

Synergy of Technology and Accounting for Generation Z in Supporting the Implementation of Asta Cita and Indonesia's Economic Growth 2025

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ABSTRACT

This study examines the strategic synergy between technological mastery and accounting literacy among Generation Z in supporting the implementation of Asta Cita and Indonesia's digital economic transformation agenda for 2025. Although Generation Z is recognized as a digitally immersed cohort with strong adaptability to technological platforms, national data indicate that their accounting and financial literacy remains comparatively low. This imbalance poses challenges to the effectiveness of digital governance initiatives, particularly those requiring understanding of financial reporting logic, internal control mechanisms, and accountability principles. Employing a qualitative structured literature review, this study synthesizes findings from academic articles, policy frameworks, and institutional reports to conceptualize how technological skills and accounting competencies intersect within the context of digital public financial management. The analysis reveals three major insights: (1) Generation Z demonstrates strong digital readiness but lacks sufficient financial governance capabilities; (2) accounting literacy is essential for interpreting financial information generated by digital systems; and (3) Accounting Information Systems (AIS) serve as a critical bridge integrating technological proficiency with governance-oriented financial understanding. The study contributes a conceptual foundation for enhancing human resource readiness in Indonesia's digital economic agenda and offers practical implications for policymakers, educators, and institutions seeking to strengthen digital-accounting competencies among youth. Strengthening this synergy is crucial for ensuring transparent, accountable, and sustainable digital governance under Asta Cita.

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INTRODUCTION

Indonesia is currently positioned at a critical juncture of national transformation, marked by efforts to fortify economic resilience, expand digitalization, and promote inclusive, technology-enabled development. These ambitions are articulated in *Asta Cita*, a national policy blueprint outlining eight strategic missions focused on enhancing digital infrastructure, stimulating technological innovation, upgrading human capital, and modernizing the governance of public finance.¹ Realizing these missions requires more than technological advancement alone; it necessitates the cultivation of human resources equipped with strong digital competencies, adequate financial literacy, and a deep understanding of

¹ Zainudin Zainudin, "Digital ID Policy in Support of Digital Transformation in Indonesia," *Jurnal Bina Praja* 17, no. 1 (2025), doi:10.21787/jbp.17.2025.1-18.

accountability principles. In this regard, Generation Z those born between 1997 and 2012 represents a pivotal demographic group positioned to become the primary drivers of Indonesia's economic direction and workforce composition as the country approaches 2025.²

Members of Generation Z are often described as individuals who have grown up immersed in technology, enabling them to respond quickly to innovations and navigate digital ecosystems with ease. Their routines are closely intertwined with online platforms ranging from communication media to financial technology applications such as mobile banking, e-wallets, and digital investment tools.³ National indicators reveal substantial digital penetration among Indonesian youth aged 15–34, surpassing eighty-five percent, which reflects their readiness to engage in digitally mediated activities.⁴ Nevertheless, this technological familiarity has not translated proportionately into strong financial or accounting literacy. Results from the 2022 *National Survey on Financial Literacy and Inclusion* report a literacy rate of only 49.68 percent, an improvement from previous years but still insufficient to ensure sound financial judgment, risk interpretation, and accountability.⁵ This imbalance suggests that while Generation Z is adept at using digital tools, their capacity to understand financial governance remains limited, potentially hindering Indonesia's broader digital economic agenda.

This concern becomes increasingly relevant when considered within the framework of Asta Cita, which places financial digitization and data-driven governance at the center of national development. The effectiveness of digital government systems including e-budgeting, digital procurement platforms, online fiscal reporting mechanisms, and automated audit tools depends heavily on human resources who can navigate both technological interfaces and accounting information systems (AIS).⁶ When digital transformation is undertaken without adequate accounting literacy, it risks prioritizing technological automation at the expense of governance reform, thereby undermining transparency, accountability, and public trust.⁷ Consequently, nurturing a workforce that possesses both digital proficiency and financial governance capability is indispensable for achieving the goals of Asta Cita.

To fully appreciate this necessity, it is important to examine the nature of accounting literacy. Accounting literacy involves the capacity to comprehend financial statements, apply accounting standards, interpret budgetary information, and evaluate internal control structures that safeguard public resources.⁸ In contemporary governance, these competencies are increasingly exercised through AIS, which integrate accounting processes with information technologies to generate financial data that is timely, reliable, and relevant.⁹ Proficiency in AIS enables users to understand the flow of financial data, detect irregularities, evaluate system controls, and interpret the outputs of computerized financial reporting. For Generation Z, possessing such competencies is foundational for participating meaningfully in digital governance environments and contributing to financial accountability.

Technological capability, on the other hand, provides the operational foundation needed to interact with digital platforms, manage information flows, and utilize technological tools effectively. Scholars

² Ali Alruthaya, Thanh-Thuy Nguyen, and Sachithra Lokuge, "The Application of Digital Technology and the Learning Characteristics of Generation Z in Higher Education," in *Australasian Conference on Information Systems: Digital Technology and Learning Characteristics of Gen Z* (Sydney: Macquarie University, 2021), 2.

³ Regina T. Widiharlina et al., "Exploring the Fintech Adoption among Indonesian Gen Z: An Analysis using the Theory of Planned Behavior among Digital Literacy Users," *2023 International Conference on Advancement in Data Science, E-learning and Information System (ICADEIS)*, 2023, 2, doi:10.1109/icadeis58666.2023.10271077.

⁴ United Nations Development Programme, *Study Report: Indonesia Digital Ecosystem Assessment 2024*, (Indonesia: UNDP, 2024), <https://www.undp.org/indonesia/publications/study-report-indonesia-digital-ecosystem-assessment-2024>.

⁵ Otoritas Jasa Keuangan (OJK), *Survei Nasional Literasi dan Inklusi Keuangan 2022*, (Jakarta: OJK, 2022), <https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Booklet-Survei-Nasional-Literasi-dan-Inklusi-Keuangan-Tahun-2022/BOOKLET%20Survei%20Nasional%20Literasi%20dan%20Inklusi%20Keuangan%202022.pdf>.

⁶ Dede Fardiah et al., "Digital transformation through electronic-based government system performance as public relations strategy," *PROfesi Humas* 9, no. 1 (2024): 23, doi:10.24198/prh.v9i1.56095.

⁷ Mardiasmo, *Akuntansi sektor publik: edisi terbaru* (Yogyakarta: Andi, 2018), 85.

⁸ Carl S. Warren, James M. Reeve, and Jonathan Duchac, *Financial Accounting* (Boston: Cengage Learning, 2017), 105.

⁹ Marshall B. Romney and Paul J. Steinbart, *Accounting Information Systems* (London: Pearson, 2018), 216.

argue that digital transformation initiatives often falter when users understand the technological interface but not the financial logic or accountability mechanisms embedded within it.¹⁰ A meaningful integration of technological skills with accounting understanding therefore strengthens financial transparency, enhances system-level controls, and improves the overall reliability of digital reporting frameworks.¹¹ For Generation Z, this integration positions them not merely as passive technology users but as active participants in safeguarding the integrity of digital fiscal systems.

A growing body of literature points to Generation Z's strong digital orientation and readiness to participate in technology-mediated work environments.¹² Nevertheless, studies consistently identify deficiencies in their understanding of accounting principles, governance mechanisms, and financial reporting practices.¹³ Research on AIS adoption reinforces this conclusion by emphasizing the necessity of aligning accounting education with digital skills to prepare future accountants and public sector workers for technology-driven environments.¹⁴ These findings underscore the importance of bridging the gap between technological familiarities and accounting competence.

Despite the wealth of studies on digital literacy, fintech engagement, financial literacy, and AIS implementation, there remains a notable lack of research that explicitly examines how these dimensions intersect within the context of *Asta Cita*. Much of the available literature tends to address these topics individually rather than holistically. As a result, the question of how Generation Z can effectively combine technological expertise with accounting literacy to support Indonesia's digital governance agenda remains insufficiently explored.¹⁵ Given Indonesia's ongoing transition toward integrated digital public finance systems, this gap represents a significant research opportunity.

Based on these considerations, this study aims to analyze the synergy between technological mastery and accounting literacy among Generation Z and to evaluate how this synergy can contribute to the implementation of *Asta Cita*—specifically in the realms of digital governance and economic transformation. Employing a qualitative approach through a structured review of academic literature, policy documents, and institutional reports, this research offers a theoretical foundation that integrates digital competence frameworks with AIS literacy. Practically, the study provides insights for policymakers, educators, and development planners seeking to design strategies that enhance Generation Z's preparedness to participate in the nation's digital economic future.

In conclusion, strengthening the integration of technological proficiency and accounting literacy among Generation Z is essential not only for preparing Indonesia's emerging workforce but also for ensuring that the nation's digital transformation objectives are supported by capable, accountable, and future-ready human resources. By understanding this synergy, stakeholders can better position Generation Z to contribute meaningfully to Indonesia's digital economic growth under *Asta Cita*.

METHOD

Research Approach and Design

This study employs a qualitative structured literature review to examine the synergy between technological mastery and accounting literacy among Generation Z in relation to Indonesia's *Asta Cita* digital governance agenda. A structured literature review is appropriate for this research because it enables a systematic yet flexible synthesis of scholarly discussions, policy documents, and institutional reports.¹⁶ This approach does not seek to test hypotheses; rather, it aims to construct a

¹⁰ Ulric J. Gelinas, Richard B. Dull, and Patrick Wheeler, *Accounting Information System* (Sydney: Cengage, 2018), 235.

¹¹ George H. Bodnar and William S. Hopwood, *Accounting Information Systems* (London: Pearson, 2016), 268.

¹² Ni P. Ayuningtyas, Syarif H. Lubis, and Kharisma A. Makaba, "Analysis of Technology Readiness of Generation Z Accountants with the Technology Acceptance Model in Adopting Artificial Intelligence Technology," *Eduvest - Journal of Universal Studies* 4, no. 11 (2024): 16, doi:10.5918/eduvest.v4i11.44756.

¹³ Mohammad I. Firdaus and Rizka Furqorina, "Accountant Skill Gen Z Fresh Graduates in Digital Era: A Systematic Literature Review," *Jurnal Akuntansi Aktual* 11, no. 2 (2024): 170, doi:10.17977/um004v11i22024p160.

¹⁴ Ayuningtyas, Lubis, and Makaba, "Technology Readiness," 16.

¹⁵ Firdaus and Furqorina, " Accountant Skill Gen Z," 169

¹⁶ David Denyer, "Producing a Systematic Review," in *he Sage Handbook of Organizational Research Methods*, ed.

conceptual understanding by integrating perspectives from multiple disciplines, including public administration, accounting information systems, digital literacy, and youth studies.¹⁷

Through this method, the study identifies, analyzes, and synthesizes a wide range of academic and institutional sources to explain how technological and accounting competencies can jointly support the objectives of national digital transformation.

Data Sources

Under this section, you have to explain who your participants are, how you get to them, what types of the data, and the sources of the data.

The data sources in this study were obtained from:

1. This research relies exclusively on secondary data, obtained from the following categories:
2. Peer-reviewed journal articles related to digital literacy, Generation Z, accounting literacy, AIS, and digital governance.
3. Books and academic monographs on accounting concepts and accounting information systems.¹⁸
4. National policy documents, including Asta Cita, Kominfo digital reports, and OJK financial literacy reports.¹⁹
5. Institutional publications issued by organizations such as OECD and UNDP concerning digital governance and public sector transformation.²⁰
6. Previous empirical and conceptual studies examining the competencies of Generation Z in digital and accounting contexts.

Using multiple types of sources enhances the depth of analysis and strengthens triangulation, ensuring that concepts are validated across disciplines.

Data Analysis Technique

The analysis in this study followed a structured literature review design composed of a systematic process of searching, selecting, evaluating, and synthesizing relevant scholarly and institutional sources. This analytical procedure integrates the elements previously outlined in the search strategy, inclusion criteria, screening process, thematic analysis, trustworthiness procedures, and research flow into a unified methodological framework.²¹

The process began with a structured literature search conducted across multiple academic databases and institutional repositories, including Google Scholar, DOAJ, Scopus open-access collections, Garuda Kemdikbud, OJK, Kominfo, OECD, and UNDP platforms.²² Searches focused on works published between 2015 and 2024, while foundational sources on accounting and AIS published earlier were included due to their theoretical relevance.³ Keyword combinations such as “Generation Z digital literacy,” “accounting literacy,” “AIS,” “digital governance Indonesia,” and “Asta Cita” were used to identify relevant materials.⁴

Following the initial search, a selection and screening process was conducted to determine the suitability of the identified literature. Screening occurred in four stages: (1) initial identification of

David Buchanan and Alan Bryman (London: Sage, 2009), 679

¹⁷ Carole Torgerson, *Systematic Reviews* (London: Bloomsbury Publishing, 2003), 84.

¹⁸ Romney and Steinbart, *Accounting Information Systems*, 45.

¹⁹ Otoritas Jasa Keuangan (OJK), " Survei Nasional Literasi"

²⁰ OECD, *Open Government in Indonesia*, (Paris: OECD Publishing, 2020), https://www.oecd.org/en/publications/open-government-in-indonesia_9789264265905-en.html.

²¹ Harris Cooper, *Research Synthesis and Meta-Analysis: A Step-by-Step Approach* (Thousand Oaks: SAGE, 2017), 87.

²² Sebastian K. Boell and Dubravka Cecez-Kecmanovic, "On being ‘systematic’ in literature reviews," *Journal of Information Technology* 30, no. 2 (2015): 162, doi:10.1057/9781137509888_3.

documents, (2) title and abstract assessment, (3) full-text review, and (4) final selection for synthesis. Literature was included if it provided conceptual, theoretical, or empirical insights related to digital literacy, accounting literacy, AIS, Generation Z, or Indonesia's digital governance agenda. Publications lacking academic rigor, methodological clarity, or thematic relevance were excluded. This procedure narrowed the initial 136 documents to 25 core sources.²³

The selected materials were analyzed using thematic analysis, which enabled the identification of recurring patterns and relationships across interdisciplinary sources. The analysis proceeded through three stages. First, *open coding* was used to extract key ideas related to technological competence, digital readiness, accounting literacy, AIS capabilities, and governance demands under Asta Cita. Second, *axial coding* grouped related codes into broader thematic categories, such as digital behavior of Generation Z, gaps in financial literacy, the role of AIS in governance, and synergies between technological and accounting skills.²⁴ Third, *conceptual mapping* integrated these themes into a cohesive conceptual framework illustrating how combined technological and accounting competencies contribute to Indonesia's digital transformation agenda.²⁵

To ensure the robustness and credibility of the findings, the study employed several trustworthiness strategies. Credibility was enhanced through triangulation by comparing insights from academic articles, policy documents, and institutional reports. Transferability was addressed by situating findings within Indonesia's digital governance context.²⁶ Dependability was supported by systematically documenting the search and analytical procedures, while conformability was maintained by grounding interpretations in documented evidence rather than subjective assumptions.²⁷

Finally, the entire analytical process followed a structured research flow: establishing research objectives, conducting keyword searches, screening relevant literature, extracting conceptual insights, performing thematic analysis, integrating findings into a conceptual framework, and deriving implications for Asta Cita.²⁸ This unified analytical technique ensures a coherent, rigorous, and systematic interpretation of literature aligned with the study's objectives.

RESULTS

The structured literature review produced three major findings that clarify the relationship between technological mastery, accounting literacy, and the role of Accounting Information Systems (AIS) in supporting Indonesia's digital governance agenda under Asta Cita. Through systematic searching, coding, and thematic synthesis, the literature consistently shows a strong digital competency among Generation Z, persistent weaknesses in accounting literacy, and the strategic importance of AIS in bridging technological and financial governance skills.²⁹

The first key finding concerns the digital competency profile of Generation Z. Literature consistently identifies Gen Z as a technologically immersed cohort, characterized by high digital adaptability, familiarity with online platforms, and active use of financial technologies such as mobile banking and digital wallets.³⁰ In Indonesia, youth digital penetration exceeding 85% further reinforces this demographics' readiness to engage with digital ecosystems.³¹ However, despite this strong

²³ Mark Petticrew and Helen Roberts, *Systematic Reviews in the Social Sciences: A Practical Guide* (Hoboken: John Wiley & Sons, 2008), 95.

²⁴ Ahmad L. Nugraha, Arie R. Sunjoto, and Adib Susilo, "Signifikansi Penerapan Literasi Ekonomi Islam di Perguruan Tinggi: Kajian Teoritis," *Islamic Economics Journal* 5, no. 1 (2019): 143, doi:10.21111/iej.v5i1.3680.

²⁵ Virginia Braun and Victoria Clarke, *Thematic Analysis: A Practical Guide* (Thousand Oaks: SAGE, 2021), 186.

²⁶ Kathleen M. Eisenhardt, "Building Theories from Case Study Research," *The Academy of Management Review* 14, no. 4 (1989): 532, doi:10.2307/258557.

²⁷ Uwe Flick, *An Introduction to Qualitative Research* (Thousand Oaks: SAGE, 2022), 48.

²⁸ Norman K. Denzin, *The Research Act: A Theoretical Introduction to Sociological Methods* (Chicago: Aldine Publishing Company, 1970), 96.

²⁹ Boell and Cecez-Kecmanovic, "On being 'systematic'" 170.

³⁰ Richard T. Watson and Jane Webster, "Analysing the past to prepare for the future: Writing a literature review a roadmap for release 2.0," *Journal of Decision Systems* 29, no. 3 (2020): 140, doi:10.1080/12460125.2020.1798591.

³¹ Dirjen Informatika Kominfo, *Laporan Kinerja 2022*, (Jakarta: Kementerian Komunikasi dan Informatika, 2022), https://djppi.komdigi.go.id/storage/file/file_publication/lkip/LAKIP%202022%20PPI%20Kominfo_koreksi%207_ta

technological foundation, the literature indicates that technological fluency does not automatically translate into an understanding of fiscal responsibility, governance principles, or data integrity competencies necessary for effective participation in digital public finance.³²

The second major finding is the gap in accounting literacy among Gen Z. While technologically engaged, many young individuals lack adequate knowledge of accounting fundamentals, such as financial reporting, basic internal control, risk assessment, and budgeting logic.³³ National data from OJK also reveal a financial literacy index below 50%, demonstrating a significant deficit in financial understanding across the population.³⁴ This gap reduces the effectiveness of digital transformation because users may engage with financial platforms without understanding their implications for accountability and decision-making.³⁵

The third finding concerns the central role of AIS. Literature shows that AIS integrates financial logic with technological processes, allowing users to process, interpret, and analyze financial information within digital systems.³⁶ AIS competencies enable individuals to understand system controls, ensure data reliability, identify anomalies, and support transparency functions essential to digital governance mechanisms such as e-budgeting, digital procurement, and online fiscal reporting.³⁷ When mapped onto Asta Cita, AIS emerges as a crucial capability for ensuring that digital systems serve as mechanisms for strengthening public accountability but not merely automating.³⁸

Overall, the three findings form a coherent conceptual frame demonstrating that the synergy between technological mastery and accounting literacy, facilitated through AIS competencies, represents a strategic requirement for Indonesia's digital economic transformation.³⁹ This synthesis emphasizes that digital transformation must be grounded not only in technology adoption but also in the competencies needed to operate digital systems in an accountable and analytical manner.

DISCUSSION

The findings of this study reveal that Indonesia's digital transformation agenda under Asta Cita depends heavily on human capital capable of integrating both technological skills and accounting literacy. This synergy is essential because technology alone cannot ensure accuracy, accountability, or transparency in financial governance.⁴⁰ Digital systems still require users who understand the financial principles, internal controls, and reporting logic underlying public finance.⁴¹

A central implication of the findings is that Generation Z's digital fluency, while advantageous, remains incomplete without sufficient accounting literacy. Their strong technological adaptability positions them well to contribute to digital governance, yet the absence of financial and governance competencies limits their ability to interpret digital financial information or support fiscally responsible

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³² Marc Prensky, "Digital Natives, Digital Immigrants Part 2: Do They Really Think Differently?," *On the Horizon* 9, no. 6 (2001): 5, doi:10.1108/10748120110424843.

³³ OECD, "Open Government"

³⁴ Otoritas Jasa Keuangan (OJK), "Survei Nasional Literasi"

³⁵ Annamaria Lusardi and Olivia S. Mitchell, "The Economic Importance of Financial Literacy: Theory and Evidence," *Journal of Economic Literature* 52, no. 1 (2014): 24, doi:10.1257/jel.52.1.5.

³⁶ Hien Vo Van, Malik Abu Afifa, and Isam Saleh, "Accounting information systems and organizational performance in the cloud computing era: evidence from SMEs," *Sustainability Accounting, Management and Policy Journal*, 2024, xx, doi:10.1108/sampj-01-2024-0044.

³⁷ Romney and Steinbart, *Accounting Information Systems*, 185.

³⁸ Braun and Clarke, *Thematic Analysis*, 99.

³⁹ Johnny Saldana, *The Coding Manual for Qualitative Researchers* (Thousand Oaks: SAGE, 2021), 48.

⁴⁰ Christianah Pelumi Efunnyi et al., "Strengthening corporate governance and financial compliance: Enhancing accountability and transparency," *Finance & Accounting Research Journal* 6, no. 8 (2024): 1599, doi:10.51594/farj.v6i8.1509.

⁴¹ Agboola Apooyin, "Financial controllership in the digital age: Leveraging technology for enhanced decision-making and governance," *World Journal of Advanced Research and Reviews* 25, no. 2 (2025): 1315, doi:10.30574/wjarr.2025.25.2.0422.

decision-making.⁴² Therefore, strengthening accounting literacy becomes critical for transforming Gen Z from passive digital users into active contributors to digital governance.

The findings also identify AIS as a key integrative capability. AIS enables the bridging of technological proficiency and accounting knowledge by providing users with an understanding of how financial information is collected, processed, and validated through digital systems.⁴³ Within Asta Cita's focus on modernizing public sector finance, AIS competencies ensure that digital tools enhance transparency, improve fiscal control, and support policy implementation. The literature suggests that countries that fail to build AIS competencies may digitize their infrastructure but not their accountability frameworks.⁴⁴ This reinforces the importance of equipping youth and public-sector workers with AIS-oriented training.

The discussion further situates these findings within existing research. Global and Indonesian studies alike have highlighted that digital transformation requires more than technological readiness; it requires analytical, financial, and governance competencies.⁴⁵ Previous scholarship on Gen Z also suggests that while the demographic excels in navigating digital ecosystems, they may struggle with deeper analytical or governance-related tasks.⁴⁶ This study advances the discourse by integrating these observations into the national context of Asta Cita—a connection that remains underexplored in existing literature.

From a policy perspective, the findings imply several strategic interventions. First, educational institutions should incorporate accounting literacy and AIS concepts into digital literacy and vocational training programs to better align youth competencies with the demands of digital governance. Second, public-sector agencies should invest in AIS training to ensure that digital systems are used effectively and responsibly. Third, the government should design digital governance platforms that emphasize not only usability but also financial comprehension, enabling users to interpret data more meaningfully.⁴⁷

Theoretically, the study contributes a simplified but integrated conceptual model showing how technological mastery, accounting literacy, and AIS competencies jointly support digital governance objectives. Practically, it offers guidance for curriculum designers, policymakers, and development planners seeking to optimize Generation Z's potential in Indonesia's digital economic transformation. To sum up, the discussion underscores that Indonesia's success in digital governance will depend not only on infrastructure and policy frameworks but also on strengthening the human capabilities that enable technology to serve its broader governance functions.⁴⁸ The synergy of technology and accounting literacy is therefore not merely desirable—it is essential for achieving the goals of Asta Cita and preparing a workforce capable of sustaining Indonesia's economic growth in a digital future.

CONCLUSION

This study demonstrates that Indonesia's digital transformation agenda under Asta Cita requires a

⁴² Cancan Wang, Rony Medaglia, and Lei Zheng, "Towards a typology of adaptive governance in the digital government context: The role of decision-making and accountability," *Government Information Quarterly* 35, no. 2 (2018): 310, doi:10.1016/j.giq.2017.08.003.

⁴³ Santa Kristina Sese and Farah Qollbia, "Bridging the Gap: A Literature Review on the Integration of Accounting Information Systems (AIS) into Mainstream Accounting Research," *International Journal of Management, Accounting & Finance (KBIJMAF)* 2, no. 3 (2025): 60, doi:10.70142/kbijmaf.v2i3.295.

⁴⁴ Andini D. Rachman and Masagus Asaari, "Enhancing Financial Quality: Impact of Accounting Information Systems, Internal Control with Company Performance as Moderating Factor," *Research of Accounting and Governance* 3, no. 1 (2025): 22, doi:10.58777/rag.v3i1.282.

⁴⁵ Steven D. Haes et al., *Governing Digital Transformation: Guidance for Corporate Board Members* (Basingstoke: Springer Nature, 2019), 18.

⁴⁶ Praveen K. Kopalle, V. Kumar, and Mohan Subramaniam, "How legacy firms can embrace the digital ecosystem via digital customer orientation," *Journal of the Academy of Marketing Science* 48, no. 1 (2019): 115, doi:10.1007/s11747-019-00694-2.

⁴⁷ Francis M. Idzi and Ricardo C. Gomes, "Digital governance: government strategies that impact public services," *Global Public Policy and Governance* 2, no. 4 (2022): 427, doi:10.1007/s43508-022-00055-w.

⁴⁸ Lalu A. Murdhani, "The Implementation of Digital Governance in Indonesia: A Systematic Review of Challenges and Opportunities," *International Journal of Scientific Research* 2, no. 1 (2025): 27, <https://doi.org/10.62894/hw14ch33>.

workforce capable of integrating technological mastery with accounting literacy to ensure transparent, accountable, and data-driven financial governance. While Generation Z possesses strong digital competencies and high exposure to technology, the findings reveal a persistent gap in their understanding of accounting principles, financial reporting logic, and governance-oriented financial literacy. This imbalance limits their ability to contribute effectively to digital public finance systems. The analysis further highlights the strategic importance of Accounting Information Systems (AIS) as the connective framework that unites technological skills with financial analytical abilities. AIS competencies enable individuals to process digital financial information accurately, understand system controls, and uphold fiscal integrity—capabilities essential to the successful implementation of digital budgeting, digital audits, and real-time fiscal reporting under Asta Cita.

Overall, the study concludes that strengthening the synergy between technology and accounting literacy is a critical foundation for developing a future-ready Generation Z workforce capable of advancing Indonesia's digital economic transformation. Educational institutions must therefore redesign digital literacy curricula to integrate accounting fundamentals and AIS concepts, while policymakers and public-sector institutions need to prioritize capacity-building initiatives that enhance both technological and financial governance skills. By developing these integrated competencies, Indonesia can ensure that digital innovations are supported by human resources who are capable not only of operating technology but also understanding and safeguarding the financial logic and accountability embedded within digital governance systems. This synergy ultimately positions Generation Z as strategic contributors to national development and supports Indonesia's broader efforts to achieve inclusive, transparent, and sustainable economic growth.

Limitation and Future Studies

This study is limited by its reliance on a structured literature review, which restricts the analysis to secondary data and may not fully capture emerging practices or contextual variations in Generation Z's technological and accounting competencies across regions or institutions. The absence of primary data also limits the ability to measure competency levels empirically or evaluate the direct impact of AIS-oriented training on digital governance readiness. Future research should therefore incorporate quantitative or mixed-method approaches to assess these competencies more concretely, explore behavioral factors influencing accounting literacy among digitally proficient youth, and examine how educational interventions or workplace training programs can strengthen the synergy between technology and accounting skills. Further studies may also investigate the implementation challenges of AIS in public-sector environments, evaluate policy outcomes under Asta Cita, and develop competency models tailored to Indonesia's digital governance landscape.

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