

# Digital Service Accessibility Barriers and their Influence on Customer Adoption Behaviour Among Consumers with Intellectual Disabilities

**\*Dr.M. Kalaivani<sup>1</sup>, Dr. Vijayakanthan Selvaraj<sup>2</sup>, Dr.S. Karunakaran<sup>3</sup> and Dr.S. Divya<sup>4</sup>**

<sup>1</sup>Associate Professor, Faculty of Management, SRM Institute of Science and Technology, Vadapalani Campus, Vadapalani, Chennai, Tamil Nadu, India. E-mail: drkalaimba@gmail.com, Orcid: <https://orcid.org/0000-0002-3593-1417>

<sup>2</sup>Assistant Professor (Senior Grade), Faculty of Management, SRM Institute of Science and Technology, Vadapalani Campus, Vadapalani, Chennai, Tamil Nadu, India. E-mail: svijayakanthan76@gmail.com, Orcid: <https://orcid.org/0000-0002-5662-1928>

<sup>3</sup>Associate Professor, Department of Management Studies, St. Joseph's College of Engineering, OMR, Chennai, Tamil Nadu, India. E-mail: karunakaranmba.s@gmail.com, Orcid: <https://orcid.org/0009-0009-2478-5352>

<sup>4</sup>Assistant Professor, School of Management, Department of Business Administration, Vel Tech Rangarajan Dr. Sagunthala R&D Institute of Science and Technology, Chennai, Tamil Nadu, India. E-mail: divyaselvarajan8@gmail.com, Orcid: <https://orcid.org/0000-0003-3302-5688>

## Abstract

*Digital services have become indispensable platforms for accessing banking, healthcare, shopping, communication, and public services; yet consumers with intellectual disabilities still face many barriers that limit their ability to engage with digital platforms. This paper examines how accessibility barriers in digital services affect the customer adoption behavior of consumers with intellectual disabilities through the incorporation of findings from accessibility literature and existing technology adoption theories. Narrative synthesis method is used to examine scholarly articles on digital inclusion, assistive technology, accessibility barriers, and consumer technology adoption. It reveals that there are five primary categories of barriers, such as interface/design complexity, cognitive/literacy requirements, trust and security issues, socio-economic and infrastructure constraints, and dependency on caregivers. This concept is related to the constructs used in technology acceptance, such as perceived usefulness, perceived ease of use, and facilitating conditions to come up with a conceptual framework to explain the effects of these barriers on the adoption intentions and behaviors. The results show that interface complexity and caregiver-assisted usage are the major barriers associated with digital inclusion, while trust and security concerns are major determinants in the continued usage of these services. It is clear from this research that adoption by people who have intellectual disabilities cannot be explained simply by using technology adoption theories. This framework can give insights in coming up with digital services which will address the digital inclusion barrier.*

**Keywords** Digital Accessibility, Intellectual Disability, Technology Adoption, Consumer Behaviour, Assistive Technology, Inclusive Design.

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## Introduction

Digital revolution has brought about a situation where online services, mobile apps, and self-service systems have become the main means by which individuals carry out their activities ranging from banking and shopping to healthcare services and accessing public services. This change has generally resulted in lowering barriers for the consumer population and increased choices for them. However, in the case of individuals having intellectual disabilities, the use of digital means has created a situation of increased barriers rather than eliminating them [1].

Intellectually disabled consumers are an important, increasingly large proportion of the population, but studies suggest that this population is much less likely to engage with technologies compared to non-disabled counterparts even when the same level of interest in these technologies exists [3]. Both facility- and community-based studies have found that the process of accessing technologies depends on caregivers who are responsible for using these technologies, their digital competence, attitude toward these technologies, and the availability of their time [22]. This dependence creates a challenge for the typical explanation of technology adoption that presumes individual users to control their experience with a particular technology.

Several related barriers to participation online among this population have been described in at least five different areas: the design and difficulty of the user interface, the demands of digital content on the consumer's cognitive abilities and literacy, the cost of devices and connectivity, the safety of online spaces, and infrastructure-related barriers [1][4]. The areas mentioned do not normally function separately from each other but often work together to create cumulative exclusion such that an individual with access to devices might be excluded based on the interface difficulty or caregiver concerns regarding safety [12].

While this body of work focused on the accessibility of websites, there has also been a great deal of research in the field of information systems into what drives consumers' decision to accept or reject innovative technologies, with one of the most influential models being the Technology Acceptance Model along with its variants, which emphasize usefulness and ease of use as proximate determinants of acceptance [14]. This has been augmented by considering the role of social influences and facilitating conditions [15] and even tailored specifically to the voluntary consumption context [16]. Only very recently has adoption behavior research made a concerted effort to understand these constructs for the consumers who have a significantly different cognitive style, social network and risk profile than the average consumer.

In order to address this gap, this paper synthesizes research on accessibility barriers with theories related to technology adoption to construct a conceptual explanation of how digital service accessibility barriers influence the adoption process of customers with intellectual disabilities [2][8]. This paper begins with an examination of relevant literature, followed by a description of the methodology used to conduct the synthesis and the developed conceptual framework, a thematic synthesis of identified barriers, and implications [23].

## Key Contribution

1. Proposes a theoretical framework that combines the barriers to digital accessibility and technology adoption theories in order to understand the adoption behavior of consumers having intellectual disabilities.
2. Recognizes and classifies five key domains of accessibility barriers, including interface complexity, cognitive literacy limitation, security issues, economic issues, and reliance on caregivers regarding adoption of digital services.
3. Conducts a narrative synthesis-based analysis indicating that traditional technology acceptance models need to be expanded to include factors such as the involvement of caregivers.

This paper is structured in the following way. In section 1, the background to the research and rationale behind it are provided. Section 2 focuses on the existing digital accessibility barriers and technology adoption theories. In section 3, the methodology of narrative synthesis and the concept of the framework are outlined. Section 4 provides the results of barriers identification and thematic analysis. Section 5 discusses the implications of the findings for designing digital services inclusively.

## Literature Review

### *Digital Accessibility Barriers Among Consumers with Intellectual Disabilities*

Intellectual disability has repeatedly been found to be an under-represented group by mainstream accessibility policies, which have traditionally been informed by sensory and motor disabilities [1]. An analysis of access to assistive devices has found that individuals with intellectual disabilities have significantly lower rates of use of assistive devices compared to those with other types of disabilities due to mismatches between their needs and the assistive devices available to them, poor awareness on the part of the users and their families about such devices, and lack of adequate funding processes [1]. Another policy analysis suggested that efforts to provide assistive devices across the world should explicitly include people with intellectual disabilities [6][21].

Facility-based research into the uptake of technology further highlights this pattern. In one research involving implementation science framework analysis for disability residential and outpatient services, it was observed that technology adoption had a direct correlation with an individual's communicative abilities, the compatibility of the technology with the user's need and the availability of resources in terms of time and skills to undertake the extra work required by the technology adoption process [10][22]. The same finding was echoed in an earlier narrative review of digital technologies for mental health, where it was noted that individuals with intellectual disability were typically left out of the process of designing and evaluating digital technologies even when such a move could benefit them immensely [3].

### *Cognitive, Trust, and Support-Related Barriers*

Protection from risks versus engagement emerged as a common thread in many studies reviewed. Qualitative research about intra-disability diversity within a digital environment noted that individuals with intellectual and cognitive disabilities encountered specific challenges related to text-based information, non-identical user interfaces, and lack of assistance in developing independence, as opposed to other disability communities, whose obstacles mainly stemmed from their physiological condition [5]. Other research concerning internet use during the stages of adolescence and adulthood revealed that either encouraging or forbidding the process of exploration of technologies depended on whether the person was supported or cared for by someone who was concerned about online risks, and such opposition hindered any chance of successful risk-taking and learning [7].

Issues relating to trust and safety constitute an ongoing barrier domain of their own. In research into parents of disabled children using online health information, confidence in the reliability of the online material was identified as a barrier on its own, aside from usability issues [24]. Another study looking at the use of social networking by intellectually disabled adults showed that issues relating to identity management, autonomy, and unwanted contact were key aspects that influenced both uptake and usage behavior, with many users depending on ad hoc measures to protect themselves instead of any online protections offered by the platforms [9]. A relevant clinical commentary on the issue of internet safety for this group also emphasized the need for protection through training rather than prohibition, pointing out that excessive protection decreases participation without decreasing risks [25].

Constraints related to socioeconomic and infrastructural conditions further exacerbate the challenges of designing for users' needs and gaining their trust. A comparative survey study among Europeans revealed that disabled populations, even when considering people with cognitive disabilities, had lower access to the internet compared to their non-disabled counterparts, with socio-relational determinants including household composition and caregiver availability accounting for a substantial proportion of the difference beyond economic considerations [12]. In addition, research on rural and urban disabled individuals demonstrated an intersection of geographical isolation and disability that created additional disadvantage in terms of social connectedness, which is particularly applicable to access to digital services in regions lacking adequate broadband infrastructure [13]. Reviews of community living support indicate that assistive technologies should not be regarded as a self-standing strategy but integrated into larger social and economic systems [11].

### *Theoretical Foundations of Technology Adoption Behaviour*

The research into technology adoption provides an alternative perspective on how these access difficulties manifest themselves into consumer behavior. The theory of technology

acceptance posits that users' intention to adopt the system is influenced by its usefulness and ease-of-use, both of which depend upon external factors characteristic to the user and the technology [14]. This was later expanded in the unified theory of acceptance and use of technology through the introduction of performance expectancy, effort expectancy, social influences, and facilitating conditions as direct determinants of consumers' intentions and actions; thus, providing much better explanatory power than previous theories based on a single construct [15]. A further extension, taking into consideration the fact that technology-acceptance research shifted from organizational information systems to consumer technology, included hedonic motivation, price value, and habit as additional determinants [16].

Reviews highlighting the development of these theories state that the major advantage of these theories is their simplicity, but at the same time, their simplicity may hinder understanding population specific factors that influence adoption in ways that cannot easily be captured using generic constructs like perceived ease of use [17]. Reviews on the Unified Theory of Acceptance and Use of Technology have also highlighted that facilitating conditions, which refer to various conditions in an organisation or society that facilitate the use of technology, become increasingly significant when users cannot be taken to have direct control over the technological environment in which they exist [18], a situation similar to that discussed above with regard to the literature on intellectual disability.

### ***Adoption Behaviour in Digital Consumer Contexts***

The practical application of consumer-behaviour theories in electronic commerce can highlight how theoretical constructs work in practice. In a study of augmented-reality retailing experiences, it was found out that the constructs of perceived ease of use and perceived usefulness entirely mediate the association between new features of interfaces and purchase intention, indicating that even if technically feasible innovation will fail to result in adoption if the consumers perceive such innovations as unusable [19]. Similar research about new assistive technologies also suggests that the assessment of both perceived usability and usefulness of innovations has to take into consideration the surrounding environment as well, because the technologies that are well-designed but lack sufficient supporting elements in the service or caregiving environment may fail to gain users' attention and acceptance [20]. The evidence about participation in leisure activities of youth and adults with developmental disabilities also demonstrates that participation, including participation enabled through digital technologies, is jointly influenced by preference, opportunity, and social support, rather than personal capability.

The underlying theory of behavioral science helps explain why such perception-based mechanisms have relevance. The theory of planned behavior suggests that behavioral intentions are determined by attitude towards the behavior, subjective norm and perceived behavioral control, with the third component becoming especially significant in situations where a person's ability to perform some behavior is limited by external factors. Diffusion of innovation explains adoption of innovation by individuals in social context, and postulates that the perception of innovation characteristics such as compatibility of innovation with current processes and observation of innovation within a social network affect the rates and scales of innovation diffusion. Theory of reasoned action that became a foundation for the development of many other theories, introduced the core idea that voluntary behavior should be predicted by particular beliefs and evaluation regarding the specific behavior or situation, as opposed to more abstract constructs such as general attitude or personality. Based on these theoretical insights, it can be argued that adoption of digital services among consumers with intellectual disabilities cannot be explained in terms of barriers and accessibility barriers or technology acceptance only. It calls for a framework where barrier domains influence perception and facilitating conditions identified in adoption theories become proximal determinants of behavior.

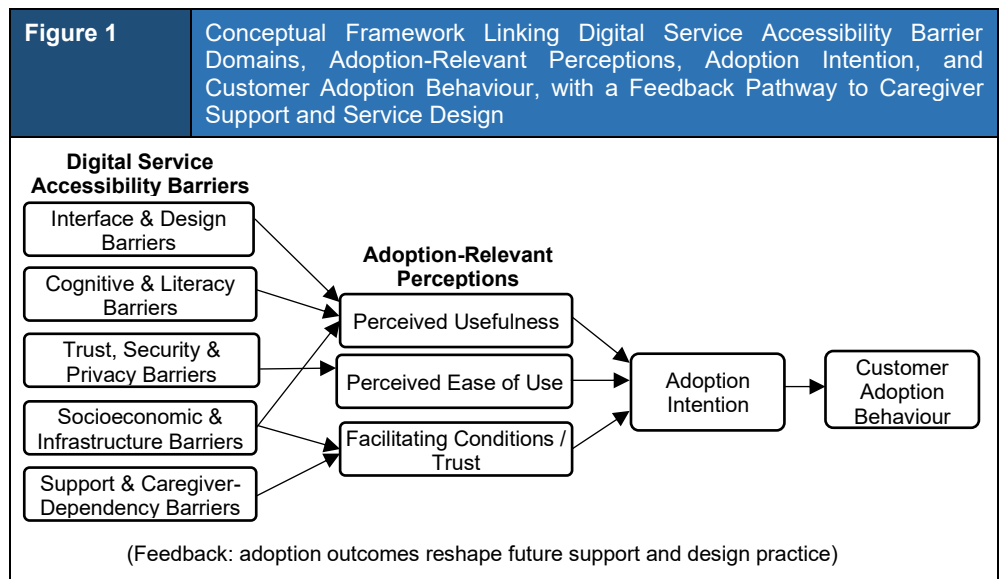
### ***Methodology***

This paper employs a narrative synthesis method that is ideal for combining diverse conceptualizations of literature from the fields of disability studies, assistive technologies, and information systems into one unified framework of explanation. Sources used in the study came from peer-reviewed journals discussing access to assistive technologies, digital and social inclusion of intellectually disabled individuals, and well-established technology acceptance theories, focusing on those that had identified barrier categories or evaluated barriers empirically. Sources were carefully read, and barriers were inductively categorized

according to themes that emerged, in line with the theme synthesis methodology employed by previous studies on the access to assistive technologies.

The five domains of barriers identified in each of the references examined include: interface and design barriers, cognitive and literacy barriers, trust and security barriers, socio-economic and infrastructure barriers, and barriers associated with caregiver dependency. The five domains identified above have been used to map the key constructs that are part of the technology acceptance theory including the perception of usefulness, ease of use and facilitating conditions. This is a conceptual mapping rather than a statistical one. That means that it does not present any primary data, but it presents an organization of the existing knowledge on the topic.

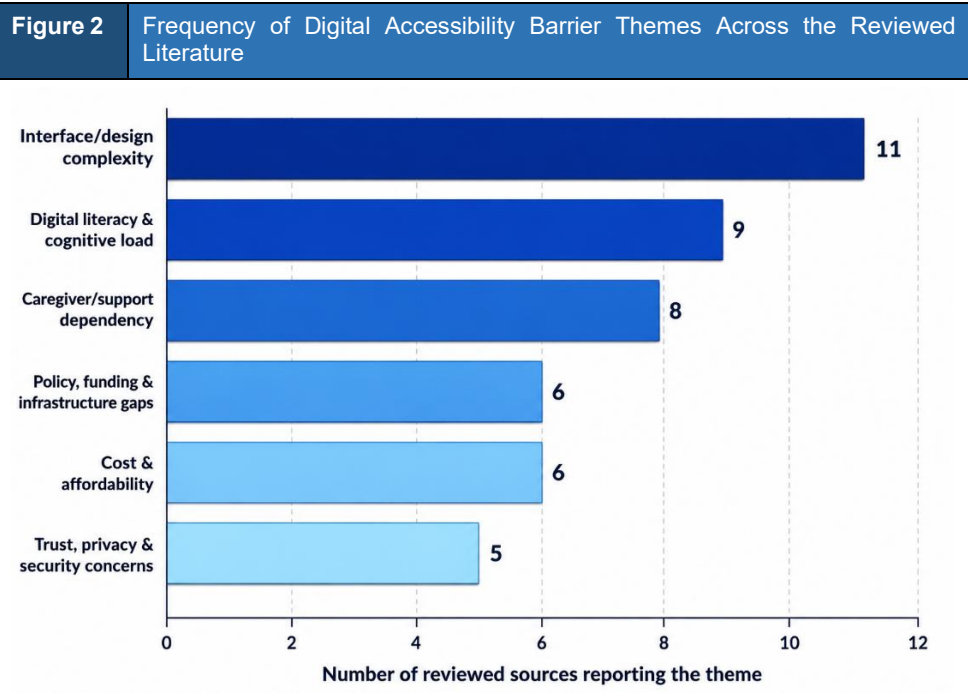
The model developed from this synthesis is shown in figure 1 below, where the five barrier domains are considered, antecedents functioning mainly via their influence on perceptions of usefulness and ease of use, with caregiver dependency barriers and trust barriers also functioning via facilitating conditions in line with the mediated access phenomenon found in the literature review. The intention to adopt is proposed as the proximal determinant of adoption behavior according to adoption theory, while a feedback loop is incorporated into the model since future caregiver support practices and design services would most likely be influenced by adoption outcomes already experienced.



## Results

In order to illustrate the degree of relevance associated with each barrier domain in the literature surveyed, the sources have been classified based on their explicit mention of a theme as a barrier for digital access and adoption by people with intellectual disabilities. Table 1 represents the six most specific sub-themes emerging out of the process of classification, categorized by the five high-level barrier domains identified in the conceptual framework. The frequency distribution related to the same is illustrated in figure 2.

| Table 1                        | Barrier Domains and Sub-Themes Identified through Synthesis of the Reviewed Literature |                                                                                                                      |
|--------------------------------|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| Barrier Domain                 | Sub-Theme                                                                              | Illustrative Description                                                                                             |
| Interface & design             | Interface/design complexity                                                            | Multi-step navigation, dense text, and inconsistent layouts exceed working-memory and reading-comprehension demands. |
| Cognitive & literacy           | Digital literacy & cognitive load                                                      | Limited prior exposure and abstract instructions slow skill acquisition and reduce confidence in independent use.    |
| Socioeconomic & infrastructure | Cost & affordability                                                                   | Device, data, and upgrade costs are disproportionately burdensome given low rates of paid employment.                |
| Support & caregiver-dependency | Caregiver/support dependency                                                           | Access is frequently gated by caregiver competence, attitude, and available time.                                    |
| Trust, security & privacy      | Trust, privacy & security concerns                                                     | Concerns about unwanted contact, scams, and data misuse shape sustained rather than initial use.                     |
| Socioeconomic & infrastructure | Policy, funding & infrastructure gaps                                                  | Fragmented funding and inconsistent connectivity limit the practical reach of design-level improvements.             |



Interface and design complexity were identified as the most common barrier, regardless of whether it related to research in residential technology adoption, accessibility to assistive products, or cognitive disability access specifically. The need for caregiver and support involvement was the second most common barrier, as literature has consistently found that access for this consumer group is not an individually driven process. Digital literacy and cognitive overload barriers were equally frequent, occurring in both studies that focused on adoption within a facility environment and surveys of digital inclusion issues more broadly. Finally, cost, affordability, and lack of policy, funding, and infrastructure support were identified slightly less frequently, but nonetheless were consistently identified as preconditions to any change at the level of product design. Trust, privacy, and security considerations were identified the least often in absolute numbers; however, those that dealt with this issue emphasized its importance regarding sustained rather than initial adoption.

Table 2, each barrier dimension is mapped on to the corresponding adoption theory construct by which the literature review identifies its primary influence, along with an example mechanism of the barrier. The mapping is an empirical representation of the proposed theoretical framework discussed earlier in this paper and is meant to serve as the foundation for developing hypotheses for further empirical study.

| Table 2                        | Mapping of Barrier Domains to Primary Technology-Acceptance Constructs and Hypothesized Mechanisms |                                                                                                          |
|--------------------------------|----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| Barrier Domain                 | Primary Adoption Construct                                                                         | Hypothesised Mechanism                                                                                   |
| Interface & design             | Perceived ease of use                                                                              | Complex navigation and dense content lower perceived ease of use, reducing adoption intention.           |
| Cognitive & literacy           | Perceived ease of use                                                                              | Limited digital literacy lowers confidence in the ability to complete tasks, reducing effort expectancy. |
| Socioeconomic & infrastructure | Perceived usefulness                                                                               | Unreliable access limits the realised benefit of a service, lowering its perceived usefulness over time. |
| Trust, security & privacy      | Facilitating conditions / trust                                                                    | Adverse safety experiences reduce perceived facilitating conditions, precipitating discontinued use.     |
| Support & caregiver-dependency | Facilitating conditions                                                                            | Caregiver competence and availability function as a proxy for organisational facilitating conditions.    |

## Discussion

Based on the synthesis provided above, it can be seen that the constraints associated with the accessibility of digital services for consumers with intellectual disabilities work according to the same underlying perceptual constructs of technology-acceptance theory, that is, perceived usefulness, perceived ease of use and facilitating conditions; however, the mechanism underlying such perceptions is quite different from what has been typically



posited in conventional adoption literature [14] [15]. While the former sees facilitating conditions mainly as support systems that exist within organizations, the reviewed literature suggests that, in this case, facilitating conditions consist mostly of caregivers' attitude, competence and availability of time, a finding that is consistent with earlier suggestions that unified theory of acceptance and use of technology becomes more explanatory in circumstances when users do not have unmediated control over their technological environment [22] [18].

There is a corresponding implication for how adoption ought to be measured and interpreted among this particular group: low adoption levels cannot simply be attributed to low perceptions of usefulness or attitudes on the consumer's part, because the caregiver-controlled access process established through multiple studies is such that adoption results can partially be influenced by caregiver perceptions rather than consumer perceptions [7] [9]. Technology providers who wish to encourage adoption among this particular consumer group may find that they have to design with both the end user and the caregiver or supporter in mind – a design target that is not often considered in technology adoption applications, such as augmented reality shopping [19].

The significance of trust and security issues, which are mentioned less often explicitly, is worth highlighting. The information about the impact of online safety and identification among adults with intellectual disabilities indicates that barriers connected to the issue of trust are less prone to hinder the first attempt at using a certain service and more inclined to cause the termination of usage after a bad experience or intervention from a caregiver who took into account the risks of doing something risky [9] [25]. This means that the role of trust as a barrier is not so much related to the stage of adoption as it is usually considered in technology adoption studies [16].

Further consideration should be devoted to the relationship between socioeconomic constraints and design-based barriers. Funding and infrastructure limitations were always seen as preconditions that reduce the effectiveness of any interface-level improvements as far as they provide little value in the practical context [1][13]. Thus, if inclusive design is attempted without any related policies aimed at enhancing affordability and connectivity, it will not be possible to expect positive changes in people's adopting practices. Indeed, according to research dedicated to technology provision, isolated efforts do not usually result in successful adoption processes [11].

A number of constraints associated with this particular synthesis need to be considered. First of all, the frequencies of barriers identified in the Results section of this paper only account for the number of reviewed studies devoted to each of the barriers, but do not constitute an exhaustive list of all of the information that can be found in the relevant literature on the subject. At the same time, the conceptual model utilized in the study is based on the analysis of the literature and has not been empirically tested. Further research involving technology acceptance questionnaires conducted directly with people with intellectual disabilities and their caregivers as separate respondent groups would make it possible to empirically test the pathways suggested.

## Conclusion

Digital services still pose a critical issue for customers who have an intellectual disability due to obstacles posed by complexities associated with interface, cognitive abilities, lack of trust, socioeconomic status, and reliance on caregivers. In order to address this issue, the connection between accessibility barriers and the adoption behavior of customers has been investigated in this paper by combining literature on digital inclusion along with technology acceptance theories. By conducting a narrative literature review, five important types of barriers have been found out and correlated with adoption-related constructs. The findings show that interface and design complexities form the most prevalent barrier, which impedes the users from navigating independently in the digital environment, whereas reliance on caregivers is a vital determinant of their exposure, support received, and use of the technology. In addition, trust and security have emerged as crucial elements in the adoption process, meaning that safe and supportive digital environments are indispensable to sustainable use of technology. The proposed conceptual model reveals that consumer adoption behavior in cases of intellectual disability cannot be completely understood using traditional models of technology acceptance due to the role played by social support and design. The study highlights the importance of an inclusive approach to developing digital services, incorporating the perspective of the end user as well as the interaction from the caregiver's perspective. Future research could empirically test the developed framework by

means of quantitative adoption models while separately assessing consumer and caregiver perception to understand how both can collectively affect digital engagement. This may help bridge the divide of digital accessibility.

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