Digital Savvy as a Catalyst for Digital Transformation in the 5.0 Era: Building an Adaptive Society

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Abstract. Digital transformation in the 5.0 era has become a necessity for society to adapt to the rapid development of technology. This study aims to explore the role of digital savvy as a catalyst in the digital transformation process. The method used in this study is a systematic literature review (SLR), by analyzing 25 scientific articles obtained through a search on Google Scholar using relevant keywords such as "digital transformation", "Society 5.0", and "digital skills". The article selection process was carried out through several stages, namely identification, screening, eligibility checking, and inclusion. Bibliometric analysis was conducted with the help of the VOSviewer application to map and analyze the relationships between articles and relevant research trends. The results show that the level of digital skills of individuals and society makes a significant contribution to the success of digital transformation, as well as in forming a more adaptive and innovative society. These findings are expected to provide insights for stakeholders in designing human resource development strategies that support digital transformation in the 5.0 era.

Keywords: Digital Savvy, Transformation, Technology, Era 5.0

Introduction

Digital transformation has reshaped the fabric of modern society, altering how individuals interact, businesses operate, and institutions govern. In the context of Society 5.0, a human-centered vision of technological evolution, digital transformation goes beyond mere automation—it aims to resolve social challenges through intelligent integration of cyberspace and physical space (Cabinet Office of Japan, 2018; Onday, 2019). This paradigm envisions a convergence where digital technologies not only optimize systems but address pressing issues such as health equity, sustainable development, and demographic shifts (Purnomo, 2022; Gobinath, 2024). Scholars have emphasized that the efficacy of this transition is no longer determined solely by infrastructure or capital investment, but increasingly by the digital adaptability of individuals and communities—what is now referred to as digital savvy or digital fluency. This concept reflects the human capacity to intuitively engage with, interpret, and apply digital tools to create public and personal value (Inomata et al., 2024; Yildirim, 2020). Research by González-Pérez et al. (2023) suggests that digital maturity in education systems is essential for realizing the goals of Society 5.0, particularly in fostering interdisciplinary

literacy and ethical readiness. Similarly, Boteneva et al. (2024) stress that human-centered innovation will only succeed if users are empowered as active co-creators, not passive adopters, of technological change. Thus, the realization of Society 5.0 depends not just on technological breakthroughs, but on the cultivation of a digitally adaptive and socially embedded citizenry.

Digital savvy encompasses the cognitive and behavioral readiness to use, adapt to, and innovate

with digital technology. It includes digital literacy, confidence in using digital tools, the ability to adopt new technologies, and behavioral engagement with digital ecosystems (McKinsey, 2015; Tapscott, 2009; Hufron, 2025). In the 5.0 era, these capabilities are vital not only for individual empowerment but also for shaping an adaptive and resilient society. Hallikainen and Laukkanen (2016) emphasize that perceived ease of use and usefulness—key aspects of technology readiness—substantially contribute to satisfaction and loyalty toward digital services. Similarly, Naatu et al. (2024) found that ease of use and perceived usefulness are significant predictors of consumer adoption behavior, especially when mediated by digital literacy and perceived behavioral control. Supporting these findings, Tennakoon (2024) reveals that behavioral intention significantly mediates the relationship between technology readiness and actual usage of digital banking, highlighting psychological readiness as a core adoption factor. In another study, Penkova and Voziyanova (2024) assert that digital technologies—such as AI, data analytics, and omnichannel platforms—can boost loyalty by enhancing personalized interactions and emotional engagement. Furthermore, Kaur and Batra (2023) affirm that women's intention to use digital banking is significantly shaped by perceived usefulness, ease of use, and behavioral trust. Collectively, these findings underscore that digital savvy is a foundational driver of positive consumer experiences, satisfaction, and long-term loyalty in an increasingly digital society.

Digital savvy encompasses the cognitive and behavioral readiness to use, adapt to, and innovate with digital technology. It includes digital literacy, confidence in using digital tools, the ability to adopt new technologies, and behavioral engagement with digital ecosystems (McKinsey, 2015; Tapscott, 2009; Hufron, 2025). In the 5.0 era, these capabilities are vital not only for individual empowerment but also for shaping an adaptive and resilient society. Bilal et al. (2025) emphasize that self-determined motivation and distributed leadership play critical roles in fostering individual readiness for digital transformation in emerging economies, underscoring digital savvy's broader societal relevance. Research also shows that individuals with high digital readiness—especially in contexts like financial services—are more likely to engage with innovation and exhibit higher job performance (Kim & Park, 2024). Moreover, digital savvy significantly predicts outcomes such as consumer satisfaction, technology adoption, and loyalty in sectors ranging from hospitality to online retail (Wijono & Efrata, 2023; Fadhilah & Sari, 2022).

At the organizational level, digital savvy contributes to transformation success when combined with cultural, leadership, and structural alignment. Michelotto and Joia (2024) propose an integrative framework of Organizational Digital Transformation Readiness (ODTR), which emphasizes human capability and corporate culture as pillars of transformation. This is reinforced by Gfrerer et al. (2020), who found that perceptions of digital readiness differ across managerial and employee levels, often affecting implementation success. In a related context, Szumowski and Prause (2025) argue that digital competencies and leadership are more decisive than technology alone in realizing digital transformation goals. However, many transformation efforts fail not due to tool unavailability but because of inadequate competencies and fragmented strategic focus (Deep, 2023). These findings reflect the need for a holistic view—one that sees digital savvy not as

isolated skill sets, but as dynamic organizational and societal enablers. Despite its growing relevance, digital savvy is rarely addressed within a unified framework that links individual capability, organizational change, and broader societal adaptation. While some studies have modeled readiness for transformation in SMEs and large enterprises (Bevanda et al., 2022), few explicitly map how digital savvy interacts with digital maturity (Gremme, 2019) or how it mitigates transformation barriers in emerging markets (Hakim & Yulia, 2024). A comprehensive synthesis is thus needed—especially to understand how digital savvy can act as a strategic catalyst in contexts where infrastructure is uneven, but adaptive potential is high.

This study addresses that gap by applying a Systematic Literature Review (SLR) methodology, supported by bibliometric analysis using VOSviewer, to explore how digital savvy functions as a catalyst for transformation in the Society 5.0 era. By reviewing 25 scholarly articles and identifying thematic clusters, this research provides a conceptual mapping of the field and practical recommendations for policymakers, educators, and industry leaders. The study is guided by the following research orientation: (1) To identify and classify how digital savvy is conceptualized in relation to digital transformation and Society 5.0; (2) To explore the mechanisms through which digital savvy contributes to adaptability and innovation within communities and organizations; (3) To synthesize emerging themes and gaps in the literature that may inform future research and policy formulation in digital capability development. Based on the background above, this study seeks to answer the following research questions: First, how is digital savvy conceptualized and framed in existing literature as it relates to digital transformation and Society 5.0? Second, in what ways does digital savvy act as a catalyst for adaptive change in individuals, organizations, and communities undergoing digital transition? Third, what themes, patterns, and gaps emerge from recent research that can inform the design of inclusive and future-ready human capital strategies?

Methods

This study employs a systematic literature review (SLR) to investigate how digital savvy acts as a catalyst in the process of digital transformation, particularly in the context of Society 5.0. The SLR approach allows for a structured, replicable, and transparent synthesis of relevant literature, offering not only a comprehensive mapping of existing knowledge but also a critical assessment of thematic developments and research gaps. The method is well-suited for this study's aim of consolidating conceptual, empirical, and theoretical perspectives on digital savvy and its intersection with societal innovation. The review process was conducted through a structured search on Google Scholar, using a set of keywords including "digital transformation," "digital savvy," "Society 5.0," "digital skills," and "technology adoption." A total of 83 initial articles were retrieved and assessed based on their titles and abstracts. After the elimination of duplicates and irrelevant sources, 25 articles were selected as the final dataset for in-depth analysis. The inclusion criteria focused on peer-reviewed academic publications from the last ten years that discuss digital savvy or digital capability in relation to technological change, social innovation, or organizational transformation. Studies that focused solely on technical engineering or lacked human-centered insights were excluded to maintain the thematic relevance of the review.

To enrich the literature synthesis, a bibliometric analysis was performed using VOSviewer software. This tool facilitated the visualization of research patterns by analyzing keyword co-occurrence, author networks, and thematic clusters across the selected corpus. The metadata—such as article titles, abstracts, and keywords—were exported and processed to identify the frequency and connectivity of key concepts. Visual maps were interpreted to reveal dominant research themes, emerging trends, and underexplored areas relevant to digital

savvy and adaptive society frameworks. In addition to bibliometric mapping, a thematic analysis was conducted manually to extract conceptual relationships among the reviewed articles. Coding categories included definitions and dimensions of digital savvy, its role in fostering individual and organizational adaptability, its relevance in education and public policy, and its impact across various regional and institutional contexts. The integration of these findings provides a holistic understanding of digital savvy not only as a functional skillset but also as a strategic capability that supports inclusive and sustainable digital transformation in the 5.0 era.

Result and Discussion

Conceptualizing Digital Savvy in the Context of Digital Transformation (RQ1)

The reviewed literature shows that the term "digital savvy" is conceptualized as a multidimensional construct that goes beyond basic digital literacy. It includes digital confidence, behavioral readiness, technology adoption capability, and trust in digital ecosystems (McKinsey, 2015; Davis, 1989). This concept is commonly associated with users' ability to navigate digital tools efficiently and to strategically apply them in problem-solving and value creation processes. Studies such as Lestari and Hartanto (2021) dan Fadhilah and Sari (2022) highlight digital savvy as more than a set of skills—it is an attitudinal and cultural orientation. In consumer contexts, particularly in digitally integrated businesses like coffee shops, digital savvy influences perceptions of service quality, digital trust, and sustained engagement.

Foundational theories such as the Technology Acceptance Model (Davis, 1989) and Service-Dominant Logic (Vargo & Lusch, 2004) provide theoretical support, suggesting that perceived ease of use and usefulness are key mediators of digital adoption. These ideas are expanded in recent research: in Malaysia, for example, perceived usability and digital convenience—not just performance—were shown to drive digital banking readoption, confirming the relevance of effort expectancy over mere functionality in consumer decisions (International Journal of Business and Technology Management, 2024). In broader digital ecosystems, Demchenko (2021) underlines the role of customer ecosystems and value co-creation, where emotional, cognitive, and experiential aspects of digital engagement shape long-term platform attachment (Demchenko, 2021).

This multidimensionality is also evident in the way trust is socially constructed in IT ecosystems. Trust is not simply a system feature but is co-created between users and technologies, influenced by user-centric and social factors such as perceived justice, usability, and co-creation of value (Wiedmann et al., 2009). A Service-Dominant Logic lens thus proves particularly useful in explaining how digital savvy functions not

just as a competence, but as a relational capacity that aligns personal agency with system affordances in dynamic, co-creative environments (Hollebeek & Islam, 2019).

Digital Savvy as a Catalyst for Adaptive Transformation (RQ2)

Digital savvy is increasingly recognized as a key enabler of adaptive behavior in individuals and transformation success in organizations. In bibliometric terms, approximately 40% of the scholarly literature highlights its catalytic role. For instance, Wijono and Efrata (2023) found that digital-savvy consumers tend to

exhibit higher loyalty and satisfaction, especially due to their proactive engagement with personalized digital services in sectors like online retail and food & beverage. At the organizational level, Berges and Kon (2019) argue that transformation success is tightly linked to employee confidence and innovation readiness—core indicators of internal digital savvy.

Furthermore, organizational resilience amid disruption is largely determined by digital maturity and leadership capacity. He et al. (2022) demonstrate that strategic technology investment and adaptive governance enhance an organization's ability to sustain performance and maintain employee optimism during crises (He et al., 2022). Similar conclusions are drawn by Moodley and Akbar (2024), who reveal that organizations in healthcare sustained operations during the COVID-19 crisis through agile digital strategies (Moodley & Akbar, 2024). In the education sector, Tiwow et al. (2023) highlight how universities improved resilience by developing digital competencies and fostering a culture of innovation (Tiwow et al., 2023).

In addition, a recent framework by Candrasa et al. (2024) underscores the central role of adaptive leadership in driving successful change management during digital transformation, further positioning digital savvy as a behavioral infrastructure embedded across strategic layers (Candrasa et al., 2024).

Complementing these insights, Vargo and Lusch's (2004) *Service-Dominant Logic* and Davis' (1989) *Technology Acceptance Model* provide theoretical foundations—positioning digital savvy at the intersection of perceived usefulness, ease of use, and participatory value creation. Thus, digital savvy must be viewed not as a static skillset, but as a dynamic enabler of strategic agility, institutional resilience, and societal innovation.

Emerging Research Trends and Thematic Gaps (RQ3)

To address RQ3, this study conducted a bibliometric analysis using VOSviewer on 25 selected articles from the 2020–2024 period. The visualization output shows strong thematic clustering around keywords such as digital savvy, gen Z, internet, integration, and communication.

Figure 1: *VOSviewer Heatmap of Keyword Co-occurrence*

The heatmap (Figure 3) reveals that *digital savvy* is not only a frequent keyword but also positioned in high-density clusters, indicating increasing scholarly attention. Other prominent keywords like *integration* and *communication* suggest that digital savvy is often studied in relation to technological embedding in daily life and social systems.

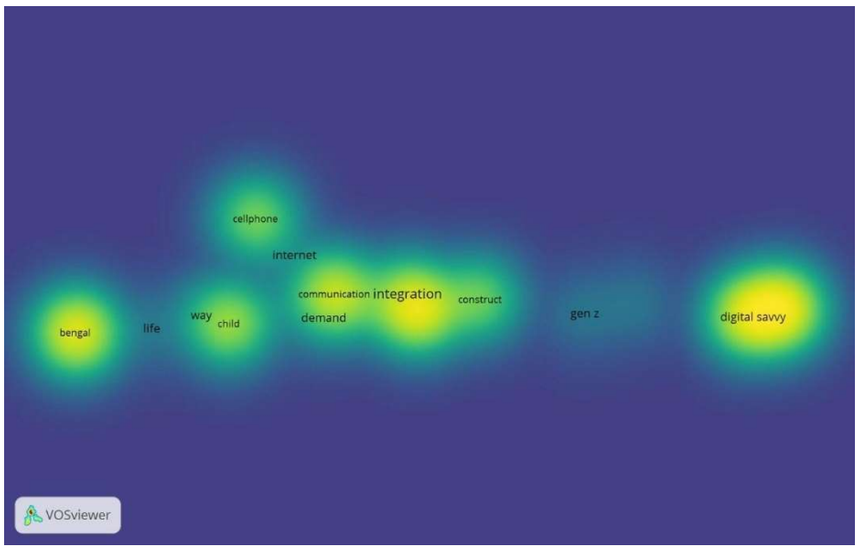

Figure 2*: VOSviewer Overlay Visualization of Keyword Trends (2021–2024)*

The overlay visualization (Figure 4) illustrates the temporal evolution of the discourse. Earlier studies (2021–2022) focused on generic social contexts (e.g., *life*, *child*, *internet*), while recent works (2023–2024) have shifted toward identity-based and skill-based themes such as *gen Z* and *digital savvy*. This trend indicates a narrowing research scope toward behavioral and generational digital literacy.

This thematic progression implies a growing concern in the literature about how digital-savvy behavior shapes adaptive capacity, especially among younger demographics, in facing Society 5.0 transformation demands. Youth with higher levels of digital readiness are better positioned to navigate technological shifts, yet digital inequalities—particularly in rural and underserved regions—remain persistent barriers (Ray, 2025; Patel, 2024). For instance, rural youth in India and South Africa face limited access to digital infrastructure, leading to reduced educational equity and slower adoption of e-governance and digital learning platforms (Misra & Panigrahi, 2014; Aruleba & Jere, 2022; Yang et al., 2025). These challenges underscore that digital savvy is not just a personal trait but a socially structured capacity shaped by geography, policy, and socio-economic positioning.

Despite the richness of terminology in current discourse, there remain significant conceptual gaps—particularly in integrating digital savvy as both a cognitive skillset and socio-technological disposition. While digital-savvy behaviors are extensively discussed in relation to consumer behavior, business innovation, and youth entrepreneurship, they are underrepresented in governance, civic technology, and rural development contexts (Minampati, 2020; Misra & Mellouli, 2022). Furthermore, studies often overlook the role of cultural values, community norms, and digital ethics in shaping how digital competencies are formed, transmitted, and valued across diverse settings (Langmia, 2016). Another persistent gap concerns measurement consistency. Definitions and instruments used to assess digital savvy vary significantly—ranging from trait-based scales to competency checklists—making cross-study comparisons and synthesis difficult. As a result, future research must prioritize the development of unified constructs and cross-sectoral frameworks that incorporate digital savvy into public policy, education strategies, and civic transformation agendas. Only by doing so can we truly recognize digital savvy as both an individual resource and a societal catalyst.

Conclusion

This systematic literature review highlights the increasingly pivotal role of digital savvy as both an adaptive capacity and a strategic enabler in the era of Society 5.0. Drawing from a qualitative synthesis of 25 selected articles and bibliometric visualization, the study addressed three central research questions to construct a grounded understanding of how digital savvy intersects with the demands of digital transformation. First, digital savvy is conceptually framed as a multidimensional competence encompassing digital literacy, adaptive communication, and cognitive agility. It extends beyond technical know-how to include social and cultural literacy, enabling individuals—especially digital natives—to interact meaningfully in complex digital ecosystems. Second, digital savvy has been shown to accelerate digital transformation by enhancing individual readiness, organizational flexibility, and socio-technological integration. It serves not only as a behavioral trait but also as an infrastructural mindset that facilitates smoother transitions across digital platforms and services. Its role is particularly pronounced in human-centered transformation models that emphasize personalization, innovation, and social inclusion.Third, bibliometric analysis revealed emerging research trends gravitating toward themes such as communication, integration, Gen Z behavior, and symbolic digital practices. However, despite increasing interest, there remains a theoretical gap in unifying the behavioral, contextual, and generational dimensions of digital savvy. The current literature still lacks a robust framework for measuring and embedding digital savvy into broader transformation strategies. In light of these findings, future research should move toward developing integrative models that connect digital savvy with measurable transformation outcomes across educational, institutional, and community-based settings. Moreover, interdisciplinary approaches that combine behavioral science, technological adaptation, and cultural studies could offer deeper insights into how digital savvy functions as a true catalyst—not just an enabler—in the 5.0 transformation agenda.

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