

# DIGITALIZING ABOVE 60: BOON OR CURSE

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## Abstract

*Digitalizing- the conversion of hard copy materials or paper files and documents into digital files and documents is the demand of the running time. Whatever one does there is digitalizing in it. Whether a person buys vegetables, he either uses the various applications available to place order or even if he purchases it physically, he uses the payment applications to pay the amount. A person spends his maximum time in devices now. He uses mobile phones, laptops, tablets etc. his entire day, spending time on the various applications available for socializing or for daily essentials. A person spends his time playing online games with friends, chatting or more. Every minute a person keeps himself engaged with electronic devices or applications available. This is the need and want of the time. Even if the need and want is an ease for Gen Y, Gen Z, the digitalizing is difficult to adapt for age groups above 60. For senior citizens, i.e. age groups above 60 years, it is tough to easily understand and digitalize oneself. Hence, the main objective of the study is to analyze how easy or difficult it is for the senior citizens i.e. age groups above 60 years to digitalize and use the various digital platforms available. Also, the study shows how digitalizing acts as a boon to society and a curse at the same time. A questionnaire shall be used to collect responses from respondents and further an analysis to be done to find the result.*

## Keywords:

*Digitalizing, Senior Citizens, Technology, Boon, Curse*

## 1. INTRODUCTION

Technology is the use of scientific knowledge for practical purposes or applications, whether in industry or our daily lives. Technology revolves around us, and we revolve around technology. Technology surrounds us. From the morning tea to the dinner people make, everything revolves around technology. People use gas ovens, microwave oven or a tea maker for preparing their morning tea which is technology. The whole day she/he uses mobile phones, laptops, tablets and several other devices which is technology [1]. The dinner she/he eats is again used using technology. Everything from wheels to computers to medicine to zippers and buttons on clothes is technology.

The present-day lifestyle for all generations and social class is dependent on technology. A young girl who goes to school or college gets up in the morning and the first thing she does is not physical communication or interaction with family but takes her phone and sends good morning wishes to friends and the family members sitting in the next room or at times beside her. She then uses various devices and gadgets to get her ready for school or college and travels in a bus or again uses various applications available to book public transport (taxi/bike etc.) and reaches her destination. She comes across different technological devices in school/college like smart classrooms, smart boards, smart televisions, e-resources that help her learn new things and then returns home again using technology [2]. She uses her tablet or mobile phone to study the notes sent to her by her teachers and then sits for dinner with family perhaps watching television.

Hence, her day starts and ends with technology. So is the situation with all generations [3].

A middle-aged wife uses different technologies to complete her household chores and uses more gadgets if she is professionally working to complete her household tasks faster. So does a man. He gets up in the morning with his alarm clock or mobile alarm clock ringing by his side. He checks his phone after stopping the alarm and sends some good morning messages to his dear ones and goes to the washroom [4]. He brushes his teeth with a toothbrush which is technology, then makes his coffee in a coffeemaker using technology and then perhaps walks for some time on the treadmill he has at home. After exercise he shaves using a mechanical razor and then takes a bath. He makes his morning breakfast in a microwave oven and eats it checking some emails on his laptop and then leaves for the office in his four-wheeler. He reaches his air-conditioned office and sits in his chair, working on his laptop- all of which is technology. He returns home and prepares dinner in a gas oven and tries making new dishes with the help of some videos he is watching on his phone and asks his virtual assistant to play songs for entertainment. He sits to eat his dinner watching a new web series on his television which he plays through some application. He again sets an alarm in his phone for the next morning and goes to sleep. Hence, he also depends on technology [5].

Technology serves a purpose for all human beings. It meets human needs easily. It also has complications but is more of a boon. An elderly retired couple staying away from children, who work in a different country, is dependent on technology. They get up in the morning with their alarm clock ringing, freshen up and go for a walk. They return home and make breakfast using a toaster and gas oven and while having breakfast, speak to their children through video conferencing application using their tablet. They then watch television in the afternoon while having lunch and then drive to their relative's place in a cab which they book using the various applications available. Before going they order some sweets and snacks through the online applications available. They return home and sit for dinner watching television and talk to their children over their mobile phone and then go to sleep, setting their alarm and having their medicines which are also a part of technology. Hence, it is not the age group or generation that chooses technology; it is technology that chooses the age group or generation i.e. which generation is comfortable with what technology. Technology is for all, every generation, every society and every individual [6].

Thomas Edison created the world's first industrial research laboratory and is known as the Father of Technology. Technology is a recent marvel in our everyday life. It allows the most difficult tasks to become easy and more efficient [10]. In the narrowest sense, technology consists of all manufactured objects. Technology includes both what things are made and how things are made. It is a more organized way of doing things. The word technology brings various devices to mind such as laptops, tablets, mobile phones and so on. Adopting technology in personal and

professional life is the call of the day. Technology has ultimately led people to digitalization.

Digitalization is converting information into digital format. It is rather a mechanical process of translating physical data into a digital format. Digitalization makes tasks easier. It helps improve efficiency in work making things more productive. Getting digitalized in the changing technological world is very important. Humans today use the memory available in their devices more than their own memory [7]. Digitalizing has also become important today for all age groups and generations. Be it social media interaction, be it organizing conference or meeting, be it online classes, be it storing important documents to communication- everything has become digitalized. People talk less face-to-face but more on communication applications like WhatsApp, Messenger, Facebook and so on. Companies share their information more on LinkedIn than any other platform. People use DigiLocker to store information and documents rather than carry it physically. The use of Google Meet, Google Classroom and other Google Platforms has become very common today. Whether it is in the field of education or socializing, use of digital platform has become very common today.

A teacher uses Google Classroom, Google Meet, Gmail, Zoom and many such applications to communicate and teach students. Organizations operating in one country can easily communicate and hold meetings with organizations in a different country with the use of online applications and technology. People can keep track of their physical health using the various health digital applications available in digital watches, mobile phones etc. So it is possible for people travelling elsewhere to keep a track of what is happening in their homes with the help of surveillance camera installed in their homes and connected applications installed in their devices. Previously when work at office would have been done using pen and paper, it is now done using various software and applications in devices through the internet. Digital efforts have been proliferating for years as companies are striving to catch up with technological innovation. An elderly couple is also dependent on technology and digital platforms now [8].

For the elder generation, digitalizing has become very important. With parents staying away from children or parents staying with children also need various applications in their mobile phones to stay with ease in the fast-changing technological society. The elderly couple staying alone, away from children, who are unable to visit the different markets buying different everyday need, uses Blinkit, Big Basket for this. They use Flipkart, Amazon and Myntra for buying various other commodities, Swiggy and Zomato for online food, PharmEasy, MedPlus, Netmeds for purchasing medicine, Ola, Uber, InDrive to book instant taxi for transportation purpose, uses Netflix, Jio Cinema and such applications in their television to watch movies and web series and other programs. They use Google Pay, Paytm for payment and money transfer, Facebook, Whatsapp for socializing, Zoom, Skype, Google Meet to talk to their children staying away or relatives and friends. They use JioSaavn, Gaana, YouTube as their entertainment applications, uses IRCTC Rail Connect to book railway tickets and not only, so they also use the various game applications to play game in their free time. So, with children staying with them or away from them, the elder

generation also depends on digital platforms and applications available in their daily life [9].

Today, people use more of Nykaa than purchasing cosmetics offline, use more of Myntra than visiting stores physically, use WhatsApp to communicate rather than talk or meet physically, use Facebook, WhatsApp, Snapchat, Telegram to communicate and socialize, Google Maps to find directions to various places, Paytm, Google Pay to transfer money and pay bills and so on. On one hand, where tasks are getting easy with these applications, on the other hand people are also getting lazy, developing health problems getting digitalized. When things can happen with just a click in the mobile phone, why travel to the place to purchase the goods? It is a boon to order things via these applications and get it immediately or within some time without travelling to the place. But this digitalization has also led to sitting back at home with no workout, no activity making people lazy, using mobile phones and gadgets the whole day affecting the eyes. Not only so, the physical visit to the place with friends and family, the interaction, the communication, the fun that was possible has all changed due to digitalization. The family bonding, the gossip, the entertainment style has changed totally. Now, a daughter uses more of applications to wish good morning to her father in the next room rather than physically wishing him. The bond, the emotional attachment and touch which is required in all relationships is decreasing. It is a more robotic situation now than an emotional one. Thus, digitalizing is not only a boon but also a curse in certain instances.

People who have attained the age of 60 years and above are senior citizens. Old age is the range of ages for people nearing and surpassing life expectancy. It is thus difficult for them to get digitalized easily without letting the probable frauds and negativities of digitalization. The term senior citizen was coined in 1938 during a political campaign and has been used since for the elderly people. People above 60 years of age and have attained retirement are the senior citizens. They are not very comfortable with technology and hence uncomfortable with digital platforms too. They have chances of getting cheated and frauds. Digital frauds happen when someone uses a computer or other devices with access to the internet to deceive or abuse web-enabled assets for financial gain. There are many types of digital frauds – from click fraud to card cracking to account takeover fraud and the most large-scale fraud attacks use some types of automation to make bots do all the work. When criminals try to use emails, websites, malicious software or other methods to learn personal details of a person it is digital frauds. Hence it is difficult for senior citizens to avoid these frauds and safely get digitalized. All generations all age groups can face digital fraud, and it is more with senior citizens who have lesser understanding of digitalization and gets cheated easily. Anybody asking to click on a fraudulent link or asking to share One Time Password can easily get the information from the senior citizens as they have little or at times no knowledge of what is digital fraud or what can happen if they face one. Thus, digitalization is more of a curse in these instances to the senior citizens than a boon. However, there is a way to combat this. By developing digital literacy skills, senior citizens can also take advantage of tools to manage their finances, shop online and communicate with people around the world via email and social media and other digital platforms.

## 1.1 ADVANTAGES OF DIGITALIZATION

Digitalization has several advantages. Some are:

- Increased efficiency
- Cost Reduction
- Flexibility
- Customer Loyalty
- Innovation

## 1.2 DISADVANTAGES OF DIGITALIZATION

Digitalization has several disadvantages too. Some are:

- Complexity and Fragmentation
- Lack of standardization
- Risk of Failure
- High Cost
- Data Security Concerns

Ageing is a natural and inevitable process. It does mean that one may not feel at one's youthful best physically but one is at a greater advantage in terms of emotional strength, experience and wisdom. However, one cannot deny that elders' especially senior citizens, face numerous challenges in the modern world. While Covid boosted the pace of digitalization, the younger generation became busy catching up with the trends and adapting to the technological changes in society. But it was observed the seniors could not or even if they could it was least adaptation and is still struggling. Government is trying to spread digital literacy especially for the senior citizens to fight this struggle and fraud associated to digitalization. This study hence is to understand how easy or difficult it is for senior citizens to get digitalized in the fast-changing technological world and how they feel this situation can be handled.

## 2. OBJECTIVES OF THE STUDY

The primary objective of the study is to understand whether digitalizing is a boon or curse for the senior citizens, i.e. age groups 60 years and above who are struggling with digitalizing. Whether it is easy or difficult for them to adjust to the changing technology is the main objective of the study. The study is also to find out the meaning of digitalization to senior citizens, whether they use digital platforms, what digital platforms they use and what is the purpose of using digital platforms, how regular or irregular they use digital platforms. Finally, the study is to know the various applications senior citizens use, how they have come to know and learn the applications they use and whether digital literacy be helpful for them or not.

## 3. METHODOLOGY

Research design is a plan specifically created to answer research questions. Descriptive research is used to describe a situation, subject, behavior or phenomenon. It is a scientific method which involves observing and describing the behavior of a subject without influencing it in any way. Descriptive method is used to answer questions of who, what, when, where and how associated with a particular research question or problem. It tries

to gather quantifiable information used to analyze a target audience or a subject. In this study, descriptive research method has been used. Both primary data and secondary data have been collected. Secondary data collected through the internet, previous research papers and books while primary data conducted through survey done through questionnaire. A questionnaire was prepared, and information collected from the age group 60 years and above. 60 respondents from the age group 60 years and above were considered. Both online and offline surveys were done using questionnaires as the research instrument. The sample was collected from parts of Kolkata, North 24 Paraganas, South 24 Paraganas, Howrah and Hooghly. Simple data analysis process was used, and Microsoft Excel was used to analyze the data and draw an interpretation.

## 4. SURVEY ANALYSIS AND INTERPRETATION

Table.1. What is technology according to you?

Options	No. of Respondents
Innovation	19
Use of Machines	5
Use of Software and apps	15
Use of scientific knowledge	19
Any Other	2

32% of the respondents believe technology is innovation, other 32% believe it is use of scientific knowledge, 25% of them believe technology is use of software and apps, 8% feel it is use of machines and only 3% of the respondents have selected any other by which they mean all the above options together, work processing, use of technology using machines.

Table.2. Where do you use technology?

Options	No. of Respondents
Home	34
Workplace	5
Travel	15
Any Other	6

57% of the respondents use technology at home, 25% use technology while they travel, 10% of them have selected any other where they have mentioned they use technology whenever and wherever required, in all spheres of life, in every walk of life, during medical needs, only 8% use technology at workplace. Hence, since the age group targeted is above 60 years mostly, they are retired and so they use technology less at the workplace and more at home and travel.

Table.3. Does technology ease lifestyle?

Options	No. of Respondents
Yes	60
No	0

100% of the respondents, i.e. all respondents have said technology eases lifestyle because it is fast and accurate, to search

for information they use their phone, technology increases accuracy of tasks, saves time and energy, automates various tasks. The respondents believe technology brings the world close to home, everything is just a click away, saves energy, make tasks more efficient and productive making living conditions more comfortable. It minimizes the investment of time and maximizes output. Respondents believe it is from shopping to research, cooking to shopping, in banking, in investment system, for travel purpose, updates our knowledge, it has made the world a smaller place, locate places on Google Maps, shop, monitor through CCTV, in medicine, in robotics, everywhere. Thus, respondents believe technology is everywhere and definitely eases lifestyle.

Table.4. What is digitalization according to you?

Options	No. of Respondents
Using software and apps	16
Using computers and internet	23
Using machines in daily work	5
Storing data digitally	9
Any Other	7

According to the respondents, 38% believe digitalization is using computers and internet, 27% believe it is using software and apps, 15% believe digitalizing is storing data digitally, 12% have opted the option any other where they have said digitalization is technology, digitalization means all the other options stated above and the other 8% believe digitalization is using machines in daily life.

Table.5. How important is it to become digitalized in today's world?

Options	No. of Respondents
Very Important	36
Important	21
Not Important	3

60% of the respondents believe that becoming digitalized is very important, 35% believe it is important to become digitalized and only 5% believe it is not important to become digitalized. This shows how important digitalization has become today. Be it the elder generation, the young ones or even the infants are totally surrounded by digitalization today.

Table.6. How well do you know about the various digital platforms and technology?

Options	No. of Respondents
High	7
Medium	25
Low	18

14% of the respondents believe they know everything (high) about the various digital platforms and technology, 50% believe they know something (medium) about the various digital platforms and technology and the other 36% of the respondents believe they know very little (low) about the various digital platforms and technology.

#### 4.1 WHAT ARE THE DIGITAL PLATFORMS/APPS YOU USE THE MOST?

Digital platforms and applications are a part of every life today. Be it a newborn child, teenager, middle aged person or an elderly person, everybody uses technology and prefers to become digitalized. The age group surveyed i.e. 60 years and above has stated they use WhatsApp, Google Pay, YouTube, Facebook, Instagram, various shopping apps, railway booking apps, banking apps, post office apps, mutual fund apps (places of investment), some of them use surveillance camera hence use the CCTV apps, Truecaller, Food apps like Swiggy, Zomato, Home delivery apps like Blinkit, Big Basket, various transportation apps like Ola, Uber, various medical apps like Apollo 24X7, MedPlus, they use Google search engine to watch various news and find images of birthday wish or morning and night wishes. They use various digital platforms and devices. Use of smart phones, smart televisions and tablets has also become very important today as per the survey.

Table.7. Why do you use digital platforms/apps?

Options	No. of Respondents
For easy and fast work	57
For style	8
For socializing	21
For modernizing and updating	19
Any Other	0

Since it was a multiple choice question, respondents could select more than one option, 57 of the respondents stated that they use digital platforms/apps for easy and fast work. Maximum respondents have stated this and said digitalization makes tasks easy and fast. 21 respondents have stated they use digital platforms/apps for socializing, 19 respondents use it for modernizing and updating themselves which is also necessary at times, 8 respondents use digital platforms and apps for style. However, none have opted for the option any other.

Table.8. When do you use these digital platforms/apps?

Options	No. of Respondents
Daily	51
Weekly	2
Monthly	2
Emergency	0
Free time and Anytime	5
Any Other	0

85% of the respondents said that they use digital platforms/apps daily, 9% of them have said they use it during their free time and anytime, 3% of the respondents have said they use it weekly and the other 3% said they use it monthly. However, no respondent opted for the options, emergency and any other. This shows how important it is getting digitalized today even for the age group 60 years and above.

Table.9. Are digital platforms/apps helpful to you?

Options	No. of Respondents
Yes	60
No	0

All the respondents, i.e. 100% of the respondents have stated that digital platforms and apps are helpful to them in the journey of their everyday life. It keeps them updated about the world, easy access to all information about the world, helps in completion of tasks in no time, for transaction, payments, online purchases, saves time, enhances knowledge, helps in mass communication and socializing and also to keep themselves updated.

Table.10. Do you find it easy to operate the digital platforms/apps?

Options	No. of Respondents
High	21
Medium	37
Low	2
Not at all easy-very difficult	0

62% of the respondents have said medium (i.e. neither too easy nor too difficult) to operate the digital platforms/apps, 35% have said high (i.e. they find it easy) to operate digital platforms/apps, 3% have selected the option low (i.e. they find it little difficult) to operate. However, none have opted the option not at all easy-very difficult.

#### 4.2 WHICH DIGITAL PLATFORMS/APPS YOU FIND EASY TO USE?

Respondents have stated they find some digital platforms/apps easy to use. These are WhatsApp, YouTube, search engine Google, Google Maps, Google Apps, computers, smart television and smart phones.

The age group 60 years and above however, do not use more of the workplace apps or digital platforms hence depend more on apps and digital platforms they use more at home or during travel.

#### 4.3 WHICH DIGITAL PLATFORMS/APPS YOU FIND DIFFICULT TO USE?

Respondents have stated they find some digital platforms/apps difficult to use. These are banking apps, gaming apps, certain software, editing apps. They have also stated they find difficulty in using smart television, smart phone and computer at instances also since they do not know everything of these digital platforms and land up selecting or opening unwanted or harmful sites or apps or links where they get cheated or face difficulty losing resources or assets or other important information and details about themselves.

Table.11. Do you feel safe to use digital platforms/apps?

Options	No. of Respondents
Yes	34
No	26

57% of the respondents feel safe to use digital platforms/apps, 43% of them do not feel safe using digital platforms/apps. The difference is very small; hence, it can be understood that the age group 60 years and above is not very confident in using digital platforms/apps and feel unsafe to use it at times. Those who have responded yes that they feel safe to use digital platform/apps; it is because they feel secured about certain apps and hence only use those apps, they use only those apps that playstore certify, use user friendly apps and those apps which provide good privacy and security. Those who have responded no, they feel they cannot depend on digital platforms/apps and have a fear of fraud, getting hacked, find it difficult to identify genuine links and apps and feel there are possibilities of Cyber-attack.

Table.12. Have you ever been deceived or faced fraud using digital platforms/apps?

Options	No. of Respondents
Yes	15
No	45

75% of the respondents have said they have not been deceived or faced fraud using digital platforms/apps while the other 25% have said they have faced fraud and been deceived. Those who have faced fraud have been cheated or deceived while using money transaction apps, bill payment, at ATM but not received money, faced credit card scam and mostly faced monetary fraud.

Table.13. Do you think digital literacy/knowledge is required for better usage of digital platforms/apps?

Options	No. of Respondents
Yes	60
No	0

All the respondents i.e. 100% of the respondents think digital literacy/knowledge is required for better usage of digital platforms/apps. The reasons are: so that people do not get cheated or deceived, to use digital apps efficiently and for better use, the era we are in demand being digitalized but safely, so as to not face fraud, so that one does not click on false and harmful links and apps and to find the system and usage easily eventually.

### 5. CONCLUSION FROM THE SURVEY

The survey conducted concludes that everybody in the age group 60 years and above feels digitalization is important and is required to sustain in the fast changing digital and technological world now. Digitalization is a boon at home, travel, anywhere and everywhere. Everything has become digitalized, and this digitalization has helped in every work one does. Whether it is paying bills, booking tickets, watching movies or serials, socializing, or communicating, technology and digitalization using various software and applications has become the ultimatum. The age group 60 years and above, although not very comfortable with technology and digitalization feels it is much needed and is trying to adopt digitalization. However, they feel it is difficult to use and implement digitalization at times since they are not well accustomed to the system and techniques of digitalization and hence require digital literacy. They use various

platforms of digitalization and apps and are dependent presently on digitalization and technology for ease of work, communicating and much more. However, they feel even the boon has certain curse in it i.e. digitalization is good but for this age group digitalization is also a curse as they are many times not aware of what to click and what not to click, what to select and what not to select, what to share and what not to share. Hence, they do not understand this and land up in sharing details about them or any such information which they should not share and finally lose wealth or prestige or any such factor.

The age group 60 years and above use more of Whatsapp, Facebook for socializing than Instagram, more of Ola, Uber to travel, Swiggy and Zomato for food delivery, Flipkart and Amazon for online purchase, Big Basket for online grocery or such purchase, the various banking apps, bill payment apps and health care apps like medicine delivery and so on. They feel digitalization has brought everything in their fingertips and is making life easier with limited risks. Especially those people who have their children staying away from them have stated that they are more dependent on technology and digitalization because they cannot travel to places for their everyday chores. Not only so in order to communicate with their children who stays far away they require technology and digitalization and apps like Google Meet, Skype, WhatsApp calling etc. Hence, it can be concluded that digitalizing is a boon to the age group 60 years and above but at instances it is a curse to them where they get cheated, deceived and even face fraud.

The age group, however, has a mixed view of what technology is. Some believe it is innovation, while others believe it is use of software and apps and use of scientific knowledge. They also have a different knowledge of what digitalization is. While some believe it is use of software and apps, others believe it is use of computers and internet. Whatever their views are but they all agree that technology and digitalization is helpful and much needed in a technologically advancing world of today. This is why every individual of this age group uses technology, digitalization, digital platforms and application daily and in everything they do.

Digitalization is everything today. Where companies are making driverless cars, where robots are making mobile phones, a classroom is becoming virtual, where employees sitting in a remote village can work for their organization far away in a different country, where cooking is being done using technology, where medicines are being made using technology, there it is digitalization ruling. Jobs are at risk due to technology and digitalization and the negative effect and impact of the system is a curse where people not doing an activity is being put to that place using Artificial Intelligence, where a password is being

hacked and money being transferred from one account to the other, where children and adults are being addicted to mobile phones, social media, games which are creating effect on their future and health too, there digitalization is a curse. But keeping all curses aside it is the boon part of digitalization that has made it a family member in every household and important concept in every society, task, in everything a person does. So it is for the age group 60 years and above.

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