

Digital Literacy as a Catalyst for M-Commerce Adoption in South Africa

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Abstract: The global digital economy has undergone significant transformations especially with the rise of mobile commerce in emerging markets like South Africa. Digital transactions have become more accessible through the increasing adoption of smartphones and numerous mobile payment solutions. However, this transition has come with challenges, especially in developing economies like South Africa. Therefore, digital literacy remains a crucial factor in consumer participation in the digital economy. The digital divide in South Africa in addition to cyber security concerns and limited digital skills hamper consumers from engaging with online platforms confidently. These challenges need to be addressed to achieve inclusive economic growth. This study explores the impact of digital literacy on mobile commerce adoption in South Africa and introduces a Digital Literacy Checklist for mobile commerce as a practical tool to assess and enhance consumer readiness. Embedded in Digital Inclusion Theory and Consumer Empowerment Theory, this study employs a qualitative approach by integrating interviews and a content analysis to analyze how consumers interact with digital platforms. Interviews were conducted with electronic commerce professionals to understand the digital literacy challenges and opportunities. In addition, policy documents, digital literacy training material and reports were reviewed to assess the current frameworks and strategies as well as identify gaps in consumer preparedness. Findings suggest that digital literacy enhances consumer confidence in online transactions, the ability to identify fraudulent scams and the awareness of mobile payment security features. The key barriers to mobile commerce adoption were limited digital skills, trust and security concerns and socio-economic disparities. Findings also suggest that higher levels of digital literacy correlate with increased confidence in online shopping, mobile payments and financial transactions. This in turn leads to a more inclusive and competitive digital economy. This study contributes to the discourse on digital transformation by highlighting strategies to improve digital literacy. In turn, business innovation, economic inclusion and sustainable growth in mobile commerce's eco-systems are driven. Businesses, policy makers and educators can make use of these insights to create targeted interventions that are able to empower consumers to enhance resilience in the digital economy.

Keywords: Global Digital Economy; Mobile Commerce; Digital Literacy; Economic Inclusion; Digital Literacy Checklist.

1. Introduction

There has been a remarkable surge in mobile commerce (m-commerce) within South Africa which is being driven by the widespread adoption of smartphones as well as the proliferation of mobile payment solutions (CHANNELmobile,2025: 1). According to Statista (2025), smartphone penetration has amounted to US\$ 3.1 bn which in turn has created a fertile ground for digital transactions. Mobile payment platforms such as PayPal, Zapper, SnapScan as well as mobile banking applications (apps) have become an integral part of consumers' daily financial activities. This transition has democratized access to electronic commerce (e-commerce) and consumers in both urban and rural areas are able to participate in the digital economy.

Despite this significant growth of m-commerce, South Africa faces significant challenges brought about by the digital divide. The digital divide is characterized by disparities in digital skills, access to affordable Internet and technological infrastructure (International Trade Administration, 2024: 1). Many individuals, especially in the underserved and rural communities, do not have the necessary knowledge and resources to fully engage in the digital economy. In addition to this, cybersecurity threats such as data breaches, phishing scams and identity theft bring about substantial risks for consumers. Such threats hinder m-commerce adoption because it creates issues around trust in online transactions. The Banking Association South Africa (2025) reports that there has been a surge in phishing scams particularly targeting mobile banking users which has led to significant financial losses in South Africa.

This research study investigated the impact of digital literacy on m-commerce adoption in South Africa and focused on the challenges as well as opportunities for consumers. By creating a Digital Literacy Checklist for commerce, this research study seeks to provide a practical tool that can be used to assess as well as enhance consumer readiness. This research study contributes to the existing literature by providing insights into the specific challenges faced by South African consumers as well as proposes actionable strategies for the promotions of digital inclusion and economic empowerment. This research study sought to explore how digital literacy influences m-commerce adoption in South Africa, especially among underserved communities that are faced with barriers to digital inclusion. Digital Inclusion Theory and Consumer Empowerment Theory guided this research study.

1.1 Research Questions and Hypothesis

The following research questions drove this study:

- How does digital literacy affect the confidence of consumers in using m-commerce platforms in South Africa?
- What role does cybersecurity awareness play in improving trust in mobile payment systems?
- What are the main digital literacy barriers to m-commerce adoption in underserved communities?
- How can a customized digital literacy checklist be used to assess and enhance consumer readiness for m-commerce?

The following hypothesis guides this research study and is based on the themes identified in the research objectives and literature: Higher levels of digital literacy influence the adoption of m-commerce among South African consumers positively.

2. Digital Inclusion Theory and Consumer Empowerment Theory

Digital Inclusion Theory affirms that equitable access to and effectively using digital technologies are crucial for social and economic participation (Heeks, 2022: 689). In the context of m-commerce, Digital Inclusion Theory puts emphasis on bridging the digital divide to allow all segments of society to benefit from digital transactions (Sharp, 2022: 4). This includes providing access to digital literacy training, digital devices and affordable Internet. Consumer empowerment Theory places emphasis on how digital literacy can empower individuals in making informed decisions as well as engaging confidently in the digital marketplace (Tana, Chai & Li, 2024: 2). Consumers will be able to effectively navigate online platforms in a safe manner, safeguard their personal information and make informed purchasing decisions by acquiring the necessary digital skills. Studies by Adel (2024), Mendez-Dominguez, Carbonero, Raya & Castillo De Mesa (2023) and Moleko (2022), emphasize the crucial role of digital literacy in fostering digital inclusion as well as economic development in emerging markets. These studies call for context-specific interventions that will address the unique challenges faced in different communities. In South Africa, m-commerce adoption is hindered by many factors such as the lack of digital literacy skills, limited access to affordable Internet and high data costs. Ebrahim & van den Berg (2024) demonstrates how these barriers disproportionately affect marginalized communities which in turn exacerbate existing socio-economic disparities. Cybersecurity threats are a significant barrier to m-commerce adoption especially in emerging markets like South Africa. Cele and Kwenda (2024) and Investec (2025) report that there is an increase in cybercrimes that targets online banking and mobile payment users. These kinds of threats deter individuals from trusting online transactions which leads to individuals not wanting to engage in online transactions.

3. Research Methodology

This research study adopted a qualitative research approach that was guided by the research onion to gain in-depth insights into the impact of digital literacy on m-commerce adoption in emerging markets like South Africa (Saunders, Lewis, Thornhill, & Bristow, 2019: 130). This research study adopts a qualitative design because it focuses on understanding the context-specific challenges and subjective experiences that are related to digital literacy and m-commerce in South Africa. A qualitative approach was appropriate because of the exploratory nature of the research questions which focus on the behaviors, perceptions and meaning of individuals. Using semi-structured interviews as well as a content analysis, this research study was able to interpret how digital literacy affects the confidence, trust and readiness of consumers in engaging with m-commerce platforms. Using thematic analysis and inductive reasoning supports the qualitative orientations of this research even more. This allowed for the emergence of themes and patterns which were also grounded in real world digital inclusion strategies and lived experiences. The research onion discusses the systematic approach to research design which consists of the research philosophy, research approach, research strategy, research choices and research techniques.

3.1 Research Philosophy: Interpretivism

The research study adopted an interpretivist research philosophy which claims that reality is socially constructed while knowledge is subjective (Saunders *et al*, 2019: 141). The interpretivist philosophy aligns with the study's research aims to understand the perspectives and lived experiences of consumers and e-commerce professionals with regards to digital literacy and m-commerce adoption. Interpretivism places emphasis on the

significance of exploring how individuals understand their experiences. Thus, it is an appropriate philosophy to investigate digital inclusion. The need to understand the participants, experiences, perceptions and contextual factors as well as the exploratory n

3.2 Research Approach: Inductive Reasoning

Between the inductive and deductive research approaches, the inductive research approach was best suited because this approach involved collecting data and then developing themes and patterns from the data collected as opposed to testing a pre-existing hypothesis (Saunders *et al*, 2019: 146). This research approach allowed for new insights and perspectives to emerge as well as led to the creation of the digital literacy checklist which was created directly from the data that was collected.

3.3 Research Strategy: Qualitative Multi-Method Design

A qualitative multi-method research strategy was employed as semi-structured interviews as well as a content analysis was carried out. This research study adopted a qualitative research design to explore the impact of digital literacy on m-commerce adoption in South Africa.

3.4 Semi-structured Interviews

Semi-structured interviews were conducted with 15 e-commerce professionals representing the digital ecosystem in South Africa. Marketing managers specializing in digital marketing in the online retail industry, mobile application developers in the m-commerce industry, cybersecurity specialists with expertise in the mobile payment industry and customer support managers of e-commerce platforms were included. The interviews were conducted in person over a six-week period during October and November 2024 in Johannesburg and Cape Town South Africa. The mentioned urban centers were chosen as they are the digital and commercial hubs within South Africa. The participants were primarily based in urban and peri-urban areas, however many of them worked for national platforms that cater to rural users. This allowed the broader consumer landscape to be included. Each interview was about 45 minutes long. This time frame allowed for the sufficient flexibility of scheduling the interviews thus reaching thematic saturation.

A diverse range of expertise and perspectives were needed thus purposive sampling was used (Islam & Aldaihani, 2022: 6). Each participant was selected because of their knowledge regarding digital literacy challenges in South African and because of their experiences in the m-commerce sector. The sample size of 15 achieved thematic saturation because the data reached a point of redundancy as new interviews were not providing new findings or themes. The key themes surrounding the interview questions were the role of digital literacy in fostering consumer trust, the impact of cybersecurity concerns on consumer engagement, the challenges and opportunities for promoting digital literacy among m-commerce users and the effectiveness of current digital literacy training initiatives. The interview questions were open ended and prompts were also used to encourage participants to provide in-depth responses. All interviews were conducted face to face and lasted approximately 45 minutes. In addition, all interviews were audio-recorded with the participants' consent. Thematic analysis was used to analyze the interview transcripts. A systematic process of identifying, analyzing and reporting themes within the data was employed.

3.4.1 Document and Content Analysis

A content analysis was conducted using 20 digital literacy training materials, policies and reports from various organizations. The following five international frameworks and guidelines were analyzed: UNESCO Digital Literacy Framework, European Digital Competence Framework (DigComp), ISTE Standards for Students, OECD Digital Skills Framework, and ITU Digital Skills Toolkit. The following five regional and African resources were analyzed: Research ICT Africa Report, Smart Africa Digital Skills Initiatives, African Declaration on Internet Rights and Freedoms, Alliance for Affordable Internet Reports and SADC Digital Skills Strategy were analyzed. The following South African resources were analyzed: Department of Communications and Digital Technologies Digital Skills Strategy, South African Communications Regulatory Authority Reports, SABRIC, CERT-ZA Cybersecurity guidelines, Code4Change, reports from Vodacom, Telkom, MTN and Cell C as well as resources from the Financial Sector Conduct Authority were analyzed. The documents were selected because they were relevant to the study's research questions as well as because of its potential to provide a snapshot of South Africa's digital literacy initiatives. The analysis focused on providing the definitions and frameworks used to address digital literacy, the interventions and strategies that were implemented to promote digital literacy, the

gaps and limitations of current digital literacy initiatives and whether there was information about online security and fraud preventions within the documents. A detailed coding framework was created with broad categories such as definitions, training strategies, policy recommendations and security awareness. Under each of the broad categories with sub-categories under 'definitions' such as basic digital skills, critical evaluation of information and online safety. The coding framework was applied to each of the 20 documents and ATLAS to software was used to code the data.

3.5 Ethical Considerations

All applicable ethical considerations were addressed by obtaining informed consent from each of the participants before conducting the interviews. Participants were informed about the purpose of this research study, how and what data would be collected and used as well as their right to withdraw from this study at any time. The audio recordings as well as transcripts were anonymized to protect the participants' confidentiality. This research study adhered to all the ethical guidelines of The University of Johannesburg's Ethics Committee. The data collected for the content analysis was publicly available, thus a secondary data collection form was filled out for approval and referenced appropriately in the research study.

4. Findings and Results

The analysis of the semi-structured interviews as well as the content analysis of the 20 documents yielded key themes relating to digital literacy and m-commerce adoption in South Africa. The findings are visually presented in figure 1 below and then discussed in detail as well.

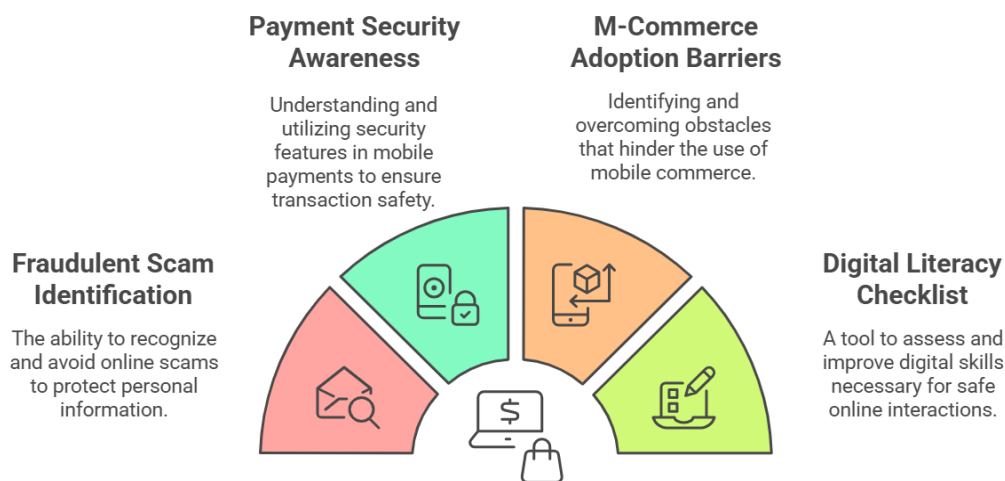


Figure 1: Enhancing Consumer Confidence Through Digital Literacy in M-Commerce (Source: Author's Own).

4.1 Building Consumer Confidence Through Digital Literacy

The participants consistently emphasized a strong correlation between digital literacy and consumer confidence in m-commerce. A cybersecurity specialist reported that when consumers understand how online transactions work, their fear is reduced significantly as the consumer is aware of which websites are secure as well and can recognize potential scams. One of the marketing managers also reported that consumers who are digitally literate trust online payment systems more because they are aware of the security measures that are in place. In addition to this, the ITU Digital Skills Toolkit, OECD Digital Skills Framework and SABRIC Cybersecurity Awareness materials highlight the importance of educating consumers about transacting securely which directly contributes to increased confidence. Thus, a direct correlation between understanding security measures and consumer confidence kept recurring as a theme across the interviews and content analysis. This finding represents the checklist item for checking whether the padlock symbol is visible in the address bar of the website that the consumer plans to purchase from because the padlock symbol indicates that the website is secure.

4.2 Recognizing and Avoiding Online Scams

Higher digital literacy skills improve the consumers ability to recognize as well as avoid online scams. This was another theme that was continuously highlighted by the participants. A developer stated that a lot of fraudulent

apps mimic legitimate apps but when consumers are digitally literate, they will be able to recognize this. Adding to this, one of the cybersecurity specialists said that when consumers understand what phishing is and how it works, they are less likely to fall victim to it because they can spot suspicious sender addresses, suspicious requests for information and grammatical errors. ITU Digital Skills Toolkit, OECD Digital Skills Framework and African Declaration on Internet Rights and Freedoms documents all supported the above statements and led to checklist item of 'can you recognize phishing email or SMS'?

4.3 Awareness of Mobile Payment Security Features

The training materials from major South African mobile payment organizations strongly emphasize educating consumers on the security features such as two-factor authentication (2FA) and transaction verification. FNB explains how to set up 2FA and how it adds an extra layer of protection. In addition, a customer support manager explained that when consumers understand 2FA, they are more likely to set it up and this in turn will reduce unauthorized access to their accounts. A marketing manager said that campaigns promoting 2FA among other security features are regularly being implemented. This focus on security features directly influenced the checklist item relating to 2FA.

4.4 Barriers to M-commerce Adoption

The three prominent themes that came up as barriers to m-commerce adoption were the lack of basic digital literacy skills, trust and security concerns and socio-economic disparities. With regards to limited digital skills, majority of the participants emphasized the need for consumers to at least have basic digital literacy skills. One of the application developers stated that many users struggle to use the basic smartphone functions such as navigating the settings or downloading apps and this contributes to the difficulty of using m-commerce applications. The customer support managers all said that they receive many calls from users that do not know how to use their mobile banking apps and payment systems which triggered two more checklist items. Concerns about data privacy and online fraud are significant deterrents to commerce adoption. Participants reported that many consumers are hesitant to shop online because they fear their personal information will be stolen and they will be scammed. One of the cybersecurity specialists affirmed that the high rate of cybercrime in South Africa erodes consumer trust in online platforms. Lastly, socioeconomic disparities such as limited access to affordable Internet and digital devices significantly hinders m-commerce adoption. Almost all the participants reported that the underserved communities and rural areas lack the resources and infrastructure that is necessary to participate in the digital economy. A marketing manager claimed that the high cost of data and lack of Internet access are major barriers for South Africans especially in the rural areas. Research ICT Africa, Alliance for Affordable Internet Access and SADC Digital Skills Strategy all support this finding as well.

4.5 Development of the Digital Literacy Checklist

The Digital Literacy Checklist in Table 1 below was created by understanding the core components that make up digital literacy such as basic computer and smartphone skills, information literacy, online safety and security, communication and collaboration skills and digital citizenship. The research study's focus is on m-commerce, thus only skills directly relevant to mobile transactions were included such as mobile banking, mobile payment apps and online shopping. Cybersecurity principles were incorporated as they address the risks linked to online transactions such as online scams and phishing. The Digital Literacy Checklist was adapted to the South African context referring to mobile payment platforms because it is commonly used by South Africans. In addition to this, the issue of high data costs as well as the high rate of cybercrime in the country were also factors. Lastly, the principles of digital literacy, m-commerce best practices, contextual knowledge and cybersecurity awareness from both the content analysis and interviews were synthesized. Based on the findings, a Digital Literacy Checklist was developed which serves as a practical tool to assess and enhance consumer-readiness for e-commerce.

Table 1: Digital Literacy Checklist (Source: Author’s Own)

Digital Literacy Checklist This checklist is designed to help you assess your digital skills for safe and effective mobile commerce. Answer each question honestly. If you answer "No" to several questions, consider seeking training or assistance to improve your digital literacy skills. Yes=1 and No=0		
Scoring: <ul style="list-style-type: none"> • 14-21 Yes: You have strong digital literacy skills. • 7-14 Yes: You have moderate digital literacy skills. You will benefit from further training. • Below 7 Yes: You need significant assistance with your digital literacy skills. 		
Section 1: Basic Digital Skills 1.1 Can you confidently navigate the settings on your smartphone? (adjust volume, screen brightness, Wi-Fi settings) 1.2 Can you download and install apps from official app stores (Google Play Store, Apple App Store)? 1.3 Can you use a mobile web browser to search for information online? 1.4 Do you know how to connect to a secure Wi-Fi network? 1.5 Can you send and receive emails and SMS messages?	Yes (1)	No (0)
Section 2: Mobile Payment and Online Transactions 2.1 Do you understand how to use mobile banking apps (FNB, Standard Bank, Absa)? 2.2 Have you turned on two-factor authentication for your mobile banking app? (This adds an extra layer of security.) 2.3 Do you know how to check your transaction history on your mobile banking app? 2.4 Can you use mobile payment platforms like Payfast or PayPal to make payments? 2.5 Before you buy something online, have you checked if the website has a padlock symbol (🔒) in the address bar? (This shows the website is secure.) 2.6 Do you know how to safely store your passwords and PINs?		
Section 3: Online Safety and Security 3.1 Can you recognize a phishing email or SMS? (does it ask for your password or personal information?) 3.2 Do you know not to share your personal information (ID number, bank details) with unknown individuals online? 3.3 Do you avoid clicking on suspicious links or attachments in emails or SMS messages? 3.4 Do you know how to report a fraudulent transaction to your bank or mobile payment provider? 3.5 Do you regularly update the security software on your smartphone? 3.6 Do you understand the importance of creating strong, unique passwords?		
Section 4: Data Management and Awareness 4.1 Do you understand how mobile data usage works and how to monitor your data consumption? 4.2 Are you aware of the risks of using public Wi-Fi for sensitive transactions? 4.3 Do you know how to clear your browsing history and cache on your mobile browser? 4.4 Do you know where to find reliable information about online safety and m-commerce? (Government websites, NGO websites)		

5. Discussion and Implications

The significant role of digital literacy in m-commerce adoption within the unique landscape of South Africa is understood in the findings of this research study. The consistent emphasis of digital literacy as a driver for consumer confidence exhibits its pivotal role in navigating the complexities of online transactions. The discussion is visually presented in the figure below and then discussed.

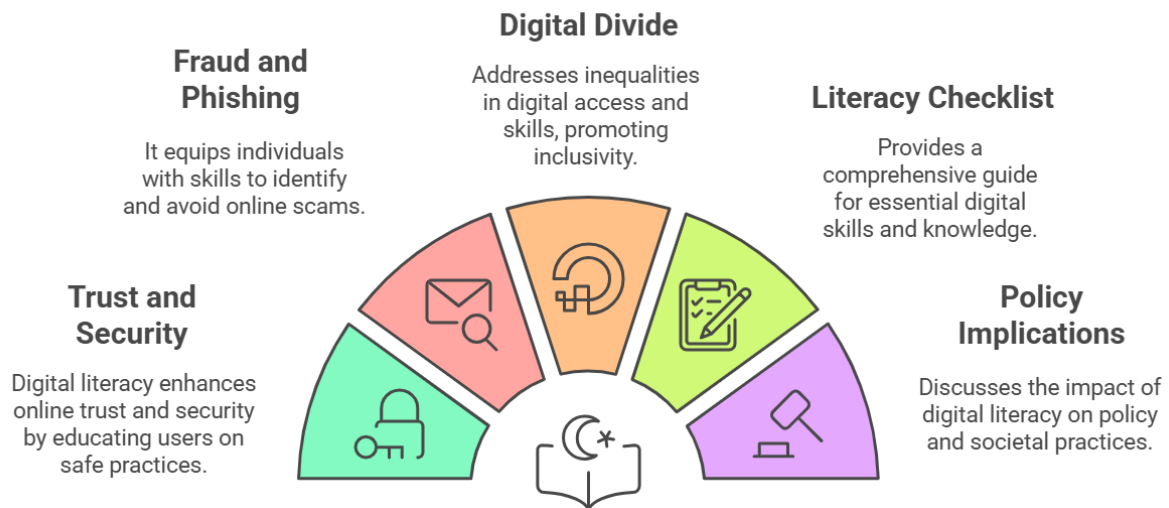


Figure 2: Empowering Trust and Security Through Digital Literacy Skills (Source: Authors Own).

5.1 Trust and Security through Digital Literacy

This research revealed a strong correlation between digital literacy and consumer trust in m-commerce platforms. Participants highlighted that when users understand security protocols such as 2FA and https protocols, fears of online transactions are mitigated. Within the context of m-commerce, digital literacy improves perceived usefulness and perceived ease of use. The Digital Literacy Checklist, which is directly informed by these findings, serves as an assessment tool for empowering consumers by assessing their understanding of

such security measures. Within the context of m-commerce, digital literacy enables individuals to use online platforms effectively as well as educate them about the security features. The Digital Literacy Checklist, which is directly informed by the findings of the study, serves as a practical assessment tool that can empower users because it assesses and improves their understanding of security measures.

5.2 Digital Literacy and Cyber Fraud Prevention

Being able to recognize and avoid fraudulent scams such as phishing attacks emerged as a critical outcome of digital literacy. The documents and participants highlight the significance of educating consumers about common phishing techniques and suspicious online activities. The finding addresses the importance of integrating cybersecurity awareness into digital literacy training programs. The checklist item regarding phishing serves as a proactive measure to enhance consumer vigilance.

5.3 Addressing the Digital Divide in South Africa

The digital divide in South Africa is an issue that is complex, and a multi-faceted approach is needed. The approach should encompass several things. Firstly, affordable and reliable Internet access must be provided particularly for the underserved and rural areas. Partnerships with mobile network operators to offer affordable data packages, infrastructure development and community Wi-Fi projects could possibly be great solutions to these issues. The digital needs and digital skills of South African consumers vary, thus targeted digital literacy training programs need to be implemented. Such programs should focus on basic digital literacy skills, using m-commerce platforms and online safety. Online tutorials, community-based training and mobile training units could be very effective strategies. Digital Inclusion initiatives that address socio-economic disparities need to be promoted. Providing access to affordable digital devices, offering financial literacy training as well as supporting small businesses in adopting m-commerce business practices will help realize such initiatives. The digital divide can be addressed by leveraging the expertise and resources of government, NGOs, the private sector and community organizations. The Digital Literacy Checklist is designed to serve as a self-assessment tool for consumers. The checklist provides a structured way for consumers to evaluate their digital literacy skills and then also identify areas for improvement. Consumers will be able to use the checklist to assess their readiness for m-commerce, identify the skills that they need to develop, track their progress regarding their digital literacy skills development and use the checklist as a prompt for conversations with others that are more digitally literate.

5.4 Implementing the Digital Literacy Checklist

The Digital Literacy Checklist in Table 1 should be distributed in a variety of mediums such as printed copies in community libraries and centers as well as digital copies on NGO and government websites. If the digital copy is being used, then the participant should either write '1' if their answer is yes and '0' if their answer is no. The number of yes and no answers will be automatically calculated for ease of counting, which will be beneficial for larger audiences. If the Digital Literacy Checklist is printed in hard copies, then the number of yes and no answers will need to be counted manually. The checklist was informed by the data collected from the interviews and the content analysis. The widespread adoption of this checklist could lead to increased digital literacy among consumers resulting in more confident individuals participating in m-commerce. The objective of economic empowerment can be met, especially for marginalized communities. The checklist can also aid in reducing online fraud as well protect consumers from financial losses by promoting cyber-security risks. The Digital Literacy Checklist can be used as a pre and post assessment tool by implementing it into existing digital literacy training programs. Trainers can use this checklist to identify the specific needs of individuals and then tailor their training accordingly. In addition to this, new training materials and modules can be developed by using the checklist as a guide.

5.5 Policy and Educational Implications

The findings revealed implications for policy and practice. Digital literacy needs to be integrated into school curricula on all levels from primary to tertiary. Some ways can be teaching basic computer skills, how to critically evaluate online information as well as online safety. Educational institutions can further provide training relating to using m-commerce platforms and mobile payment solutions. Government policies should promote digital inclusion through investing in its infrastructure development for Internet access, provide funding for digital literacy programs, enact consumer protection laws that address data privacy and online fraud, support initiatives

specifically focusing on the promotion of digital entrepreneurship as well as address the high costs of mobile data and implement strategies to lower the cost of data.

5.6 Study Limitations and Future Research

It is important to note that this Digital Literacy Checklist is not a substitute for digital training but rather a guide as it will provide a snapshot in an individual's digital literacy skills. The digital landscape is constantly evolving and allows for the emergence of new technologies and threats. Thus, the checklist will need to be updated to reflect such changes to ensure its relevance. This research study has some limitations that should be acknowledged. The study's qualitative design is rich in insight but can be seen as generalizing broader consumer populations. The findings reflect institutional viewpoints as opposed to consumer viewpoints. Lastly, the findings are rooted within the South African context thus may limit its applicability to other national settings. These limitations point to opportunities for future research. Future studies can incorporate the consumer's voice especially from underserved communities. Quantitative validation of the checklist can be done, which could then transform it into a standardized assessment tool. Lastly, exploring digital literacy and m-commerce adoption in other African contexts can assist with the transferability of the checklist.

6. Conclusion and Recommendations

This research study explored the link between digital literacy and m-commerce adoption in South Africa. Through integrating rich interview data and systematic content analysis, the impact of digital literacy on consumer confidence, security awareness and digital inclusion was discovered. The findings prove that digital literacy is a foundational pillar and not just a supplementary skill for m-commerce adoption. Participants continuously highlighted the importance of empowering users to navigate online transactions. From the insights gathered, the Digital Literacy Checklist was created as a practical application of this research study providing a tangible way for individuals to assess and enhance their digital literacy skills. This research also offers actionable insights geared towards businesses, educators and policymakers. Targeted digital literacy initiatives addressing the specific needs of South African consumers especially those in underserved communities must be a priority. Advocating for expanded Internet access, affordable data and context-specific training programs, the barriers that hamper digital inclusion in South Africa can be overcome.

Ethics Declaration

Ethical Clearance has been obtained for this Research Study and has been reviewed by the School of Consumer Intelligence and Information Systems at The University of Johannesburg.

AI Declaration

No AI tools were used in the creation of this paper.

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