

Digital Literacy: An Investigation into the Perceived Challenges and Opportunities of Women GenX & Baby Boomers

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ABSTRACT

Digital literacy is said to be one of the most common knowledge that every person is supposed to imbibe in themselves because of the current requirement of it in the fast-moving digital world. The aim of the study is to understand the perceived digital literacy and usage of social media among the women of Generations X and Baby Boomers. The purpose is to develop and test model for understating the relationship among the said sample population with constructs. This study is descriptive in nature and by using quantitative techniques to analyse the data which is collected by administering structured questionnaires to 90 respondents. Since objective is to develop a model, therefore SEM is adopted using Lavaan (Rstudio) and validated with most appropriate model indices. The empirical evidence from the study indicates that there exists the significant usage among the urban sample population for knowledge and leisure. The business corporation can compile and most suitable strategy for focusing on the selected audience for the rural and urban conglomerate in the digital era using the findings. The model could be elevate the understanding of the perceived risk among the target audience.

Keywords: Generation X; Baby boomers; Digital literacy; Digital apps; Rural areas; Semi – urban areas; Urban areas.

1.0 Introduction

Digital devices these days are all over the world and we can see every individual indulging in the usage of digital devices. Modern society requires the knowledge of digital devices, in other words, it has become like an obligation for every age group to use and have the knowledge of digital devices. People who belong to the age groups coming under Gen X (born between the years 1965 and 1979) and Baby Boomers (born between the years 1946

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and 1964) are very less likely to use digital devices mainly because of the lack of knowledge about using the digital devices. Usage of digital devices requires digital literacy.

The main issue with the digital usage of Gen X and Baby Boomers is that they are not fond of it as they have all grown up without the help of these devices in their lifetime. The current situation in the world is constraining them from using digital devices which they are not comfortable with. Every daily activity demands for the usage of these devices be in banking activities, bill-paying activities, medical activities, etc.

Research mainly deals with the study and analysis of the usage of digital devices among the women in Gen X and Baby Boomers cohort and to study if the women in their old age are trying to adapt to the new technology-driven world or not. We collected the data by surveying women belonging to Rural, Semi-urban, and Urban areas and tried to compare their usage and knowledge in digital literacy. The purpose of the study was to examine the digital literacy in old aged people and to what extent they can understand the usage of digital devices. We have also tried to study the amount of time they spend using these digital devices and the purpose for which they are used.

1.1 Objectives of the study

From the above analysis and research gap, this research formulated objectives as below.

- To understand the perceptions of Gen X and Baby Boomers towards digital apps usage
- To analyse the usage of social media among women of Gen X and Baby Boomers
- To examine the impact of digital literacy on social media usage of the selected population

2.0 Review of Literature

Oh *et al.*, (2021) in their study attempted to collect and evaluate the digital literacy among older adults, the search yielded around 1561 studies from different countries like the USA, Germany, Italy, China, etc. they aimed at identifying and critically appraise the studies that involved the assessment of literacy in digital devices among the older people and also concentrated. It was said in the study that there have to be more and more studies that have to measure digital literacy among older adults. Digital literacy is said to have a very strong association with the utilization of Information and Communication Technologies (ICT) that helps to promote both the physical and mental well-being among all those old ages adults.

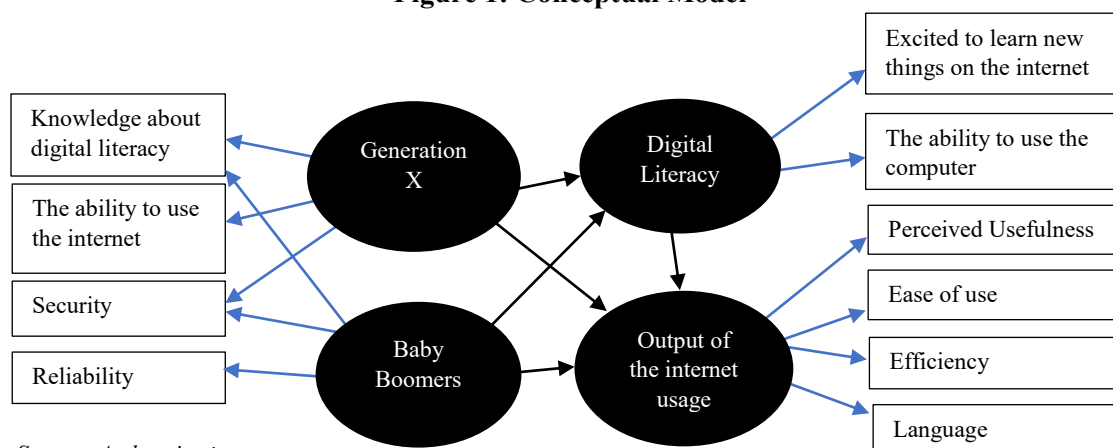
Betts *et al.*, (2019) in their paper studies the perception that older adults have on digital technology. The sample consisted of seventeen older adults who were aged between 54 years to 85 years and it explored how the older population understood the technology in their lives, and this was done by forming two focused groups which lasted for almost 90 minutes. The theme of the session was to understand the thirst for knowledge in older people and the wish for the sessions conducted on digital technology. The study focused to understand the older adults as to what they think digital technology was and the conclusion they got was that most of the older population only had computers and telephones as digital devices. It also was noted that some of them were successful users and had a wide knowledge of digital technology.

Castilla *et al.*, (2019) in their study discusses the elderly people who were mostly having a traditional approach to learning and were not through social networks or the internet and found that people with not much ICT experience feared to use the social network. It was also concluded that after eight sessions most of the population under study were able to use the software application independently.

Schreurs *et al.*, (2017) argued in their study following the fact that the old population mainly those who are 60 years and above lack a lot of skills when it comes to the use of digital technology. A survey was conducted for this study in which the older people were interviewed, the investigation showed that the older population lacked the skills, a very limited social and institutional systems are making it very difficult for the older adults to increase or learn the digital technology. The survey was conducted with 23 individuals and it was a face-to-face interaction, based on the analysis of the received data they have formed a model which stresses the relationship between digital literacy and experience. However, they find it very challenging to bring in digital literacy in older adults as they lack the skills to learn and understand, there is a lack of enthusiasm in them.

O'Keeffe (2014) in their study emphasized that in the recent future the necessary skill for living shall be digital literacy. Modern society has now included digital media, devices, and technologies as one of its components. Without digital presence the modern society shall cease to exist it seems and hence there needs to be learned. The study attempted to understand the digital literacy rate of Baby Boomers and their understanding and usage pattern of digital devices. The study found that the selected sample of the baby boomers has only basic functional digital know-how, this paved the way to explore the other facets viz., risk, ease of use and reliability of the digital social media. This study cognizes the need for those segments which are unattended by scholars for a long time. Hence the segments such as Women GenX and Baby Boomers studied under this study. The above review and existence of research gap, the below conceptualization and development of model.

Figure 1: Conceptual Model



Source: Authors' primary source

3.0 Research Methodology

The research explains the fact that Gen X and Baby Boomers lack knowledge in digital literacy this is mainly because of the reason that they (Gen X and Baby Boomers) were never dependent on technology during their young age. They mainly worked with papers and typing machines where there was no touch of technology in their daily life.

The empirical research is based on the usage of digital devices and the digital literacy among the women of Gen X and Baby Boomers' cohorts in Rural, Semi-Urban, and Urban areas in Bangalore South (since of the research gap to understand the segments of semi-urban and rural).

The data is collected from the Women belonging to the age group of Gen X and Baby Boomers by survey method using a structured questionnaire with the random sampling method. The research primarily focuses on

- Understanding the various perception of usage of digital apps and usage of social media among women of Gen X and Baby Boomers.
- Understanding the mutual relationship existing between digital literacy and social media usage among the selected population.

The study was taken for 75 days. To validate the researcher's claim, the linear regression method was utilized to establish a certain relationship between the usage of social media among the women of Gen X and Baby Boomers.

To establish a measured structured model which is to corroborate the conceptualization model, A Structural Equation Model is validated.

3.1 Data collection method

In this research, the data collection technique used was the random sampling technique to collect the required data. The sample size of the research conducted was 90 respondents in rural, semi-urban, and urban areas in Bangalore district altogether. There were 30 respondents from rural areas, 30 respondents from Semi-Urban areas, and 30 respondents from urban areas.

Some of the rural areas include Shettigehalli, Sugur, Rangapura, Banachigere, Semi-Urban areas include Anekal, Attibele, and urban areas include places in Bangalore South.

3.2 Sampling plan

The study assumed a 95% confidence level and equal responses from all the respondents and an error of 5% of the true value.

The samples were collected from a cross-section of people staying in that area. It comprises respondents with different demographic dimensions.

3.3 Need for the study and Statement of the problem

We got to understand after the research that many old-aged people (Gen X and Baby Boomers) especially women that they lacked the basic literacy itself which was a problem for

them to be aware of digital devices and to become digitally literate. It was an implied behavior in almost all the women among the respondents to lack interest in using digital devices or social media applications.

3.4 Questionnaire design

Through the literature review, the questions related to the perceived use of digital literacy amongst women of Gen X and Baby Boomers' cohorts. Responses in the statements of the questionnaire were measured on a five-point Likert scale ranging from 1 to 5 with 1 indicating very good and 5 indicating very poor, in another statement 1 indicating very excited and 5 indicating not at all excited, and also in few statements 1 indicating Strongly agree and 5 indicating strongly disagree. The questionnaires also consist of a ranking scale and other categorical scales. The collected data were statistically processed subsequently findings were inferred.

4.0 Analysis and Discussion

Table 1: Demographic Analysis

Variables	Particulars	Frequency (No. of respondents)	Percent (%)
Age	35-45 years	27	30
	46-55 years	32	35.6
	56-65 years	17	18.9
	66-75 years	10	11.1
	75 years and above	4	4.4
Place	Rural	30	33.33
	Semi-urban	30	33.33
	Urban	30	33.34
Educational Qualification	Primary / Higher Education	48	53.3
	Diploma / Certification	4	4.4
	Bachelor Degree	11	12.2
	Postgraduate Degree	12	13.3
	None	15	16.7

Sources: Primary data

The above table helps in understanding the demographic factors that influence the Perceived use of digital literacy amongst women of Gen x and baby boomers.

The table shows that 30% of the respondents are between the age of 35 to 45 years, 35.6% of the respondents are between the age of 46 to 55 years, 18.9% of respondents are aged between 56 to 65 years, 11.1% of respondents are aged between 66 to 75 years and 4.4% of the respondents are aged 75 years and above. It is interpreted that respondents from the age group 46 to 55 had more participation in our survey.

The table shows that there is an equal number of participants, i.e., 30 respondents from rural, semi-urban, and urban areas who took part in our study.

In our study, the majority of respondents (53.3 percent) had a primary or higher education as their educational qualification, followed by a bachelor's degree (12.2 percent) and a postgraduate degree (13.3 percent), diploma holders (4.4 percent), and illiteracy (16.7%).

4.1 Descriptive Analysis:

4.1.1 Computer literacy

Computer literacy refers to the ability to use computers and associated technologies effectively. Skill levels can range from having a basic understanding of how to use a computer and also can be used to carry out tasks like running the OS and using computer software (Indeed Editorial Team, 2021).

According to a survey, respondents in Gen X and Baby Boomers age groups prefer that their ability to use a computer be very poor in rural areas, moderately poor in semi-urban areas, and urban areas computer literacy among women of Gen X and Baby Boomers was very good.

4.1.2 Internet literacy

Internet literacy is described as the ability to use the internet to find information when it is required. Respondents in Gen X and Baby Boomer age groups in Rural and Semi-Urban areas have a very limited understanding of how to use the internet and responses shows very good internet literacy among women of Gen X and Baby Boomers in Urban areas.

4.1.3 Digital Devices

Respondents (Gen X and Baby Boomers) in Rural, Semi-Urban, and Urban areas are more familiar with smartphones, additional that respondents from urban areas are also more familiar with laptops.

4.1.4 Purpose of using the devices

In my study, 97.8 percent of respondents use their digital devices for calls, 46.7 percent for social media, and 34.4 percent and 27.8 percent use digital devices for texting and music, 26.7 percent for sending or receiving e-mail, and 15.6 percent prefer to play games, respectively.

4.1.5 Digital literacy

Digital literacy is explained as the ability of a person to read, understand and interpret the digital media contents in their day-to-day life. At present the world population is digitally exposed with digital texts, sounds and images and expend most of their time with digital contents. So the ability to interpret these available digital contents in their daily lives and

corresponds to applying the new knowledge in their environments becomes very important. (Jones-Kavalier & Flannigan, 2006).

According to the data collected from the respondents (Gen X and Baby Boomers), their knowledge of digital literacy (the ability to use digital devices or apps) is very poor in Rural and Semi-Urban areas and we received contrasting responses from Urban areas.

4.1.6 Time spent using digital devices

Older women adults (Gen X and Baby Boomers) do not prefer digital devices. They hardly ever use it unless it is necessary. Respondents (Gen X and Baby Boomers) prefer to use digital devices for less than 3 hours per day in Rural and Semi-Urban areas and on average, respondents use digital devices for 5 -8 hours in Urban areas.

4.1.7 Excited to learn new on the internet

Learning something new is always an exciting endeavor (Kim, 2021). Respondents in Gen X and Baby Boomer age groups in semi-urban and urban areas are very excited to learn new things on the internet, whereas in rural areas respondents are not at all excited.

4.1.8 Digital devices are easy to use

Respondents (Gen X and Baby Boomers) in rural areas disagree with the statement that digital devices are easy to use, whereas Semi-Urban and Urban respondents have ease in using digital devices.

4.1.9 Social media for knowledge purpose

Very few people use social media for knowledge purpose, most of the people uses social media for entertainment. Respondents from Rural and Semi-Urban areas did not agree with the statement that social media or digital devices are helpful for knowledge purposes, whereas urban respondents believe that social media can be used for knowledge purposes.

4.1.10 Familiarity with social media apps

There are so many social media apps for a person to get connected in this 21st century. Respondents (Gen X and Baby Boomers) in Semi-Urban and Urban were familiar with apps like Facebook, WhatsApp, Telegram, Instagram, LinkedIn, Twitter, and YouTube and in Rural areas, they are restricted to Facebook, WhatsApp, and YouTube only.

4.1.11 Helpfulness of social media

Social media is a boon as well as a curse (Saini, 2020). People can utilize it according to their needs and wants. It has made lives simple as they get everything in one place but on the other hand, there are scenarios where people were badly affected by the excess use of social media.

Among the respondents from Rural, Semi-Urban, and Urban areas it was found that old adults (Gen X and Baby Boomers) found that social media was not helpful for them in any way.

4.1.12 Knowledge to pay bills and transfer money through smartphones

Activities like paying electricity bills, water bills, phone bills, etc. which were paid going to the concerned places during the olden days are now been paid through one button.

Women respondents from Rural and Semi-Urban areas belonging to Gen X and Baby Boomers are not at all aware of online bill payments and transferring money, whereas Urban areas had respondents being well aware of bill payments and transferring money using smartphones.

4.1.13 Download and use apps on digital devices without anyone's help

In our research, we wanted to test was the ability of an old aged person to install and use the applications in their digital devices, normally it is not an easy task for people who are not digitally literate.

Among the responses we received it was found that respondents from Rural and Semi-Urban areas were not capable of downloading and using the applications all by themselves and the Urban area's response was contradicting.

4.1.14 Capability of using a digital device

Normally it is implied that Gen X and Baby Boomers are not very capable of using a digital device even if they have the interest to use it. This incapability would be mainly because of their lack of knowledge about digital devices or their educational qualification.

From the responses we received in Semi-Urban and Urban areas, we were able to understand that women in Gen X and Baby Boomers age group are capable of using the digital devices, and contradicting to the above statement in Rural areas none of the respondents were capable of using the digital devices.

4.1.15 Interest in using a digital device

Old adults are not using many digital devices maybe because of the digital less lifestyle that they had led during their young age (Lancaster University, 2018).

Responses received reveals that women in the age group of Gen X and Baby Boomers from Semi-Urban and Urban areas were interested in using digital devices, whereas respondents from Rural areas lacked the interest in the usage of digital devices.

4.2 Statistical analysis

The objective is to ascertain the relationship between the usage of social media among the women of Gen X and Baby Boomers and in alignment, the below is hypothesis is to understand the impact of women Gen X on social media usage.

$$H_{10} : \beta_1 = 0$$

H1_a : $\beta_1 \neq 0$.

H1₀: There is no impact of digital literacy on social media usage among the women Gen X

H1_a: There is an impact of digital literacy on social media usage among the women Gen X

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.470 ^a	.221	.212	1.28304
Note: a. Predictors: (Constant), age				
b. Dependent Variable: usage				

Table 3: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	41.136	1	41.136	24.989	.000 ^b
	Residual	144.864	88	1.646		
	Total	186.000	89			
Note: a. Dependent Variable: usage						
b. Predictors: (Constant), age						

Table 4: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.989	.301		6.606	.000
	Age	.599	.120	.470	4.999	.000
Note: a. Dependent Variable: usage						

From the above test result, the P-value is less than 0.05 (sig 0.000) & R square moderate level of 0.221 (Cohen, 1992; Snyder & Lawson, 1993; Thompson, 2002), the null hypothesis being rejected & accept the alternative hypothesis. Hence, it can be inferred that there is a significant relationship between the usage of social media among women of gen x and baby boomers.

The other objective is to establish a measured structured model which is to corroborate conceptualization as stated earlier in theoretical discussion. One of the methods to validate the hypothesis in the structural equation model is incremental fit indices (McDonald & Ho, 2002; Hooper *et al.*, 2008).

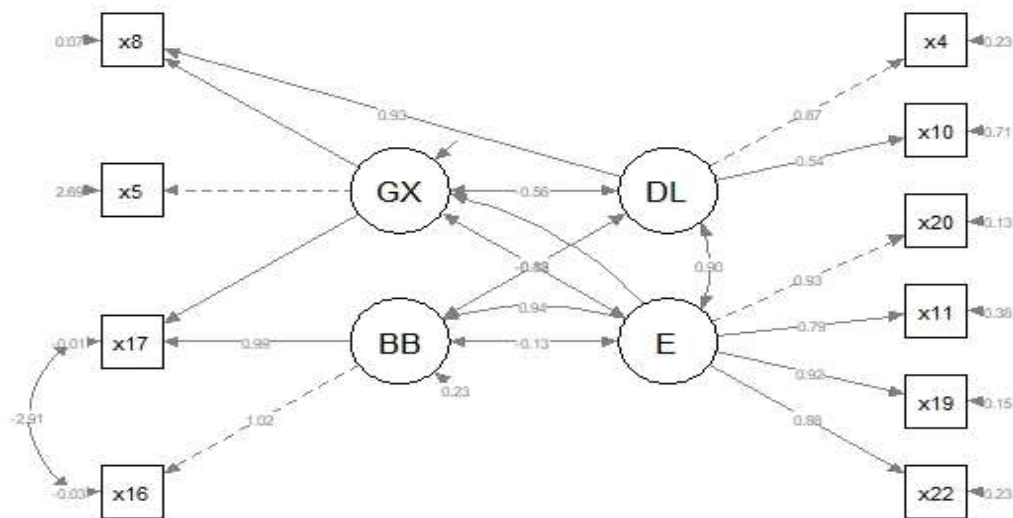
H2₀: $r = 0$

H2_a: $r \neq 0$

- H2₀: There is no correlation among the output of internet usage viz., perceived usefulness, ease of use, efficiency, and language
- H2_a: There is correlation among the output of internet usage viz., perceived usefulness, ease of use, efficiency, and language

Sl.no.	Model Fit Indices	Threshold level	Actual result	Analysis
1	Absolute Fit Indices 1. P value 2. Relative χ^2 3. SRMR	<0.05 (Barrett 2007) <2.0 to > 5.0 (Wheaton et al 1977; Tabachnick & Fidell 2007) < 0.08 (Hu & Bentler 1999)	0.00 5.00 0.071	Fit model
2	Incremental Fit Indices 4. NFI 5. CFI	> 0.80 (Bentler and Bonnet, 1980) > 0.90 (Tabachnick & Fidell 2007)	0.90 0.91	Fit model
3	Parsimony Fit Indices 6. PGFI	< 0.5 (Mulaik et al, 1989)	0.35	Fit model

Figure 2: Path analysis



Where,

Aberration	Description	Aberration	Description
x20	Perceived Usefulness	x8	Knowledge about digital literacy
x11	Ease of use	x4	The ability to use the computer
x16	Reliability	x5	The ability to use the internet
x19	Efficiency	x10	excited to learn new things on the internet
x22	Language	DL	Digital Literacy
x17	Security	GX	Generation X
BB	Baby Boomers	E	Output of the internet usage

From the above table and figure result, the null hypothesis can be rejected by accepting alternative hypothesis as all mentioned variables are correlated & fulfilling the model fit indices. Therefore, it can be inferred that there is a significant correlation between digital literacy and social media usage among the selected population.

5.0 Findings

- This study helps us to understand the perceived use of digital literacy amongst women of Gen X and Baby Boomers. The survey is confined to women from the age group of Gen X and Baby Boomers and data from Rural, Semi-Urban, and Urban areas have been collected. A few of the findings from this study are as shown below.
- Women in Gen X and Baby Boomers age groups in Rural and Semi-Urban areas have very limited knowledge about computer literacy and internet literacy whereas respondents from Urban areas have to contradict opinions on the knowledge of computer and internet literacy.
- The smartphone was found to be the most commonly used digital device among the respondents, with the majority of respondents using it for calling and a small percentage using it for social media, as well as sending and receiving money, emails, listening to music, and texting. According to the findings, the majority of respondents spent 0-3 hours on digital devices.
- In our study Facebook, WhatsApp, and YouTube were found to be the most familiar social networking apps among women of Gen X and Baby Boomers in Rural, Semi-Urban, and Urban areas. Respondents from Rural and Semi-Urban areas were not using social media for knowledge or learning purposes; they found it not beneficial, whereas in urban areas respondents were using social media as a source of gaining knowledge and they believe spending time on social media was helpful.
- Respondents from Rural and Semi-Urban areas (Gen X and Baby Boomers) have very limited knowledge of paying bills and transferring money via smartphones due to a lack of understanding of the procedure, whereby it was antithetical when it comes to Urban areas.
- In continuation of the above descriptive analysis, there is significant impact of age and level of education on the level of usage of digital platforms.
- The study also identifies the relationship between the efficiency, language, security and reliability having plays a vital role in determining the internet usage pattern.
- It can also be noted that GenX (0.53) and Baby Boomers (0.13) differs in digital literacy, notwithstanding the GenX have more 'ability to use the internet' (2.69)
- The model suggest that the perceived risk is very important with which the respondents (0.93) were curious on usage of digital platforms.
- The hypothesis testing throws an insight that 'there exists a relationship of the women Gen X on social media usage' (r -square of 0.22).

- The inferential statistics also points that there is a significant correlation between digital literacy and social media usage among the selected population viz., the ability to use the computer The ability to use the internet & excited to learn new things on the internet

6.0 Suggestions

According to the findings, women in Gen X and Baby Boomer age cohorts in Rural and Semi-Urban areas lack knowledge of digital literacy and the use of social networking apps. To overcome this scenario, the government, non-governmental organizations (NGOs), and Corporate Social Responsibility (CSR) activities should take the initiative to implement digital knowledge in Rural and Semi-Urban areas. This can be accomplished by providing smartphones, tablets, and laptops to schools and colleges in underserved areas, and the government can hold free workshops and training programs to educate people about the importance of digital literacy in today's fast-paced digital world.

7.0 Implications for Business Decision Makers

The lack of digital literacy is found mostly among women of Gen X and Baby Boomers in Rural and Semi-Urban areas. The primary problem with digital usage is that they lack in understanding it because they have all grown up without the help of technologies at a young age. As per the research studies and results, respondents from Rural, Semi-Urban, and Urban areas have a different perspective towards digital literacy and usage of digital apps.

Respondents (Gen X and Baby Boomers) from Rural and Semi-Urban areas lack knowledge about digital literacy and the use of social networking apps. Many people in Rural areas are uneducated, so they face language barriers and are insecure about using digital devices. Older adults (Gen X and Baby Boomers) from Rural and Semi-Urban areas believed that using digital devices and social media was not beneficial to them in terms of acquiring knowledge or learning. In contrast to that, respondents in the Urban area considered digital devices and social media to be beneficial, and they were gaining knowledge by using them for learning purposes. The extensively used and familiar social media apps among women of Gen X and Baby Boomers were Facebook, WhatsApp, and YouTube.

The overall study states that respondents in Urban areas were digitally literate, excited about learning new things on the internet, and more positive about spending time on social media to gain knowledge, while respondents in Rural and Semi-Urban areas were apathetic and pessimistic about digital technology.

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