International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

The Influence of Digital Literacy and Competency Certification on Accounting Students' Readiness to Face Professional Transformation in the Artificial Intelligence Era with Adaptability as a Moderating Variable

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Abstract

The development of Artificial Intelligence (AI) has transformed various aspects of the accounting profession and encouraged accounting students to prepare for these changes. This study aims to examine the influence of digital literacy and competency certification on accounting students' readiness to face professional transformation in the era of Artificial Intelligence, with adaptability as a moderating variable. The study used a quantitative approach with an explanatory research design. The research sample consisted of 153 students of the Accounting Study Program at Semarang State University, intakes of 2023 and 2024, selected using a simple random sampling technique. Data were obtained through a Likert-based questionnaire and analyzed using validity and reliability tests, classical assumption tests, multiple linear regression, and Moderated Regression Analysis (MRA) with the help of SPSS. The research findings indicate that competency certification and adaptability have a positive and significant influence on accounting students' readiness to face professional changes in the era of Artificial Intelligence. Conversely, digital literacy did not show a significant influence on student readiness. The results of the moderation test also indicate that adaptability has not been able to strengthen the relationship between digital literacy and competency certification and student readiness. The Adjusted R Square value of 0.720 indicates that the research model is able to explain 72.0% of the variation in student readiness. These findings confirm that accounting students' readiness is more influenced by professional competence and adaptability than by digital literacy alone.

Keywords: Digital Literacy, Competency Certification, Adaptability, Student Readiness, Artificial Intelligence, Transformation of the Accounting Profession

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INTRODUCTION

The development of digital technology driven by the application of Artificial Intelligence (AI) has brought significant changes to various sectors, including the accounting profession. Innovations such as machine learning, robotic process automation (RPA), and enterprise resource planning (ERP) systems have transformed accounting business processes to become more efficient, real-time, and data-driven (Sidora et al., 2024). This transformation shifts the role of accountants from mere transaction recorders to data analysts and strategic advisors (business advisors), thus demanding more complex and adaptive competencies. This situation demonstrates that the readiness of accounting students as future professionals is a crucial aspect in facing professional changes in the digital era.

This phenomenon is reinforced by a 2023 World Economic Forum report, which states that approximately 44% of job skills will change in the next few years due to technological developments. In Indonesia, a 2022 survey by the Indonesian Institute of Accountants (IAI) showed that more than 60% of companies have implemented AI-based technology in their audit and financial reporting processes. This confirms that digital transformation is no longer just a trend but has become a primary requirement in modern accounting practice. Therefore, accounting students are required to be prepared beyond academics, encompassing digital competencies and professional skills, as well as the ability to adapt to change.

From a theoretical perspective, student readiness to face professional transformation can be understood through the Theory of Planned Behavior (Ajzen, 1991), which explains that individual behavior is influenced by attitudes, subjective norms, and perceptions of self-ability. In this study, digital literacy and competency certification contribute to shaping students' beliefs and views on the use of technology in the accounting field, while adaptability reflects an individual's ability to respond to changes. Furthermore, Career Construction Theory (Savickas, 2005) emphasizes that adaptability is a crucial factor in preparing for a career in a constantly evolving work environment. Based on these two theories, student readiness is determined not only by mastery of technical competencies, but also by the ability to adapt to changes and future professional challenges.

Empirically, various studies have shown that digital literacy has a positive influence on accounting students' readiness to face the world of work (Arziati et al., 2022; Yulianti et al., 2021; Ifada et al., 2025). Furthermore, professional competence has also been shown to influence student readiness (Fauzi & Sari, 2021; Andreani, 2025). Furthermore, research by Pakpahan and Nikmah (2023; 2024) and Masriyanda (2023) indicates that adaptability plays a crucial role in enhancing students' readiness to face technological change.

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However, most previous research still suffers from limitations. These studies tend to examine digital literacy and competency separately, and few integrate competency certification as an indicator of professional recognition within a single research model. Furthermore, adaptability is generally positioned as an independent variable, resulting in limited research examining its role as a moderating variable that can strengthen the relationship between competency and student readiness for the transformation of the accounting profession in the AI era.

Based on these gaps, this study offers a more comprehensive approach by integrating digital literacy and competency certification as key factors influencing student readiness, while also positioning adaptability as a moderating variable. This approach is expected to provide a deeper understanding of the factors shaping student readiness for the transformation of the accounting profession in the era of Artificial Intelligence.

Thus, the purpose of this study is to analyze the influence of digital literacy and competency certification on accounting students' readiness to face professional transformation in the AI era, and to examine the role of adaptability as a moderating variable in this relationship. This research is expected to contribute to the development of accounting education literature, particularly in understanding the integration of digital competency, professional recognition, and adaptability in shaping students' readiness for the digital age.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

Theory of Planned Behavior(TPB) proposed by Ajzen explains that individual behavior is influenced by intentions formed from attitudes, subjective norms, and perceptions of one's own abilities in carrying out an action. The more positive the attitude held, the greater the social support received, and the higher the confidence in one's abilities, the stronger the individual's tendency to carry out the behavior. In this study, TPB is used to explain that digital literacy and competency certification can increase accounting students' confidence in facing professional changes in the era of Artificial Intelligence, thereby encouraging the formation of better readiness to adapt to technological developments and the demands of the world of work.

Career Construction Theory (CCT)

*Career Construction Theory*Savickas (2005) emphasized the importance of adaptability as an individual's ability to navigate dynamic career changes. Adaptability encompasses readiness to face change, the ability to learn new things, and flexibility in adjusting to the work environment. In this study, adaptability not only influences student

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readiness but also acts as a moderating variable, strengthening the relationship between competency and readiness to navigate the transformation of the accounting profession.

Hypothesis Development

Digital literacy is an individual's ability to understand, use, evaluate, and utilize digital technology effectively and critically in various contexts, including accounting learning and practice (Rakotoarisoa et al., 2025). In the era of Artificial Intelligence, digital literacy is no longer just a basic skill, but has developed into a core competency that determines students' readiness to face the increasingly digitalized professional transformation. Students with a high level of digital literacy tend to be better able to operate technology, understand digital-based systems, and adapt to dynamic technological developments, thus being better prepared to face the demands of the working world. Research by Arziati et al. (2022) and Yulianti et al. (2021) shows that digital literacy has a positive effect on students' readiness to face the world of work. In addition, Ifada et al. (2025) also found that digital literacy improves students' ability to adopt Artificial Intelligence-based technology.

Competency certification is a form of formal recognition of an individual's professional abilities obtained through a competency testing process based on specific standards (Imjai et al., 2024). In the accounting context, certification not only represents mastery of knowledge and skills but also reflects an individual's readiness to meet industry needs. Students who hold certification or are prepared to take certification tend to have higher levels of self-confidence and better job readiness, as certification provides validation of their competencies. Research by Fauzi and Sari (2021) and Andreani (2025) shows that professional competence significantly influences student readiness. Furthermore, Citra et al. (2022) found that interest in professional certification also influences student readiness for the world of work.

Adaptability is an individual's ability to adjust to environmental changes, including technological developments and the dynamics of the workplace. From the perspective of Career Construction Theory, adaptability is a key factor in shaping individual career readiness because it enables individuals to respond flexibly and proactively to change. Students with high levels of adaptability tend to be better able to cope with technological changes and dynamic professional demands, thus improving their preparedness. Research by Pakpahan and Nikmah (2023; 2024) and Masriyanda (2023) shows that adaptability positively influences student readiness.

Besides directly influencing readiness, digital literacy also plays a role in improving individuals' adaptability to technological change. Students with good digital literacy will more easily understand new technologies and adapt to rapid digital developments. This ability is crucial in facing the ever-evolving digital transformation. Research by Al-

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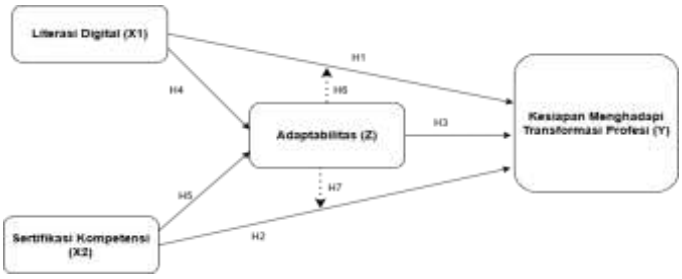
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E-ISSN : 2964-0865
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Mubarak and Jannah (2022) shows that digital literacy influences an individual's ability to cope with technological change, which is reflected in adaptability.

In my research, adaptability also acts as a moderating variable, influencing the strength of the relationship between the independent and dependent variables. According to Career Construction Theory, individuals with high levels of adaptability are better able to utilize their competencies to navigate career changes. Therefore, the influence of digital literacy and competency certification on student readiness is stronger when adaptability levels are low. Research by Pakpahan and Nikmah (2023) also shows that adaptability plays a crucial role in enhancing work readiness in the era of technological disruption.

Based on the description above, the hypothesis in this study is formulated as follows:

H1: Digital literacy has a positive effect on student readiness
H2: Competency certification has a positive effect on student readiness.
H3: Adaptability has a positive effect on student readiness
H4: Digital literacy has a positive effect on adaptability
H5: Competency certification has a positive effect on adaptability
H6: Adaptability moderates the influence of digital literacy on student readiness
H7: Adaptability moderates the effect of competency certification on student readiness.



METHOD

Types of research

This study uses a quantitative approach to objectively analyze the relationships between variables through numerical data processing. This approach was chosen because the study focuses on examining the influence of digital literacy and competency certification on accounting students' readiness to face professional transformation in the era of Artificial Intelligence. Data analysis was conducted using Moderated Regression Analysis (MRA), a regression method used to identify the influence of independent variables on dependent variables by involving moderating variables.

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In this study, digital literacy (X1) and competency certification (X2) are designated as independent variables, while accounting students' readiness to face professional transformation in the Artificial Intelligence era (Y) serves as the dependent variable. Adaptability (Z) is positioned as a moderating variable suspected of influencing the relationship between the independent and dependent variables. The analysis was conducted using Moderated Regression Analysis (MRA) to identify the direct influence of digital literacy and competency certification on student readiness, while also testing whether adaptability can strengthen or weaken the relationship. Through this approach, the relationship between variables in the research model can be analyzed more deeply and comprehensively.

Population

The population in this study was all 852 students of the Accounting Study Program at Semarang State University, consisting of 412 students from the class of 2023 and 2024. This population was selected because it has characteristics relevant to the research objectives, namely as prospective accountants who are in the phase of competency formation and career readiness amidst the development of Artificial Intelligence technology. Students from the classes of 2023 and 2024 are considered suitable as research subjects because they have received exposure to technology-based accounting learning, both through the use of accounting software, accounting information systems, and other digital learning. In addition, both classes are at a relatively strategic stage in the academic process, so they are considered able to represent student readiness in facing the transformation of the accounting profession more objectively.

This study uses a quantitative research model with an explanatory research approach that aims to test the causal relationship between variables. The research model developed in this study consists of independent variables, dependent variables, and moderating variables. The independent variables include digital literacy (X1) and competency certification (X2), while the dependent variable is accounting students' readiness to face professional transformation in the era of Artificial Intelligence (Y). The adaptability variable (Z) acts as a moderating variable that functions to strengthen or weaken the relationship between the independent and dependent variables.

Conceptually, this research model explains that digital literacy and competency certification have a direct influence on student readiness, while adaptability plays a role in determining the strength of this influence. Therefore, students with high levels of digital literacy and competency certification will demonstrate a better level of preparedness, especially when supported by high adaptability in facing technological changes and professional demands. This model is built on the theoretical foundations of the Theory of

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Planned Behavior (TPB) and Career Construction Theory (CCT), and is strengthened by the results of relevant previous research.

Population and Sample

A sample is a portion of a population used as a data source in research. The sample size was determined using the Slovin formula with a margin of error of 8%, as follows:

$$[n = \frac{N}{1 + N(e^2)}]$$

$$Keterangan:$$

$$N = 852 \text{(Population Number)}$$

$$[e = 0{,}08]$$

$$[n = \frac{852}{1 + 852(0{,}08^2)}]$$

$$[n = \frac{852}{1 + 852(0{,}0064)}]$$

$$[n = \frac{852}{1 + 5{,}45}]$$

$$[n = \frac{852}{6{,}45}]$$

$$[n \approx 132\ responden]$$

However, during the research, the number of respondents obtained was 153. This number was deemed sufficient for quantitative research analysis, particularly for regression testing and Moderated Regression Analysis (MRA), and thus adequately represented the study population.

The sampling technique used in this study was probability sampling using the simple random sampling method. Probability sampling was chosen because it provides an equal opportunity for every member of the population to be selected as a sample, thus producing more objective data and reducing the potential for bias in the study.

The simple random sampling method was implemented by providing equal opportunities to all Accounting Study Program students, intakes of 2023 and 2024, to become respondents without considering any specific characteristics. This technique is appropriate for quantitative research, which aims to generalize research results to the population. Furthermore, the study population was considered relatively homogeneous in terms of educational background and academic environment, thus eliminating the need for more complex sampling techniques such as stratified sampling. Therefore, simple random sampling was deemed an appropriate and efficient method for this study.

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RESULTS AND DISCUSSION

Validity Test

Validity testing was conducted to ensure that each statement item in the questionnaire was able to accurately measure the construct being studied. Validity testing in this study used the Corrected Item-Total Correlation (CITC) value with the criteria that an item is declared valid if it has a value of more than 0.30. In the Digital Literacy variable, the Corrected Item-Total Correlation value is in the range of 0.492-0.702. The Competency Certification variable has a value range of 0.552-0.762. The Adaptability variable has a value range of 0.512-0.779, while the Student Readiness variable has a value range of 0.487-0.718, while the Student Readiness variable has a value range of 0.487-0.718. Thus, all statement items are declared valid and suitable for use as research instruments.

Reliability Test

A reliability test was conducted to determine the level of consistency of respondents' answers to the questionnaire items. The results of the reliability test showed that all research variables had a Cronbach's Alpha value above 0.70, thus all variables were declared reliable. The Digital Literacy variable had a Cronbach's Alpha value of 0.924, Competency Certification of 0.911, Adaptability of 0.918, and Student Readiness of 0.928. Thus, the research instrument used had a good level of consistency and could be used in further data analysis.1

Descriptive Statistics

Descriptive statistics were used to describe the distribution of research data using minimum, maximum, mean, and standard deviation values. The results of the descriptive statistics showed that the average for all variables was above 3.80, indicating that respondents' responses tended to be in the high category.

Based on the results of descriptive statistics, the Digital Literacy variable has an average value (mean) of 4.1904 with a standard deviation of 0.49950, which indicates that the level of digital literacy of students is in the high category. The Competency Certification variable has an average value of 3.8529 with a standard deviation of 0.59606, which indicates that students have a good perception of the importance of competency certification. The Adaptability variable obtained an average value of 4.1236 with a standard deviation of 0.58099, which indicates that students have a high ability to adapt to technological changes. Meanwhile, the Student Readiness to Face Professional Transformation in the Artificial Intelligence Era variable has an average value of 4.0858 with a standard deviation of 0.56181, which indicates that the level of student readiness is in the high category.

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Classical Assumption Test

1. Residual normality test

   A normality test was performed on the unstandardized residuals. Based on SPSS output, the Kolmogorov-Smirnov significance value was 0.200 and the Shapiro-Wilk significance value was 0.085. Both values are greater than 0.05, indicating that the residuals are normally distributed.
2. Multicollinearity test

   Multicollinearity testing was performed by examining the Tolerance and Variance Inflation Factor (VIF) values. A model is considered free of multicollinearity if the Tolerance value is greater than 0.10 and the VIF value is less than 10. Based on the output results, all variables meet these criteria.
3. Heteroscedasticity test

   The heteroscedasticity test was conducted using the Glejser test, which is by regressing the absolute value of the residual against the independent variable. The criterion used is that no heteroscedasticity occurs if the significance value is greater than 0.05. Based on the SPSS output results, the Digital Literacy and Adaptability variables do not show symptoms of heteroscedasticity, while the Competency Certification variable has a significance value of 0.001 or less than 0.05, so there is an indication of heteroscedasticity in that variable. Thus, the research model needs to be noted that the heteroscedasticity assumption has not been fully met.
4. Autocorrelation test

   The autocorrelation test is performed using the Durbin-Watson value in the Model Summary. The Durbin-Watson value of 2.098 falls within the practical range of 1.5 to 2.5, indicating that the model does not exhibit any serious autocorrelation.

Multiple Linear Regression Test

Multiple linear regression was used to determine the effect of Digital Literacy, Competency Certification, and Adaptability on Accounting Students' Readiness to Face Professional Transformation in the Artificial Intelligence Era. The model summary results showed an R value of 0.853, an R Square of 0.727, and an Adjusted R Square of 0.720.

R	R Square	Adjusted R Square	Standard Error of the Estimate
0.853	0.727	0.720	0.29745

The Adjusted R Square value of 0.720 indicates that the variables of Digital Literacy, Competency Certification, and Adaptability are able to explain the variation in

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Accounting Students' Readiness in Facing Professional Transformation in the Artificial Intelligence Era by 72.0%, while the remaining 28.0% is explained by other variables outside the research model.

F test

The F test was conducted to examine the effect of independent variables simultaneously on the dependent variable. Based on the analysis results in the ANOVA table, an F value of 98.557 was obtained with a significance value of 0.000. This significance value is smaller than 0.05, so it can be concluded that Digital Literacy, Competency Certification, and Adaptability simultaneously have a significant influence on Accounting Students' Readiness in Facing Professional Transformation in the Artificial Intelligence Era.

t-test

The t-test is used to determine the partial effect of each independent variable on Y1. A variable is considered significant if the significance value is less than 0.05.

Variables	B	Std. Error	Beta	t	Sig.	Conclusion
Constant	0.169	0.219	-	0.771	0.442	Not significant
X1	-0.003	0.069	-0.003	-0.041	0.967	Not significant
X2	0.281	0.057	0.299	4,944	0,000	Significant
Z	0.176	0.058	0.182	3,019	0.003	Significant
X2 → Z	0.577	0.064	0.592	9,019	0,000	Significant

Based on the t-test results, the Digital Literacy variable has a significance value of 0.967 with a regression coefficient of -0.003, indicating that Digital Literacy does not significantly influence Accounting Students' Readiness to Face Professional Transformation in the Artificial Intelligence Era. This indicates that students' digital skills do not fully determine their readiness to face changes in the accounting profession.

The Competency Certification variable has a significance value of 0.000 with a regression coefficient of 0.281, indicating a positive and significant effect on student readiness. These results indicate that competency certification can improve students' professional abilities and readiness to face the world of work in the era of Artificial Intelligence.

The Adaptability variable has a significance value of 0.003 with a regression coefficient of 0.176, thus having a positive and significant effect on student readiness.

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Furthermore, additional testing results indicate that Competency Certification also has a positive and significant effect on Adaptability with a significance value of 0.000 and a regression coefficient of 0.577. This indicates that competency certification can improve students' adaptability to technological developments and changes in the accounting profession.

Moderated Regression Analysis (MRA) Test

A Moderated Regression Analysis (MRA) test was used to determine whether the Adaptability variable was able to moderate the influence of Digital Literacy and Competency Certification on Accounting Students' Readiness to Face Professional Transformation in the Artificial Intelligence Era. The moderated regression equation model in this study is formulated as follows:

$$Y=\alpha+\beta1X1+\beta2X2+\beta3Z+\beta4(X1\times Z)+\beta5(X2\times Z)+e$$

Based on the results of data processing using SPSS, the following moderated regression equation was obtained:

$$Y=4.116+0.192X1+0.446X2+0.281Z+0.012(X1Z)-0.171(X2Z)+e$$

The test results show that the Digital Literacy variable has a significance value of 0.011, Competency Certification of 0.000, and Adaptability of 0.000, so that all three variables have a significant effect on student readiness. However, the interaction variable between Competency Certification and Adaptability has a significance value of 0.129. Because both significance values are greater than 0.05, it can be concluded that Adaptability is not able to moderate the influence of Digital Literacy or Competency Certification on Accounting Students' Readiness in Facing Professional Transformation in the Artificial Intelligence Era.

The results of the MRA coefficients are presented in the following table.

Variables	B	Std. Error	Beta	t	Sig.	Conclusion
Constant	4,116	0.033	-	124,416	0,000	Significant
X1_C	0.192	0.075	0.171	2,575	0.011	Significant
X2_C	0.446	0.065	0.473	6,898	0,000	Significant
Z_C	0.281	0.065	0.291	4,325	0,000	Significant
X1Z	0.012	0.110	0.007	0.109	0.913	Not moderating
X2Z	-0.171	0.112	-0.102	-1,526	0.129	Not moderating

Based on the MRA coefficient table, the interaction variable X1Z has a significance value of 0.913 and X2Z has a significance value of 0.129. Both values are greater than

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0.05, so Z is not proven to moderate the effect of X1 or X2 on Y1. Thus, the moderation hypothesis in this model is not supported by the data.

Summary of Test Results

Testing	Key Results	Conclusion
Validity	All CITC values > 0.30	All items are valid
Reliability	All Cronbach's Alpha > 0.70	All variables are reliable
Normality	Sig. KS = 0.200; Sig. Shapiro-Wilk = 0.085	Normal residual
Multicollinearity	Tolerance > 0.10 and VIF < 10	There is no multicollinearity
Heteroscedasticity	X2_TOTAL Sig. = 0.001	There are indications of heteroscedasticity in X2_TOTAL
Autocorrelation	Durbin-Watson = 2.098	No serious autocorrelation occurs
F test	F = 98.557; Sig. = 0.000	Simultaneous significant regression model
Coefficient of determination	Adjusted R Square = 0.720	The model explains 72.0% of the variation in Y1_TOTAL
t-test	X2, Z, and Y2 are significant; X1 is not significant.	Partial effects differ between variables
MRA	X1Z Sig. = 0.913; X2Z Sig. = 0.129	Z does not moderate the influence of X1 and X2 on Y1

Based on the results of SPSS data processing on 153 respondents, all questionnaire items were declared valid and all research variables were declared reliable. Descriptive statistics showed that the average respondent's answers were in the high category. The results of the classical assumption test showed that the residuals were normally distributed, there was no multicollinearity, and there was no serious autocorrelation. However, the heteroscedasticity test found indications of heteroscedasticity in the Competency Certification variable, so the regression results

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need to be given a note of caution or can be retested using additional approaches if necessary.

The results of multiple linear regression indicate that simultaneously the variables of Digital Literacy, Competency Certification, and Adaptability have a significant effect on Accounting Students' Readiness in Facing Professional Transformation in the Artificial Intelligence Era. Partially, the variables of Competency Certification and Adaptability have a positive and significant effect on student readiness, while the variable of Digital Literacy has no significant effect. The Adjusted R Square value of 0.720 indicates that the research model is able to explain the variation in student readiness by 72.0%.

The results of the Moderated Regression Analysis (MRA) test indicate that the interaction between Digital Literacy and Adaptability, as well as the interaction between Competency Certification and Adaptability, are insignificant. Therefore, Adaptability is not proven to moderate the relationship between Digital Literacy and Competency Certification on Accounting Students' Readiness to Face Professional Transformation in the Artificial Intelligence Era in this research model.

DISCUSSION

The results of the study indicate that digital literacy variables do not significantly influence accounting students' readiness to face professional transformation in the era of Artificial Intelligence. This is indicated by a significance value of 0.967, which is greater than 0.05. This finding indicates that students' digital literacy skills have not directly improved their readiness to face changes in the accounting profession. This condition may occur because the use of digital technology has become part of students' daily academic activities, so that digital literacy is considered a basic skill possessed by almost all respondents. Thus, digital literacy has not been a strong differentiating factor in shaping students' readiness to face professional transformation in the AI era. Furthermore, readiness to face professional change is not only determined by the ability to use technology but is also influenced by professional competence, experience, and individual readiness to face changes in the work environment. The results of this study are not entirely in line with the research of Arziati et al. (2022), Yulianti et al. (2021), and Ifada et al. (2025), which stated that digital literacy has a positive effect on students' readiness to face the world of work.

The results of the study indicate that competency certification has a positive and significant impact on accounting students' readiness to face professional transformation in the era of Artificial Intelligence. This is evidenced by a significance value of 0.000, which is below the 0.05 threshold. These findings indicate that students who possess standardized competencies through certification tend to demonstrate a higher level of preparedness in facing professional change. Competency certification not only serves as

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proof of mastery of professional skills but can also increase students' confidence and readiness to enter an increasingly dynamic and technology-based workforce. Amidst the development of AI that influences accounting practices, competency certification provides added value that can strengthen graduates' competitiveness. Students who actively develop professional competencies through certification are generally better prepared to adapt to changing industry needs and developments in accounting technology. These findings support the research findings of Fauzi and Sari (2021), Andreani (2025), and Citra et al. (2022), which found that professional competency and competency certification contribute positively to students' readiness to enter the workforce.

The results of the study also show that adaptability has a positive and significant effect on accounting students' readiness to face professional transformation in the era of Artificial Intelligence. This is indicated by a significance value of 0.003, which is smaller than 0.05. These results indicate that students with good adaptability tend to be better prepared to face technological changes and the dynamics of the accounting profession. Adaptability allows students to more easily adjust to developments in digital technology, changes in work systems, and new competency demands in the world of work. From the perspective of Career Construction Theory (Savickas, 2005), the results of this study are in line with research by Pakpahan and Nikmah (2023; 2024) and Masriyanda (2023), which shows that adaptability has a positive effect on students' readiness to face changes in technology and the world of work.

Based on the results of the Moderated Regression Analysis (MRA) test, adaptability was not proven to moderate the influence of digital literacy or competency certification on accounting students' readiness to face professional transformation in the era of Artificial Intelligence. This is indicated by the significance value of the interaction variable between digital literacy and adaptability of 0.129, both of which are greater than 0.05. These results indicate that adaptability is unable to strengthen or weaken the relationship between digital literacy and competency certification on student readiness to face professional transformation. This condition can be explained by the phenomena found during the field research process. Most of the research respondents were students who were accustomed to using digital technology in their daily academic activities, such as the use of Learning Management Systems (LMS), online conferencing applications, accounting software, and various other digital platforms. This resulted in a relatively high level of student adaptability and tended to be homogeneous, so that adaptability did not provide a strong enough influence in strengthening the relationship between digital literacy and competency certification on student readiness. In other words, students with high digital literacy or competency certification do not necessarily have better readiness

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because almost all respondents already have relatively the same ability to adapt to technological developments.

Furthermore, the research findings indicate that students' readiness to face professional transformation in the Artificial Intelligence era is more directly influenced by professional competency and individual readiness factors than by adaptability as a moderating variable. Students tend to consider mastery of tangible competencies, such as digital accounting skills, technological understanding, and competency certification as the primary factors determining their readiness to face the world of work, rather than adaptability itself. Therefore, adaptability in this study plays a more significant role as an independent variable directly influencing student readiness than as a variable strengthening the relationship between research variables. These findings align with research conducted by Pakpahan and Nikmah (2024) which states that career adaptability has a direct influence on students' work readiness, but does not always act as a moderating variable in the relationship between competency and work readiness. This finding is also supported by research by Masriyanda et al. (2024) which shows that student readiness in the digital era is more influenced by professional competency and individual readiness than by specific moderating factors in the research model.

CONCLUSION

Based on the research results, it can be concluded that competency certification and adaptability have a positive and significant effect on accounting students' readiness to face professional transformation in the era of Artificial Intelligence. This indicates that students with good professional competence and adaptability tend to be better prepared to face changes in the accounting profession that are increasingly influenced by the development of digital technology and AI. Competency certification is an important factor in improving student readiness because it can strengthen professional skills mastery, increase self-confidence, and support students' competitiveness in the workplace. On the other hand, digital literacy was not proven to have a significant effect on accounting students' readiness to face professional transformation in the era of Artificial Intelligence. This finding indicates that the ability to use digital technology is not fully capable of shaping students' professional readiness if it is not supported by professional competence and the ability to adapt to changes in the work environment. Furthermore, the research results also show that adaptability is unable to moderate the effect of digital literacy or competency certification on student readiness. Thus, adaptability in this study plays more of an independent variable that directly influences student readiness than a moderating variable.

Overall, this study shows that accounting students' preparedness for professional transformation in the era of Artificial Intelligence is more influenced by strengthening

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professional competencies and adaptability than by digital literacy alone. Therefore, universities are expected to enhance professional competency development programs, certification training, and strengthening students' adaptability to better navigate changes in the accounting profession in the digital age.

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