

The Impact of Digital Literacy on Residents' Subjective Well-being: a Qualitative Theoretical Framework Based on the Capability Approach

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Abstract: Digital access alone does not necessarily improve residents' subjective well-being. Based on the capability approach, this article conceptualizes digital literacy as a conversion capability that enables residents to transform digital resources into meaningful welfare outcomes. It develops a qualitative theoretical framework explaining how digital literacy affects subjective well-being through four mechanisms: information access and decision quality, social capital and relational embeddedness, economic opportunity and digital agency, and psychological empowerment. The analysis shows that digital literacy may enhance well-being by reducing uncertainty, strengthening social connections, expanding opportunities, and increasing perceived control. However, its welfare effects are shaped by age, urban-rural location, socioeconomic status, and platform governance. Under conditions of information overload, unequal opportunities, algorithmic opacity, and weak institutional support, digital participation may also intensify anxiety, comparison pressure, exclusion, and unequal returns. This article therefore shifts attention from digital connection itself to residents' capacity to convert digital participation into substantive well-being.

Keywords: Digital Literacy; Subjective Well-being; Capability Approach

1. Introduction

Digital transformation has reshaped the social conditions under which residents organize everyday life. Activities that were once largely conducted through face-to-face interaction or local institutions-information search, interpersonal communication, medical consultation, education, consumption, job matching, financial services, community

participation, and access to government services-are now increasingly mediated by digital infrastructures. In this sense, residents do not simply "use" digital technologies as external tools. They increasingly live within digitally structured environments in which opportunities, risks, and choices are distributed through platforms, mobile applications, algorithmic recommendation systems, and data-driven services.

This transformation has made digital inclusion a central concern in both social policy and social theory. Early studies of digital inequality focused mainly on physical access: whether individuals had computers, internet connections, or mobile devices. Such concerns were appropriate in the early stage of internet diffusion. However, as connectivity has expanded, inequality has not disappeared; it has changed form. Residents may all possess smartphones, yet differ sharply in their capacity to search, evaluate, communicate, protect privacy, learn, create, and benefit from digital resources. Therefore, the core of digital inequality has shifted from access inequality to skill inequality and outcome inequality. Hargittai's second layer of digital divide emphasizes the differences in network skills, while subsequent research on the third layer of digital divide further focuses on the inequality in the returns from internet usage^{[1][2]}. Therefore, digital inequality not only concerns who can access the internet, but also who can benefit from it.

Thus, digital literacy has become a key analytical concept. Gilster was the first to use this concept to describe an individual's ability to understand and use various digital forms of information^[3]. Subsequent research further expanded this understanding. Eshet-Alkalai defined digital literacy as the cognitive, technical, social and emotional capabilities required for individuals to act effectively in a

digital environment^[4]. Ng also pointed out that digital literacy includes technical, cognitive and social-emotional dimensions, meaning that frequent use of digital technology does not necessarily equate to mature digital competence^[5]. These studies show that digital literacy cannot be reduced to device operation ability. A resident may know how to open applications, but still lack the ability to identify false information, manage online interactions, protect privacy, resist platform manipulation or utilize digital resources to improve life opportunities.

Meanwhile, subjective well-being has become an important topic in social sciences. Diener defined subjective well-being as an individual's evaluation of their own life, including cognitive judgments such as life satisfaction, and emotional experiences such as positive and negative emotions^[6]. Diener, Suh, Lucas and Smith further pointed out that subjective well-being is not equivalent to income or objective welfare, but rather concerns how individuals experience and evaluate their lives under specific social conditions^[7]. This is particularly important in the digital age. Digital technology may enhance convenience, efficiency and accessibility, but its impact on well-being is not necessarily positive. Online life may reduce loneliness, expand information and create new opportunities, but it may also bring anxiety, distraction, comparison pressure, information overload and a sense of exclusion.

The issue addressed in this article is: How does digital literacy affect the subjective well-being of residents? Under what conditions is this influence strengthened, weakened or reversed? This article does not view internet usage as an independent variable that directly affects well-being, but constructs a qualitative capability framework. The core argument is that digital literacy plays a role as a transformation ability. It enables residents to convert digital resources into valuable functional outcomes, including informed decision-making, social connection, economic participation, autonomy, security and psychological control. However, this transformation process is constrained by social conditions. Even with similar levels of digital access, different individuals may obtain different welfare results due to differences in digital literacy, support systems, institutional environment and opportunity structure.

2. Literature Review

Existing research provides four foundations for understanding the relationship between digital literacy and subjective well-being. The first concerns the multidimensionality of digital literacy. Early discussions often equated digital literacy with computer literacy or information literacy. Contemporary research, however, treats it as a more complex competence. Eshet-Alkalai's framework includes photo-visual literacy, reproduction literacy, branching literacy, information literacy, and socio-emotional literacy^[4]. Ng similarly emphasizes technical, cognitive, and socio-emotional dimensions^[5]. These perspectives reject the assumption that frequent internet use equals high digital literacy. A person may spend many hours online while remaining vulnerable to misinformation, fraud, impulsive consumption, or harmful comparison. Conversely, a digitally literate resident may use the internet selectively but more effectively.

The second foundation is subjective well-being research. Diener's classic formulation defines subjective well-being as a broad construct involving life satisfaction, positive affect, and negative affect^[6]. Later studies show that subjective well-being is shaped by income, health, social relationships, personality, cultural expectations, and institutional contexts^[7]. This literature prevents digital well-being from being treated as a purely technical result. If well-being includes both cognitive evaluation and affective experience, digital literacy matters not only because it helps residents obtain information or income, but also because it shapes their sense of security, autonomy, belonging, and control.

The third foundation is digital inequality research. Van Dijk's theory of the deepening divide argues that digital inequality unfolds across multiple stages, including motivational access, material access, skills access, and usage access^[8]. Hargittai's work on the second-level digital divide demonstrates that online skills differ significantly among users and shape what people can actually do online^[1]. Scheerder, van Deursen, and van Dijk synthesize research on second- and third-level digital divides and show that skills, uses, and outcomes are closely connected to age, education, income, and other structural factors^[2]. Robinson and colleagues further argue that digital inequalities matter because they interact with broader systems of social stratification^[9].

The fourth foundation concerns the ambivalent consequences of internet use. Digital participation can expand information access, support social capital, and enable civic and economic participation. DiMaggio and colleagues argue that sociological analysis of the internet must examine inequality, community, social capital, political participation, organization, and cultural participation together [10]. At the same time, digital engagement may generate negative consequences. Eppler and Mengis define information overload as a condition in which information supply exceeds processing capacity, impairing decision-making and increasing stress [11]. Festinger's theory of social comparison helps explain why exposure to idealized online representations may reduce satisfaction with one's own life [12]. Kraut and colleagues' early "Internet paradox" research suggested that internet use could reduce social involvement and psychological well-being under some conditions [13], although later research has emphasized more mixed and context-dependent effects.

Together, these studies suggest that the relationship between digital life and happiness is not linear. It depends on how residents use digital resources and whether they possess the literacy required to manage digital risks. However, many studies still focus on internet access, usage frequency, or online activities, while paying insufficient attention to how digital literacy converts digital participation into subjective well-being. This article addresses that gap by treating digital literacy as both a mediating and conditioning capability.

3. Theoretical Framework

The ability and methodological approaches constitute the theoretical foundation of this article. Sen believes that the evaluation of well-being should not only focus on resources, commodities or utilities, but should also consider the genuine freedom of people to achieve the life states and action patterns they value^[14]. The reason why the same resource can produce different results is because there are differences in transformation factors among different individuals. Applying this perspective to digital life means that internet access itself is not equivalent to the realization of welfare. Two residents may both have smart phones and broadband access. One person may use these

resources to obtain reliable health information, apply for public services, participate in online learning and maintain supportive relationships; the other person may be troubled by false information, fraudulent content, comparison pressure or complex administrative processes. The difference between the two does not lie in the digital access itself, but in whether there is the ability to transform the access into valuable functional realization.

From this perspective, digital technology is a resource, and digital literacy is a transformation ability. Digital access provides potential possibilities, while digital literacy determines whether this possibility can be transformed into substantive well-being. This distinction is of great significance because many digital inclusion policies still emphasize infrastructure rather than capacity building. Broadband, devices and digital platforms are undoubtedly necessary, but they are not sufficient. When lacking digital literacy, digital access may remain at a shallow, fragmented and even harmful state.

This article conceptualizes digital literacy into four dimensions. Instrumental literacy refers to the ability to operate devices, applications and digital interfaces, including searching, downloading, registering, menu navigation, online payment and filling digital forms. Informational literacy refers to the ability to search, compare, evaluate and interpret digital information. In an environment filled with massive data, algorithm recommendations, advertisements, false information and fragmented expertise, informational literacy is the key to improving decision-making quality. Social literacy refers to the ability of individuals to communicate in online communities, maintain relationships, manage impressions and participate appropriately. Digital platforms are not only information systems but also relationship spaces. Critical literacy refers to the ability to understand digital risks, privacy issues, algorithm impacts and platform governance, including understanding data extraction, fraud, harassment, addictive design and algorithm filtering.

Subjective well-being is also multi-dimensional. Following Diener's understanding, this article considers it as a comprehensive concept including life satisfaction, positive emotions and negative emotions^[6]. However, in the digital context, it is necessary to pay attention to

several specific components of well-being, such as information security, social belonging, opportunity confidence, autonomy and psychological control. These components do not replace the general sense of subjective well-being, but help to explain the specific paths through which digital literacy affects well-being.

Therefore, the core proposition of this article is: When digital literacy can help residents convert digital resources into valuable functional realization, it will enhance subjective well-being; but when digital resources exceed the interpretation ability, relationship handling ability or psychological tolerance of residents, or when structural conditions prevent the generation of real returns from digital capabilities, the welfare effect of digital literacy may be weakened or even turn negative.

4. Mechanisms

4.1 Information Access and Decision Quality

The first mechanism concerns information access and decision quality. Digital technologies greatly expand the amount and speed of information available to residents. Health advice, employment information, educational resources, consumer reviews, public policy updates, and community notices can be obtained rapidly. Yet access to information is not equivalent to access to reliable knowledge. Digital environments contain misinformation, commercial persuasion, emotionalized content, contradictory expertise, and algorithmically amplified attention traps. The welfare value of digital information therefore depends on residents' capacity to search, filter, evaluate, and apply it.

Residents with stronger information literacy tend to feel more certain about the choices they make, and this sense of certainty itself contributes to well-being. Being able to tell reliable sources from unreliable ones, weigh different options, and reach informed judgments helps them make better decisions about health, consumption, education, and public services. It also reduces their dependence on close-knit social circles for information and support, since they can draw on a wider pool of knowledge on their own.

This can be thought of as a kind of "information dividend." When looking up medical information, such residents are more likely to separate professional advice from commercial

exaggeration; when searching for jobs, they more readily recognize legitimate channels and avoid scams; when comparing educational resources, they tend to weigh quality, cost, and fit rather than being swayed by advertising or peer pressure.

The mechanism also has a darker side. Where information literacy is weak, the sheer abundance of digital information easily turns into overload. Eppler and Mengis describe information overload as a state in which processing demands exceed cognitive capacity, undermining decision quality and increasing stress[11]. Under such conditions, more information does not translate into greater well-being; it may instead breed confusion, fatigue, distrust, or avoidance. People may feel they "know more" while actually understanding less. In other words, digital access without information literacy tends to amplify uncertainty, whereas information literacy is what turns the richness of information into usable knowledge.

4.2 Differentiated Accumulation of Social Capital

The second mechanism concerns social capital. Digital platforms enable residents to maintain strong ties, reconnect with weak ties, join interest-based communities, and participate in mutual support networks. Granovetter's theory of weak ties shows that less intimate relationships may be especially important for accessing new information and opportunities [15]. Putnam's distinction between bonding and bridging social capital is also useful: bonding ties provide emotional support and solidarity, while bridging ties connect individuals to broader resources and heterogeneous networks [16].

Digital literacy shapes whether online social interaction generates these benefits. Socially literate residents can use digital platforms to maintain family contact, coordinate community activities, seek emotional support, and expand weak-tie networks. These practices may improve subjective well-being by reducing loneliness, increasing belonging, and broadening perceived opportunity. For older adults, migrants, rural residents, and socially isolated individuals, digital communication can be particularly valuable because it lowers the cost of maintaining relationships across distance.

Yet digital sociality is ambivalent. Online

interaction may also produce comparison pressure, performative fatigue, harassment, misunderstanding, and social anxiety. Festinger's theory of social comparison helps explain why exposure to idealized representations of others' lives may reduce satisfaction with one's own life [12]. When residents constantly compare their income, appearance, family, consumption, or career progress with curated online images, digital platforms may weaken rather than strengthen well-being.

Social literacy therefore involves more than the ability to send messages. It includes boundary management, contextual interpretation, resistance to destructive comparison, and the capacity to participate selectively. A socially literate resident can use digital platforms relationally and purposefully. A less literate resident may become dependent on superficial validation, vulnerable to conflict, or exhausted by continuous interaction. The social capital mechanism is therefore nonlinear: moderate and purposeful digital sociality may enhance well-being, whereas excessive or poorly managed digital sociality may undermine it.

4.3 Economic Opportunity and Agency

The third mechanism concerns economic opportunity and digital agency. Digital literacy expands residents' opportunity sets by enabling access to online learning, job search, remote work, platform-based entrepreneurship, digital finance, and market information. In labor markets increasingly shaped by digital tools, residents with stronger digital literacy are better positioned to adapt to new forms of work and opportunity. They can search for jobs more effectively, acquire new skills, participate in online training, build digital portfolios, and use platforms to sell goods or services.

The significance of this mechanism cannot be reduced to an income effect. Income may be one of its outcomes, but the deeper impact lies in subjectivity. Ryan and Deci's self-determination theory holds that autonomy, competence, and relatedness are basic psychological needs closely tied to happiness[17], and digital literacy speaks to all three. It strengthens a sense of competence by helping residents successfully carry out digital tasks, supports autonomy by widening choices and reducing reliance on intermediaries, and may reinforce relatedness by drawing people into networks of learning, work,

and collaboration.

Digital subjectivity here refers to the capacity to act in the digital environment with intention and effectiveness. Those who possess it are not merely passive consumers of platform content; they use digital tools to pursue goals they have defined for themselves. This matters theoretically because happiness is not only about acquiring resources but also about whether people feel able to shape their own lives. When residents sense that they can learn, adapt, create, and choose in the digital world, their subjective well-being may rise even when their income has not visibly changed.

However, economic opportunity is structurally constrained. Digital literacy creates welfare gains only when the surrounding environment provides real channels of return. Rural residents, older workers, low-income groups, and people with limited formal education may acquire digital skills yet still face restricted markets, discrimination, weak infrastructure, or low-quality platform work. In such contexts, literacy may generate aspiration without reward, producing frustration rather than happiness. Digital literacy is therefore a necessary but not sufficient condition for economic empowerment. Its welfare effect depends on whether digital capability is matched by fair opportunity structures.

4.4 Psychological Empowerment and Digital Adaptation

The fourth mechanism takes the form of psychological empowerment. Digitalization changes not only what residents are able to do, but also how they make sense of and respond to social change. According to Bandura's theory of self-efficacy, the way individuals assess their own capabilities shapes their motivation, persistence, and emotional reactions when facing tasks[18]. In a digital society, this self-assessment takes the specific form of digital self-efficacy. Residents who believe they can understand and use digital tools tend not to see technology as an external pressure, and they approach unfamiliar tasks with a steadier frame of mind.

What allows digital literacy to influence well-being, then, is the sense of control it cultivates. When dealing with online public services, privacy settings, online fraud, algorithmic recommendations, or everyday technical glitches, residents with higher literacy

generally have a clearer sense of how to assess and handle the situation, and are less prone to helplessness. For them, the digital environment is no longer simply a space saturated with uncertainty and anxiety; it gradually becomes a domain that can be understood, navigated, and managed.

Critical thinking matters a great deal in this regard. Contemporary digital platforms are not neutral channels of information; they organize user experience through recommendation algorithms, personalized advertising, persuasive design, and data collection. Residents without critical awareness are inclined to treat whatever the platform presents as natural, objective, or even inevitable, and find it hard to grasp why certain content keeps appearing, why ads recur, or how privacy risks accumulate through ordinary use. This unfamiliarity with the inner workings of platforms often produces a kind of low-grade but persistent anxiety. Critical thinking allows residents to keep some distance from the digital environment, recognizing that digital space is not naturally given but designed, governed, and open to scrutiny and challenge.

Psychological empowerment also shows up in how people manage the boundaries of digital life. Residents with stronger literacy are more likely to regulate screen time deliberately, steer clear of harmful content, protect their attention and emotional state, and keep online evaluations from defining their sense of self-worth. This matters because digital life keeps blurring the lines between work and leisure, public and private, information and entertainment. Without the ability to manage these boundaries, digital participation can shift from being a source of convenience and support to a source of ongoing tension and psychological strain. Digital literacy, then, is not only a practical skill for handling digital affairs but also a capacity that helps individuals preserve autonomy, security, and psychological stability in a digital society.

5. Heterogeneity and Boundary Conditions

The effect of digital literacy on subjective well-being is heterogeneous. Age is a major boundary condition. Younger residents often have more exposure to digital technologies, but exposure should not be equated with literacy. They may be skilled in entertainment and social media while lacking competence in information verification, privacy protection, or productive digital use. Older adults face higher adoption

barriers, including fear of mistakes, unfamiliar interfaces, declining eyesight, and limited support. Yet the marginal welfare gain from improved digital literacy may be especially high for older adults because it can reduce isolation, improve access to health information, and increase independence. Without adequate support, however, mandatory digitalization may deepen their sense of exclusion.

Urban-rural structure is another boundary condition. Rural residents may face weaker infrastructure, fewer local digital services, limited educational resources, and narrower economic opportunity structures. Even when rural residents improve digital literacy, the conversion chain from skill to welfare may be interrupted. They may know how to access online opportunities but lack logistics, capital, institutional support, or market channels. This produces a paradox of "high literacy, low return." The problem is not merely individual deficiency, but the structural environment in which digital capability is embedded.

Socioeconomic status also shapes welfare conversion. Higher-income and better-educated residents are more likely to combine digital literacy with cultural capital, social networks, stable employment, and institutional knowledge. Disadvantaged residents may benefit substantially from literacy training, but only if digital systems are inclusive, affordable, and trustworthy. Otherwise, digital literacy may become another mechanism through which advantaged groups capture disproportionate benefits.

Platform governance further conditions the welfare effect of digital literacy. Individual capability can help residents manage risk, but it cannot fully compensate for manipulative design, algorithmic opacity, data exploitation, fraud, or discriminatory digital systems. If platforms are structured to maximize attention extraction, emotional stimulation, or consumer manipulation, even literate users may struggle to protect their well-being. Digital literacy policy must therefore be combined with institutional regulation.

6. Discussion and Policy Implications

The main theoretical implication of this article is that digital inclusion should be understood as welfare conversion rather than access provision. The question is not simply whether residents are online, but whether they can transform digital

participation into valued functionings. In earlier industrial societies, literacy primarily referred to reading and writing. In digital societies, the ability to interpret, evaluate, communicate, protect oneself, and act effectively through digital systems becomes similarly foundational. It affects access to employment, services, relationships, knowledge, and public participation.

The relationship between digital literacy and subjective well-being is mechanism-based rather than direct. Digital literacy improves well-being through information quality, social support, economic agency, and psychological empowerment. These mechanisms may reinforce one another. Better information may support better economic decisions; stronger networks may provide learning support; psychological empowerment may encourage further skill acquisition. Yet mechanisms may also conflict. More information may generate overload; more social connectivity may produce comparison pressure; more platform work may increase income while reducing autonomy.

Digital inequality should therefore be analyzed as cumulative inequality. Residents with high digital literacy are better positioned to capture information, opportunities, networks, and institutional resources. Residents with low literacy may face both exclusion and intensified exposure to risk. This produces a digital divergence of well-being: high-literacy groups obtain digital dividends, while low-literacy groups bear digital costs.

Several policy implications follow. First, digital literacy education should move from operational training to empowerment-oriented cultivation. Teaching residents how to use devices is necessary but insufficient. Programs should include information evaluation, privacy protection, fraud prevention, emotional boundary management, and productive digital use. Second, digital literacy interventions should be differentiated. Older adults may require patient, face-to-face, scenario-based training; rural residents may need programs connected to agricultural markets, public services, logistics, and local employment; low-income groups may require affordable access, community-based support, and trustworthy public service assistance. Third, public digital services should be designed around users' actual capabilities. If government services become fully digital without offline alternatives or human assistance,

digitalization may generate exclusion. Finally, platform regulation is indispensable. Individual literacy cannot solve problems created by manipulative design, fraud, algorithmic opacity, or excessive data extraction. Digital well-being requires both capable users and accountable institutions.

7. Conclusion

Working from a capability perspective, this paper develops a qualitative framework for understanding how digital literacy shapes residents' subjective well-being. At its core lies the argument that digital literacy is not simply a matter of technical operation; it is the conversion capacity that turns digital access into actual welfare. Through this capacity, residents are able to translate digital resources into things that genuinely matter-informed decision-making, social connection, economic agency, autonomous action, and psychological control. The welfare effects of digital literacy therefore do not follow automatically from technological access, nor can they be treated as a uniform positive force. They are continually shaped by the internal dimensions of literacy itself, by social structures, by how platforms are governed, and by the surrounding institutional environment.

Information literacy enables residents to extract usable knowledge from a complex information landscape and thereby improve the quality of their decisions. Social literacy, by sustaining supportive relationships, expanding social capital, and cushioning the pressures of online comparison and performative interaction, shapes how happiness is experienced. Digital literacy may also raise people's expectations for life by broadening economic opportunities and strengthening agency, but whether this potential is realized depends not only on individual ability but also on whether the surrounding opportunity structure allows digital skills to translate into real rewards. Critical literacy and digital self-efficacy work at a more psychological level, helping residents develop a firmer sense of control and security within an environment that is complex and often opaque.

Seen in this light, questions of welfare in a digital society cannot be answered by levels of technological access alone. What ultimately matters is whether residents can actually use digital resources to improve their own lives, and whether the digital environment lets them

pursue the kinds of lives they value. Digital literacy should therefore be understood as a core social capability—one that bears not only on whether residents can participate equitably in the digital society, but increasingly on their subjective well-being as well.

Future work can build on this framework in several directions. Mixed-method designs, comparative qualitative interviews, and survey-based mediation analyses could all be used to examine how the different dimensions of digital literacy actually operate, and how digital literacy interacts with factors such as age, class, gender, the urban-rural divide, and platform design. From a policy standpoint, digital literacy should not be reduced to narrow technical training but cultivated as a process of social empowerment. Only when residents truly possess the capacity to understand, use, and command digital resources can digital transformation move beyond expanding connectivity and translate into substantive human well-being.

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