills and the ability to have an impact on society are important dimensions of women's empowerment (Palash et al., 2024).

The global wave of informatization has transformed rural life through digital technology. It has facilitated the rapid dissemination of information, increased convenience, and promoted modernization (Xiong et al., 2024). Digital literacy is key for people to effectively access and use social programs. It complements existing social security measures (Li & Huang, 2025). The application of stakeholder engagement theory to tourism development is similar to digital literacy development, which must involve community activities. Both emphasize the important role of local citizens or communities in achieving a larger goal, be it tourism development or digital literacy (Lapuz, 2023).

The difference between the current research and other research conducted by Ha & Kim (2024) and Regif et al. (2023) is that the previous research used a qualitative approach, while the current research uses a quantitative approach. The current research was not conducted in Langkat Regency. The previous research had only one independent variable, while the current research consists of more than one independent variable. Qualitative research provides a less generalized understanding, while quantitative research provides a broader and more generalized picture of the influence of variables. In addition, quantitative research has more objective and measurable results.

The ability to use digital platforms is essential. Individuals without digital literacy will be marginalized, businesses will lose out, and governments will find it difficult to deliver service (Ha & Kim, 2024). Digital literacy is the key to empowering communities (Park & Chang, 2024). Digital literacy is essential for increasing agricultural productivity, developing small businesses, preserving culture, improving the quality of education, and encouraging active participation in development. Zhang's research shows that digital literacy affects overall wealth and relative poverty in rural China. Using information about households from the China Family Panel Study (Zhang et al., 2024). This shows that being able to use computers and the internet can reduce poverty.

Digital literacy is a tool that gives local communities more access to information. They have more access to economic opportunities. This idea matches up with actor theory, which says it is important to give people the chance to take charge of their own actions. Digital literacy opens new doors of opportunity, as Mac &

Macaulay say. However, it is important to emphasize that the effectiveness of digital literacy in empowering rural communities, such as in Lumbung Mataraman, depends on the availability and fairness of digital access itself. Digital literacy has a lot of potential, but in reality, there is a big difference between the people who cannot, especially in rural areas.

This inequality is not only about people's ability to get online, but also about whether they can afford the digital devices and data packages they need. It also has to do with the quality of the internet connection. This inequality in digital access directly affects rural empowerment efforts. Without adequate access, digital literacy programs will not have the means to put the knowledge gained into practice.

As a result, the economic and social gap between rural and urban areas may widen further. Therefore, in the context of community empowerment in Lumbung Mataraman, resolving the issues of unequal digital access is an essential prerequisite. Efforts to increase digital literacy must be accompanied by policies and investment in equitable distribution of digital infrastructure, provision of affordable devices, and more economical internet fee schemes so that all levels of society can truly participate and benefit from the digital economy in development.

CONCLUSION

The objectives of this study can be achieved, namely, that individual economic literacy has no effect on local community empowerment in the Lumbung Mataraman tourist attraction area, and digital literacy has a significant effect on local community empowerment in the Lumbung Mataraman tourist attraction area. Together, economic literacy and digital literacy affect the empowerment of local communities in the Lumbung Mataraman tourist attraction area.

The results of hypothesis testing, data processing, and both partial and simultaneous tests are evidence of the achievement of answers to the hypothesis of this study. The results of the partial hypothesis test (T) show the significance value. X_1 is 0.676, and T count is 0.419, which is smaller than the T table. While the sig value. X_2 is 0.014, and T count 2.485, which means greater than the T table. So H_{01} is accepted, economic literacy has no effect on empowerment, and H_{a2} is accepted, digital literacy has a significant effect on empowerment.

Based on the above conclusions, synergy among the local community, tourism industry, government, and other parties is needed to develop tourism in Lumbung Mataraman. Local government and the managers of the Lumbung Mataraman tourist attraction should prioritize improving the digital literacy of local communities, for example, by providing training on using social media for promotion or utilizing e-commerce platforms. Although economic literacy has not been individually influential, existing programs need to be evaluated and reoriented to be more practical and directly integrated with local tourism activities, such as providing training in microenterprise financial management or pricing strategies for tourism products. As economic and digital literacy are jointly influential, it is important to design empowerment programs that synergistically integrate these two aspects. Local communities are strongly encouraged to actively participate in digital literacy training, as its effectiveness in fostering empowerment has been demonstrated. They should also strive to gradually apply economic knowledge in

business management, albeit with assistance. Participating in an integrated program combining both types of literacy will help communities gain the maximum benefit.

To develop future studies and theories, researchers should explore moderating or mediating variables that might affect the relationship between economic literacy and empowerment. Researchers could use a more in-depth qualitative approach, such as interviews or focus group discussions, to gain a better understanding of why economic literacy has not had a direct impact in this context. Additionally, developing a more contextualized economic literacy model specific to the needs of communities in tourist areas is highly recommended to improve the materials' relevance.

AUTHOR CONTRIBUTION STATEMENT

[Author 1]: data collection, the initial manuscript draft; edited the manuscript, data analysis, addressed reviewer's comments. [Author 2]: research designed, analytical guidance. All authors reviewed and approved the final version of the article.

DECLARATION OF COMPETING INTEREST

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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ETHIC STATEMENT

Ethical review and approval were waived for this study as it did not involve any intervention and posed minimal risk to participants. Nevertheless, informed consent was obtained from all respondents prior to participation, and all data were anonymized and kept confidential.

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