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# The Influence of Digital Literacy, Adaptation, and Accounting Skills on Accounting Students Readiness to Face Digital Transformation

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**Abstract-**Technological developments in the digital transformation era have brought significant changes to accounting practices, where various processes previously performed manually are now automated through digital-based systems. This situation poses challenges for accounting students entering the workforce, necessitating adequate digital preparedness. The main problem in this study is whether students' digital literacy, adaptability, and accounting skills are sufficient to support their readiness to face the increasingly massive digital transformation. This study aims to analyze the influence of digital literacy, adaptability, and accounting skills on the readiness of accounting students in facing digital transformation. The study used a quantitative approach with a total of 112 respondents from ITEBIS PGRI Dewantara Jombang Accounting students. Data analysis was conducted using multiple linear regression. The results showed that the third independent variable had a significant effect on readiness to face digital transformation, as evidenced by the F test with a calculated F value of 46.735 and a significance of 0.000. The Adjusted $R^2$ value of 0.553 indicated that digital literacy, adaptability, and accounting skills were able to explain 55.3% of the variation in students' digital readiness. Partially, all variables had a significant effect, but accounting skills were the most dominant variable with a beta coefficient of 0.391. These findings indicate that mastery of accounting competencies, the ability to understand technology, and readiness to adapt to change are important factors that shape students' readiness to face digitalization in the field of accounting. This study provides an influence for educational institutions to strengthen technology-based curricula and develop students' digital competencies to face the demands of the digital industry era.

**Keywords:** Digital Literacy; Adaptability; Accounting Skills; Student Readiness; Digital Transformation

## 1. INTRODUCTION

Technological developments have significantly influenced the current era. Everything is connected to technology, including accounting. This refers to Frey and Osborne's (2013) research on the risks of job automation, which is often cited in studies such as Yulianti et al., (2021) to demonstrate how technologies like AI can threaten the accounting profession by automating routine tasks like data recording and analysis. Manual financial reporting is no longer common; many people use software or financial applications that can generate reports quickly. As a higher education institution, the PGRI Dewantara Jombang Institute of Technology and Business (ITEBIS) has a responsibility to ensure its students are able to thrive and compete in a technology-based workplace. Students need competencies aligned with industry needs, including technological mastery, the ability to adapt to evolving digital systems, and technical accounting skills that remain relevant despite the digitalization of the workplace.

Therefore, factors such as digital literacy, adaptability, and accounting skills are key aspects that students must possess as capital to realize this change. As explained, the role of accountants in data collection and processing is highly vulnerable to changes due to technological developments. Through digitalization, the accountants needed in the future are modern accountants who must utilize technology to integrate ESG sustainability data (environmental, social, and governance) with financial data, transforming their role from record-keepers to strategic leaders supporting sustainable business Indonesian Institute of Accountants, (2024). Therefore, to remain relevant amidst technological disruption, accountants must possess a high level of digital literacy to master information systems, analyze Big Data, and effectively monitor automation results.

Digital literacy encompasses the ability to utilize technological devices effectively and productively to achieve specific goals, such as searching for information, communicating, and producing content according to Kruskopf et al., (2020) in (Sinambela, 2024). Digital transformation in the business world is not merely adopting technology, but also includes adapting work culture and improving employee competencies to be able to utilize new technologies in carrying out operational processes digitally (Erwin et al., 2023). This is in line with the World Economic Forum report, (2020) which emphasizes that digital skills are a primary need for the workforce to remain relevant and able to thrive amidst changes in the job structure triggered by technological advances. Digital transformation has the potential to be a major driver progress in developing countries if planned and implemented strategically (Benno Ndulu, Elizabeth Stuart, 2023).

According to a 2018 UNESCO report (Yulianti et al., 2021), digital literacy is a crucial skill for participating in social and economic life, encompassing the ability to use, process, and disseminate digital information safely. Digital literacy is measured through seven fundamental aspects. First, information and data literacy, which is the ability to find, understand, and manage digital data. Second, communication and collaboration, which encompasses effective interaction and cooperation in digital environments. Third, digital content creation, which is the ability to produce and modify new content. Fourth, security, which encompasses awareness of personal data protection and cybersecurity. Fifth, problem-solving, which refers to the use of technology to identify and resolve technical and non-technical issues. Sixth, the ability to operate hardware and software as a technical foundation. Finally, seventh, career-relevant competencies, which integrate all these digital skills to enhance professionalism and performance in the workplace.

However, the current generation, coupled with technological advancements, also experiences a lack of job readiness due to an inability to master digital literacy, low work motivation, and a lack of career skills. According to a 2023 UNESCO report, approximately 70% of educational institutions have integrated digital technology into their teaching processes. Furthermore, data shows that only 56% of students in developing countries, including Indonesia, have achieved an adequate level of digital literacy. Meanwhile, a survey by Syacita Sheril Putri Wila et al., (2025) found that only 40% of accounting students feel confident in utilizing cloud-based accounting software. This indicates that digital literacy skills are a key determinant of their readiness to face a world of work that is increasingly dependent on digitalization. Accounting students play a crucial role as the generation that will be directly involved in this transformation.

These technological developments demand adaptability. According to Super et al., in (Chen et al., 2020), career adaptability is a person's readiness to face changes in their job and work environment. Someone who is career adaptable has a sense of care, control, curiosity, self-confidence, and commitment to their career (Chen et al., 2020). This means having a concern and awareness of the future, which allows you to think about long-term goals, anticipate changes, and plan steps to avoid risks such as unemployment or skills irrelevance. It involves being proactive in preparing for uncertainties, such as the impact of digitalization on accounting jobs.

According to Erawan, & Wirakusuma in (Masriyanda et al., 2024), the key to surviving amidst work disruption is strong adaptability and literacy. According to Leonita et al., (2024), the digitalization and automation processes in accounting have changed accountants' work patterns, placing technology as the primary tool for processing financial data and information. Therefore, skills aligned with the use of accounting software, an understanding of large-scale data analysis, and the skills and abilities to innovate and adapt to technological developments are becoming increasingly important. Career adaptability is defined as a self-regulatory mechanism that emphasizes the significance of the relationship between individuals and their environment (Chen et al., 2020). The focus is on how individuals manage and handle the various problems they face. According to Creed et al. in (Datu, JAD & Buenconsejo, 2021), individuals with career adaptability are characterized by four main dimensions, namely: (1) planning ability, (2) exploration, (3) decision-making, and (4) self-regulation.

To succeed in this era of digital transformation, accountants must possess diverse skills. According to Dalimunthe and Nasution in (Leonita et al., 2024), accounting professionals must master future-proof skills to maintain their relevance amidst the dynamics of globalization. Key aspects involved include digitalization skills, recognized technology certifications, and the ability to interact in a business environment. Essential skills required include cognitive abilities, systems skills, complex problem-solving, social skills, and various other supporting skills, comprising both soft and hard skills. Accounting skills extend beyond these skills, including effective communication skills to convey and interpret complex data analysis results to stakeholders (Leonita et al., 2024).

Previous research has shown that digital literacy plays a crucial role in preparing students for the digitalized workforce (Masriyanda et al., 2024). In addition to digital literacy, adaptability is also a skill students need to navigate rapid technological change. Adaptability reflects an individual's readiness to adapt to new environments, learn new technologies, and develop flexible work patterns. Accounting skills remain a key foundation for accounting students. Although technological advances have automated many administrative processes, mastery of core competencies such as transaction recording, financial reporting, auditing, taxation, and performance analysis remains relevant and fundamental to effectively utilizing technology.

There are still differences in study results indicating differing views regarding digital literacy and job readiness. Mutmainah, (2020) research shows that a person's readiness to work is not influenced by their level of ability to use digital technology and explains that digital literacy skills are not the main factor determining how ready someone is to enter the workforce. This is inconsistent with the positive findings of Erawan, & Wirakusuma, (2022), where the latter proves that digital literacy adds value to accountants and influences their job readiness. The consistency of Erawan & Wirakusuma's views is reinforced by other research by Almi & Rahmi (2020), Lestari & Santoso (2019), and Yulianti et al. (2021) in (Masriyanda et al., 2024). This study provides a difference from previous research, namely the three variables examined using the independent variables of digital literacy, adaptability, and accounting skills. And readiness to face digital transformation as the dependent variable, with the objects being accounting students at ITEBIS Pgri Dewantara Jombang.

Because, in reality, there is still a gap between industry needs and student competencies, such as low digital literacy skills, limited adaptation to new technologies, and a lack of accounting skills that support technology utilization. This situation highlights the importance of empirical studies that can explain the extent to which factors such as digital literacy, adaptability, and accounting skills contribute to improving student readiness for the digital era. Therefore, this research is urgent because it is needed to ensure that accounting education not only produces graduates who understand theory but also are able to compete and adapt in the modern digital workplace. And this will be a new study with different variables from previous research.

This study refers to the Human Capital Theory (HCT) proposed by Gary Becker in Fleischhauer (2007), which emphasizes that individual knowledge, skills, and abilities are forms of human capital capable of increasing productivity, performance, and work readiness. This concept is relevant to the research variables, all of which are part of human capital. In addition, this study also uses the Technology Acceptance Model (TAM) by Fred Davis (Davis, n.d.) as a foundation for understanding the factors that influence the acceptance and use of technology by individuals. In addition, the career adaptability theory by Mark Savickas is also used as a supporting theory, because it explains the individual's ability to adapt to changes and future career demands, which aligns with the focus of this study.

In this study, the Digital Literacy variable ($X_1$) is operationalized based on the UNESCO digital literacy framework (2018), which defines digital literacy as an individual's ability to search, access, manage, combine, share, assess, and create information using digital technology and the internet. Digital literacy indicators include the ability to operate hardware and software, information and data literacy, digital communication and collaboration, digital content creation, digital security, problem solving in a digital context, and professional competencies related to digital careers. The Adaptability variable ($X_2$) refers to an individual's ability to adjust to changes in the environment, technology, and evolving socio-economic situations (Purwoko, F., Wibowo, M. E., & Japar, 2020) Adaptability is measured through indicators adapted from Purwoko et al. (2020), including concern for future careers, self-control, curiosity about change, and self-confidence in facing change. The Accounting Skills variable ($X_3$) is defined as students' ability to understand, apply, and use accounting concepts and technology in the financial reporting process (Hari Setiyawati et al., 2025).

The indicators used include mastery of accounting concepts, the ability to use accounting software, the ability to analyze financial reports, and the application of IT-based accounting in practice. Meanwhile, the Readiness to Face Digital Transformation variable (Y) refers to the condition of prospective accountants who are able to adapt, utilize technology, and play a strategic role in supporting digital work systems (Yulianti et al., 2021). The indicators used include an understanding of changes in the accounting profession in the digital era, an understanding of new accounting technologies such as cloud and big data, and behavioral orientation towards concrete actions in digital practice.

# 2. RESEARCH METHODS

## 2.1 Basic Research Framework

A research method is an orderly and structured way researchers plan, collect, analyze, and understand data to answer research questions or test a hypothesis. In this study, the method used is a quantitative method, a research approach that focuses on objectively measuring a phenomenon by collecting and analyzing numerical data. The quantitative data was obtained by distributing closed-ended questionnaires to respondents who were accounting students. The questionnaire instrument was compiled based on indicators of each variable studied, namely digital literacy, adaptability, accounting skills, and accounting students' readiness to face digital transformation. This study used SPSS version 27 as a hypothesis testing tool. According to Sugiyono, (2019), quantitative research is a method used to examine a specific population group or sample. The population used in this study was all active accounting students at the PGRI Dewantara Jombang Institute of Technology and Business (ITEBIS) in 2025, totaling 388 students. According to Sugiyono, (2019), a sample is a portion of the number and characteristics possessed by a population.

This study employed a non-probability sampling method with a purposive sampling technique. According to Sugiyono, (2021:67), purposive sampling is a sampling technique based on specific considerations or criteria to ensure the data obtained is truly representative. The respondents for this study were all 112 seventh semester accounting students during the study. This sample was selected because seventh-semester students have already taken core accounting courses and are approaching the world of work. The data collection technique used in this study was a questionnaire. The questionnaire was compiled based on indicators from each research variable and used a Likert Scale with five assessment levels, namely: 1, 2, 3, 4, 5, Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree. The questionnaire was distributed to accounting study program students who became respondents through an online form such as Google Form.

This study uses a quantitative approach with an associative research type that aims to examine the influence of digital literacy, adaptability, and accounting skills on accounting students' readiness to face digital transformation. The quantitative approach was chosen because this study focuses on measuring variables using standardized instruments and testing relationships between variables through statistical analysis. The research instrument has undergone validity and reliability testing stages to ensure the feasibility of the measuring instrument. Validity testing was carried out using Pearson correlation, while reliability was tested using Cronbach's Alpha. Before conducting multiple linear regression analysis, classical assumption tests were first conducted, including normality testing using the Kolmogorov-Smirnov method, heteroscedasticity testing using the Glejser method, multicollinearity testing using Tolerance and Variance Inflation Factor (VIF) values, and autocorrelation testing using the Durbin-Watson method. After all assumptions were met, multiple linear regression analysis was used to test the effect of digital literacy ($X_1$), adaptability ($X_2$), and accounting skills ($X_3$) on readiness for digital transformation (Y). Furthermore, hypothesis testing was conducted using a t-test to determine partial effects and an F-test to determine simultaneous effects. The coefficient of determination ($R^2$) was also used to determine the extent to which the independent variables explain variations in the dependent variable.

The conceptual framework in this research serves as a foundation for explaining the researcher's thought process in examining the relationships between the variables being studied. Through this framework, the relationships between concepts can be described systematically and structured.

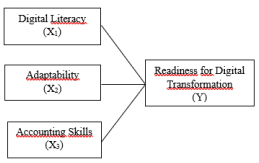


**Figure 1.** Framework of Thought

### 2.1.1 The Influence of Digital Literacy on Digital Transformation

Digital literacy generally refers to a person's ability to use digital technology to access, understand, evaluate, create, and convey information effectively in various life situations. Digital transformation itself is defined as a process of fundamental change in business, organizational, and educational activities through the integration of digital technology to increase efficiency, value, and innovation. Arnaud et al., (2024) found that digital literacy significantly influences the success of digital transformation through employee adaptability, digital tool integration, and innovation capacity, and that moderating factors such as organizational learning culture, leadership support, and technological infrastructure strengthen this relationship. Therefore, success in digital transformation depends not only on the availability of technology, but also on the readiness of the workforce to manage and use it optimally.

### 2.1.2 The Influence of Adaptability on Digital Transformation

Employee adaptability is a key factor in the success of digital transformation in the workplace because it enables agencies or companies to respond to technological uncertainty, change work processes, and reconstruct operational models quickly. Organizations that are able to adapt, from recognizing technological opportunities, taking strategic steps through digital initiatives, to restructuring resources and work structures, tend to be more successful in converting technology investments into tangible business performance. This is because a high level of adaptability helps accelerate the learning process and reduces resistance to change within the organization (Al-Moaid & Almarhdi, 2024). If an accountant lacks sufficient competency and fails to adapt to technological advances, their role and function are at risk of being replaced by the technology itself.

### 2.1.3 The Influence of Skills on Digital Transformation

Accounting skills reflect a person's ability in the field of accounting, reflected in the knowledge, attitudes, and skills used to complete various accounting tasks (Yulianti et al., 2021). Therefore, developing these skills strengthens organizational resilience against external disruptions because skilled accounting personnel can design, operate, and evaluate digital systems more effectively, and collaborate across functions to transform traditional business processes into more adaptive digital ones.

### 2.2 Research Hypothesis

Based on the problem formulation described previously, several hypotheses related to this problem can be formulated as follows:
H1: Digital Literacy has a positive effect on accounting students' readiness to face digital transformation.
H2: Adaptability has a positive effect on accounting students' readiness to face digital transformation.
H3: Accounting skills have a positive effect on accounting students' readiness to face digital transformation.

## 3. RESULTS AND DISCUSSION

This research was analyzed using several statistical methods. First, a descriptive analysis was conducted to describe the characteristics of the data. Next, the data were tested for normality and heteroscedasticity. Multicollinearity and autocorrelation tests were also used to ensure model adequacy. To test the hypotheses, this study employed a partial t-test. Additionally, multiple regression analysis was used to examine the influence of each variable.Finally, the coefficient of determination was calculated to determine the extent to which the independent variables explain the dependent variable.

### 3.1 Descriptive Statistics

**Table 1.** Descriptive Statistics

| Descriptive Statistics | | | | | |
|---|---|---|---|---|---|
| | N | Minimum | Maximum | Mean | Std. Deviation |
| digital literacy | 112 | 16,00 | 35,00 | 29,8125 | 4,57870 |
| adaptability | 112 | 9,00 | 20,00 | 17,3125 | 2,33667 |
| accounting skills | 112 | 9,00 | 20,00 | 17,4464 | 2,22127 |
| readiness for digital transformation | 112 | 9,00 | 15,00 | 12,9554 | 1,67326 |
| Valid N (listwise) | 112 | | | | |

Source: Processed data

The results of the descriptive statistical analysis show that students' digital literacy is in the high category, indicated by an average score of 29.81 with a score range of 16 to 35. This indicates that most students have good abilities in utilizing digital technology. Adaptability is also at a high level, with an average of 17.31 and a relatively homogeneous distribution of scores, indicating that students are able to adapt to change, including technological developments. Accounting skills obtained an average of 17.45, indicating that students' technical competence in the field of accounting is at a good and even level. Meanwhile, readiness to face digital transformation showed an average of 12.96 with low score variation, illustrating that students have fairly good and relatively uniform readiness in facing changes towards

digital-based systems and processes. Overall, these four variables indicate that accounting students have digital competence, adaptability, and professional skills that support their readiness to face the demands of digital transformation.

### 3.2 Normality Test

**Table 2.** Normality Test

| One-Sample Kolmogorov-Smirnov Test | | |
|---|---|---|
| | | Unstandardized Residual |
| N | | 112 |
| Normal Parameters[a,b] | Mean | 0.0000000 |
| | Std. Deviation | 1.10374563 |
| Most Extreme Differences | Absolute | 0.079 |
| | Positive | 0.035 |
| | Negative | -0.079 |
| Test Statistic | | 0.079 |
| Asymp. Sig. (2-tailed)[c] | | 0.084 |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |

Source: Processed data

The results of the normality test using the Kolmogorov-Smirnov method indicate that the residual data in the regression model is normally distributed. This is indicated by the Asymp. Sig. (2-tailed) value of 0.084, which is greater than the 0.05 significance level. Thus, there is no significant difference between the residual distribution of the study and the normal distribution. The relatively small Most Extreme Differences values in the absolute, positive, and negative categories also support the conclusion that the residual distribution is in a reasonable pattern and does not deviate from the normal curve. These results confirm that the normality assumption in the regression analysis has been met, so the regression model is suitable for use in hypothesis testing and interpretation of further research results.

**Table 3.** Glejser Test

| Coefficients[a] | | | | | | |
|---|---|---|---|---|---|---|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.719 | 0.606 | | 2.837 | 0.005 |
| | digital literacy | 0.000 | 0.017 | 0.002 | 0.015 | 0.988 |
| | adaptability | -0.025 | 0.035 | -0.085 | -0.719 | 0.474 |
| | accounting skills | -0.025 | 0.035 | -0.080 | -0.717 | 0.475 |
| a. Dependent Variable: ABS_RES | | | | | | |

Source: Processed data

In the heteroscedasticity test results of Glejser, the significance value (Sig.) for the digital literacy variable was 0.988, adaptability was 0.474, and accounting skills was 0.475. All of these values are greater than the significance limit of 0.05. This indicates that the regression model does not experience heteroscedasticity, so the residual distribution is homogeneous and the regression model is suitable for further analysis.

### 3.3 Multicollinearity Test

**Table 4.** Multicollinearity Test

| Coefficients[a] | | | |
|---|---|---|---|
| Model | | Collinearity Statistics | |
| | | Tolerance | VIF |
| 1 | digital literacy | 0.744 | 1.345 |
| | adaptability | 0.654 | 1.530 |
| | accounting skills | 0.720 | 1.389 |
| a. Dependent Variable: readiness for digital transformation | | | |

Source: Processed data

Based on the results of the multicollinearity test in the Coefficients table, all independent variables, namely digital literacy, adaptability, and accounting skills, have tolerance values of 0.744, 0.654, and 0.720, respectively, all of which are far above the minimum limit of 0.10. In addition, the VIF values for the three variables are also relatively low, namely 1.345, 1.530, and 1.389, all of which are far below the maximum limit of 10. Both indicators indicate that there is no multicollinearity in the regression model. Thus, the three independent variables do not have a strong relationship with each other and can be used together in the model without affecting the accuracy of the coefficient estimates.

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### 3.4 Autocorrelation Test

The Durbin-Watson test results in the Model Summary table show a value of 1.986. With a sample size of 112 respondents and three independent variables, this value falls within the range of 1.70 to 2.30. This value indicates no signs of autocorrelation in the regression model. Therefore, the relationship between residuals is considered stable. This condition ensures that the regression coefficient estimates are reliable. The model used meets the assumption of being free from autocorrelation. Therefore, the regression model is suitable for further analysis.

**Table 5.** Autocorrelation Model

| Model Summary[b] | | | | | |
|---|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .752[a] | 0.565 | 0.553 | 1.11897 | 1.986 |

a. Predictors: (Constant), accounting skills, digital literacy, adaptability
b. Dependent Variable: readiness for digital transformation

Source: Processed Data

### 3.5 Multiple Regression Analysis

**Table 6.** Multiple Regression Analysis Results Table (Coefficients)

| Coefficients[a] | | | | | | |
|---|---|---|---|---|---|---|
| | | Unstandardized Coefficients | | Standardized Coefficients | | |
| Model | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 1.449 | 0.979 | | 1.479 | 0.142 |
| | digital literacy | 0.106 | 0.027 | 0.290 | 3.938 | 0.000 |
| | adaptability | 0.185 | 0.056 | 0.259 | 3.295 | 0.001 |
| | accounting skills | 0.295 | 0.056 | 0.391 | 5.229 | 0.000 |

a. Dependent Variable: readiness for digital transformation

Source: Processed data

Based on the coefficients table, the resulting multiple linear regression equation is:

$$Y = 1.449 + 0.106X_1 + 0.185X_2 + 0.295X_3 + e$$

Where:
Y = readiness to face digital transformation
$X_1$ = digital literacy
$X_2$ = adaptability
$X_3$ = accounting skills
e = error

The results of the regression analysis show that all independent variables digital literacy, adaptability, and accounting skills have a positive influence on readiness for digital transformation. A constant value of 1.449 indicates that even though these three variables are at a minimum, the level of digital readiness remains at a certain baseline. The digital literacy coefficient of 0.106 indicates that the higher an individual's mastery of digital technology, the greater their readiness to face technology-based changes. Furthermore, the adaptability coefficient of 0.185 confirms that the ability to adapt to change is a crucial factor driving digital readiness. Finally, accounting skills have the largest coefficient of 0.295, indicating that strengthening technical accounting competencies contributes most dominantly to increasing individual readiness to transform towards a digitalized accounting system. Overall, these findings confirm that the combination of digital literacy, adaptability, and accounting skills plays a significant role in shaping readiness for digital transformation.

### 3.6 Uji Hipotesis

Based on the 112 respondents, the degrees of freedom (df) were calculated using the formula n – k – 1 = 112 – 3 – 1 = 108. With a significance level of 0.05 (two-tailed), the t-table value was 1.984. The significance value of each variable was below 0.05, indicating that all variables significantly contributed to improving digital readiness. This is explained in the partial test table.

**Table 7.** Uji Parsial (t)

| Coefficients[a] | | | | | | |
|---|---|---|---|---|---|---|
| | | Unstandardized Coefficients | | Standardized Coefficients | | |
| Model | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 1.449 | 0.979 | | 1.479 | 0.142 |
| | digital literacy | 0.106 | 0.027 | 0.290 | 3.938 | 0.000 |
| | adaptability | 0.185 | 0.056 | 0.259 | 3.295 | 0.001 |

| | | | | | |
|---|---|---|---|---|---|
| accounting skills | 0.295 | 0.056 | 0.391 | 5.229 | 0.000 |

a. Dependent Variable: readiness for digital transformation

Source: Processed data

Based on the results of the partial test (t-test), all independent variables were proven to have a significant effect on readiness to face digital transformation. The digital literacy variable showed a calculated t value of 3.938, greater than the t table of 1.982, with a significance value of 0.000, so that digital literacy was declared to have a significant effect and the H1 hypothesis was accepted. The adaptability variable also showed a significant effect with a calculated t value of 3.295> t table of 1.982 and a significance value of 0.001, so that H2 was accepted. Furthermore, the accounting skills variable had the highest calculated t value, namely 5.229, exceeding the t table of 1.982, with a significance value of 0.000, so that H3 was declared accepted.

**Table 8.** ANOVA

ANOVA[a]

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 175.551 | 3 | 58.517 | 46.735 | .000[b] |
| | Residual | 135.226 | 108 | 1.252 | | |
| | Total | 310.777 | 111 | | | |

a. Dependent Variable: kesiapan menghadapi transformasi digital

b. Predictors: (Constant), keterampilan akuntansi, literasi digital, adaptabilitas

Source: Processed data

The ANOVA test results show that the calculated F value is 46.735 with a significance level of 0.000. Because the significance value is far below 0.05, it can be confirmed that the regression model is simultaneously significant. This means that the variables of digital literacy, adaptability, and accounting skills together are able to explain changes in the readiness variable for digital transformation. In addition, when compared to the F table of 2.69 (df1 = 3 and df2 = 108; α = 0.05), the much larger calculated F value indicates that the model used is very feasible and has strong predictive ability. Thus, all hypotheses are simultaneously accepted because the regression model is proven to be significant overall.

**Table 9.** Coefficient of Determination

**Model Summary[b]**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|---|---|---|---|---|---|
| 1 | .752[a] | 0.565 | 0.553 | 1.11897 | 1.986 |

a. Predictors: (Constant), accounting skills, digital literacy, adaptability

b. Dependent Variable: readiness for digital transformation

Source: Processed data

Based on the Model Summary results, the Adjusted R Square value of 0.553 indicates that the three variables of accounting skills, digital literacy, and adaptability are able to explain 55.3% of the variation in readiness for digital transformation. This figure shows that more than half of an individual's digital readiness can be predicted through technical abilities, technological understanding, and adaptability. Meanwhile, the remaining 44.7% is influenced by other factors outside the research model, such as experience using technology, support for learning facilities, organizational culture and environment, and personal characteristics. This finding confirms that although the model used is quite robust, readiness for digital transformation remains a multidimensional phenomenon influenced by various other aspects that are not directly examined.

### 3.7 Discussion of Research Results

The results of this study indicate that all independent variables digital literacy, adaptability, and accounting skills have a significant influence on readiness for digital transformation. This finding was obtained based on partial test results, which showed that each variable had a calculated t-value greater than the t-table of 1.982 and a significance value well below 0.05. This condition indicates that each variable statistically makes a significant contribution in explaining variations in individual digital readiness.

First, the digital literacy variable has a t-value of 3.938 and a significance level of 0.000, indicating that digital literacy is a significant factor influencing digital readiness. These results indicate that the ability to understand and operate digital technology, such as software, applications, and other digital platforms, significantly determines how individuals respond to technological developments. The higher a person's digital literacy, the easier it is for them to adapt to the demands of digitalization, whether in the context of learning, work, or digital-based daily activities. This contrasts with research by Mutmainah, (2020), which shows that a person's readiness to work is not influenced by their level of ability to use digital technology and explains that digital literacy skills are not the primary factor determining how ready someone is to enter the workforce. This research aligns with the positive findings of Erawan, & Wirakusuma, (2022), where the latter proves that digital literacy adds value to accountants and influences their work readiness. The consistency of Erawan & Wirakusuma's view is reinforced by other research by Almi & Rahmi (2020), Lestari & Santoso (2019), and Yulianti et al. (2021) in (Masriyanda et al., 2024).

Second, the adaptability variable showed a t-value of 3.295 with a significance level of 0.001. This demonstrates that the ability to adapt to change, including new systems, new work methods, or evolving technologies, plays a crucial role in enhancing individual readiness. Adaptability reflects not only behavioral flexibility but also mental readiness to face uncertainty and rapid change. These findings confirm that digital transformation requires not only technical capabilities but also a strong readiness to adapt. Therefore, these results align with Rafferty and Griffin's (Scheel et al., 2022) findings that an open attitude to change, confidence in using technology, and motivation to continue learning are key determinants of successful digital adaptation.

Third, accounting skills had the highest t-value, at 5.229, with a significance level of 0.000, indicating that this variable exerts the greatest influence compared to other variables. This indicates that mastery of accounting competencies, including understanding basic concepts, financial analysis, and the use of accounting software, is a key factor in preparing individuals for digitalization in the accounting field. This ability makes it easier for individuals to understand digital accounting information systems, process automation, and the use of data-driven technology in decision-making. This is in line with research Silvia Ratily Pakpahan, (2024) where accounting skills influence students' job readiness. Students who master accounting skills well, professionally, and meet high standards will be more aligned with the demands of the accounting profession (Aniswatin, Afifudin, 2020). This finding also in line with resource-based view theory, which emphasizes resources with superior competencies and skills have strategic value and are able to attract companies' interest.

Likewise, the F-test results show that the calculated F-value is 46.735 with a significance level of 0.000, which is far below the threshold value of 0.05. This confirms that the regression model used in this study is simultaneously significant, so that the variables of digital literacy, adaptability, and accounting skills jointly influence student readiness in facing digital transformation. This finding indicates that student readiness is not determined by a single factor, but is the result of a combination of the ability to understand digital technology, the ability to adapt to change, and mastery of accounting skills relevant to digital developments. Thus, these three variables work collectively in shaping student readiness when faced with an increasingly digitalized learning environment and the world of work. These results also strengthen the theoretical view that readiness to face digital transformation is a multidimensional concept that requires integration between technical and non-technical competencies. Therefore, educational institutions need to ensure that the learning provided is able to improve these three aspects simultaneously so that students are better prepared to face the demands of the digital era.

In general, the combination of these three variables suggests that readiness for digital transformation is the result of the interaction between technical skills, cognitive abilities in understanding technology, and adaptive abilities in responding to change. The findings of this study indicate that digital literacy provides a foundation of technological knowledge, adaptability strengthens mental readiness, and accounting skills provide relevant professional skills in an increasingly digitalized work environment. Therefore, the development of these three aspects is crucial for building a more comprehensive and sustainable digital readiness. Therefore, hypotheses H1, H2, and H3 in this study are accepted.

The results of this study indicate that ITEBIS PGRI Dewantara Jombang Accounting students are at a good level of readiness in facing digital transformation. This is reflected in the findings that their digital literacy, adaptability, and accounting skills have proven to have a significant influence on digital readiness. With the ability to operate technology, flexibility in adapting to changes, and accounting competencies that are relevant to the needs of the modern era, ITEBIS PGRI Dewantara Jombang students are able to respond to the demands of the development of digital-based information systems and accounting processes. These three aspects complement each other, thus forming a comprehensive readiness and showing that ITEBIS PGRI Dewantara Jombang Accounting students have strong competency capital to participate and develop in a professional environment that continues to be digitalized. accounting students.

## 4. CONCLUSION

Based on the analysis results, this study concluded that digital literacy, adaptability, and accounting skills significantly influence students' readiness to face digital transformation. The Adjusted $R^2$ value of 0.553 indicates that these three variables are able to explain 55.3% of the variation in students' digital readiness. Among the variables tested, accounting skills were the most dominant factor with the highest beta coefficient of 0.391, thus mastery of accounting competencies proved to be the main determinant of students' readiness to face digitalization. Meanwhile, digital literacy and adaptability continue to make important contributions in strengthening students' ability to adapt to technological developments. Thus, all hypotheses (H1, H2, H3) are declared accepted. Practically, the research results indicate that ITEBIS PGRI Dewantara Jombang Accounting students are well prepared to face digital transformation. These findings serve as a basis for institutions to strengthen technology-based curricula, improve digital literacy, and foster adaptive skills relevant to the needs of the digital industry era. The limitations of this study lie in the number of variables and the limited scope of respondents within a single study program. Therefore, further research is recommended to add other variables, expand the research object, and utilize interview methods to gain a deeper understanding of students' digital readiness.

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