

DIGITAL ACCOUNTING SKILLS AND ENTREPRENEURIAL READINESS AMONG YOUNG ENTREPRENEURS: A CONCEPTUAL REVIEW

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Abstract: *Digital entrepreneurship requires competencies that extend beyond technological familiarity to include effective financial management capabilities. While entrepreneurial readiness has been widely explored in entrepreneurship research, limited attention has been given to the role of digital accounting skills as a contributor to entrepreneurial preparedness. This conceptual paper addresses this gap by examining how digital accounting skills influence entrepreneurial readiness among young entrepreneurs. Grounded in Human Capital Theory, the paper proposes that competencies in cloud accounting, accounting software, digital bookkeeping, and AI-assisted financial management function as valuable entrepreneurial resources. These competencies enhance financial capability, strategic decision-making, technological adaptability, and entrepreneurial confidence, which collectively strengthen entrepreneurial readiness. The paper contributes to the entrepreneurship literature by integrating digital accounting skills into entrepreneurial readiness frameworks and provides a foundation for future empirical research in digital entrepreneurship contexts.*

Keywords: *Digital Accounting Skills, Entrepreneurial Readiness, Young Entrepreneurs, Human Capital Theory, Digital Entrepreneurship*

Introduction

Growth of Digital Entrepreneurship

The acceleration of digital economies has fundamentally reshaped entrepreneurial activity across global markets. Technological developments associated with Industry 4.0 cloud computing, artificial intelligence, big data analytics, and digital platforms have altered how businesses create value and sustain competitiveness (Ślusarczyk, 2018; Wahl, 2021). Online marketplaces, social commerce, mobile applications, and digital payment ecosystems have expanded entrepreneurial access while lowering traditional barriers to market entry (Cueto et al., 2022; Senecha & Srivastava, 2022). Startup ecosystems have consequently expanded across e-commerce, digital services, and platform-based sectors (Radović-Marković & Salamzadeh, 2023; Abdellah, 2025).

Young entrepreneurs constitute one of the most active cohorts in digital business. Their stronger familiarity with technology and online communication environments makes digital entrepreneurship an attractive and accessible economic pathway (Sahrah et al., 2023a; Hassan et al., 2023). Nevertheless, the complexity of digital business ecosystems demands competencies that extend well beyond technological familiarity alone. Entrepreneurs operating within these environments must understand online consumer behaviour, manage digital operations, and sustain competitiveness through both technological and financial capability (Sitaridis et al., 2024; Camps et al., 2026). This evolving reality reinforces the need to examine entrepreneurial readiness, particularly the extent to which digital accounting competency contributes to preparedness among young entrepreneurs.

Importance of Accounting Competency in Entrepreneurship

Entrepreneurial sustainability depends substantially on effective financial resource management. Budgeting, bookkeeping, cost monitoring, and financial reporting are not administrative peripheral activities; they constitute strategic capabilities that enable entrepreneurs to evaluate performance, allocate resources, and respond to market uncertainty (Culebro-Martínez et al., 2024; Eton & Nkamusiima, 2023). Entrepreneurs maintaining systematic financial records are better positioned to monitor cash flow, manage expenses, and sustain financial transparency (Kurniawan & Gunawan, 2023; Pria, 2026). The emergence of AI-assisted accounting tools, cloud platforms, and automated systems has further transformed bookkeeping, reduced manual errors and improved efficiency. Entrepreneurial success therefore increasingly requires integrating accounting knowledge with digital financial management capability (Kishor et al., 2025).

Digital Accounting Transformation

Traditional manual bookkeeping systems are progressively being replaced by technology-driven financial management tools that prioritize automation, accessibility, and real-time data processing (Kishor et al., 2025; Zhang et al., 2025). Cloud accounting has become central to this transformation, providing businesses with scalable, flexible access to financial information while reducing reliance on costly internal infrastructure (Saad et al., 2022; Kumar et al., 2026). Artificial intelligence, optical character recognition, and machine learning have further automated routine accounting tasks, expanding decision-making capability (Popkova et al., 2024). The growing dependence on accounting technologies consequently demands digital accounting competency among entrepreneurs and SMEs not merely as a technical proficiency, but as a strategic business requirement (Samsami et al., 2025; Zhang et al., 2025).

Entrepreneurial Readiness Among Young Entrepreneurs

Entrepreneurial readiness is a multidimensional capability encompassing practical preparedness, strategic thinking, financial competency, and technological adaptability (Bui et al., 2020; Al Mamun et al., 2016). It is distinguished from entrepreneurial intention: intention reflects desire; readiness reflects capacity to act. Within digital business ecosystems, readiness increasingly depends on the entrepreneur's ability to adopt digital tools, manage online systems, and respond to technological disruption (Mhlongo & Daya, 2023). Financial readiness represents a distinct critical dimension. Entrepreneurs possessing stronger financial competency budgeting, cash flow management, business forecasting demonstrate greater confidence in managing uncertainty and pursuing opportunity (Mahfud et al., 2020; Liñán et al., 2022). Readiness should therefore be understood as an integrated construct encompassing technological capability, financial literacy, entrepreneurial confidence, and business preparedness (Hassan et al., 2023; Sahrah et al., 2023a).

Research Gap

Entrepreneurship literature has documented entrepreneurial intention, innovation capability, and digital entrepreneurship readiness extensively, yet these discussions largely centre on behavioural and psychological dimensions while neglecting operational financial competency (Ferreras-Garcia et al., 2026; Mahfud et al., 2020). Accounting studies, conversely, examine cloud adoption, digital bookkeeping, and automated reporting from organizational or technological perspectives, without framing digital accounting competency as an entrepreneurial capability within startup contexts (Asonitou et al., 2025; Kishor et al., 2025). Entrepreneurial readiness frameworks similarly treat readiness as a psychological or behavioural construct without integrating digital financial management capability (Bui et al., 2020; Al Mamun et al., 2016). The conceptual gap between digital accounting skills and entrepreneurial readiness among young entrepreneurs remains unaddressed. This paper advances a theoretically grounded framework to close that gap.

Purpose of the Paper

This conceptual paper examines how digital accounting skills specifically cloud accounting proficiency, accounting software usage, digital bookkeeping and automated financial management contribute to entrepreneurial readiness among young entrepreneurs. Grounded in Human Capital Theory the paper positions digital accounting competency as a specialized entrepreneurial resource supporting financial capability, technological adaptability, strategic preparedness, and entrepreneurial confidence.

Problem Statement

Weak Financial Management Among Young Entrepreneurs

Financial mismanagement is one of the most persistent threats to entrepreneurial sustainability. Many young entrepreneurs prioritize product development and customer acquisition while neglecting systematic financial management, contributing to operational instability and business failure (Agyapong & Attram, 2019; Dahmen & Rodríguez, 2014). Poor bookkeeping, inadequate budgeting, and weak financial monitoring diminish the entrepreneur's ability to evaluate profitability, forecast performance, and control cash flow (Eton & Nkamusiima, 2023; Fatoki, 2014). Weak financial management is not merely a technical accounting deficit; it actively constrains broader entrepreneurial readiness and long-term business sustainability (Muneer et al., 2017).

Limited Digital Accounting Competency

Despite the proliferation of cloud accounting platforms and automated bookkeeping systems, many entrepreneurs continue relying on manual financial recording (Saad et al., 2022; Popkova et al., 2024). Low accounting software proficiency reduces the entrepreneur's ability to process transactions, generate financial reports, and use financial data strategically (Kumar et al., 2026; Asonitou et al., 2025). Technological complexity, insufficient digital literacy, and limited training exacerbate this gap (Samsami et al., 2025). The problem extends beyond availability of tools it is fundamentally one of entrepreneurial competency readiness.

Consequences of Weak Digital Accounting Skills

Weak digital accounting competency undermines financial management quality, strategic decision-making, and operational efficiency simultaneously. Inaccurate financial recording weakens cash flow visibility and delays analysis (Dahmen & Rodríguez, 2014; Kishor et al., 2025). Financial decisions made without reliable accounting information increase resource misallocation and poor strategic planning (Culebro-Martínez et al., 2024; Fatoki, 2014). Businesses relying on fragmented, manual systems face slower processing, higher error rates, and reduced organizational responsiveness all of which erode entrepreneurial adaptability and long-term sustainability (Popkova et al., 2024; Kumar et al., 2026).

Literature Review

Digital Accounting Skills: Definition and Components

Digital accounting skills refer to the ability to utilize accounting technologies, digital financial systems and automated accounting applications to manage business financial activities and reporting processes (Saad et al., 2022; Asonitou et al., 2025). They encompass cloud accounting platforms, accounting software, digital bookkeeping systems, electronic invoicing and AI-assisted accounting tools (Kishor et al., 2025; Popkova et al., 2024). Unlike conventional accounting competency, digital accounting competency integrates financial literacy with technological proficiency, digital system management and analytical capability (Kumar et al., 2026; Saad et al., 2022).

Four interrelated components constitute digital accounting competency. Cloud accounting enables remote access, real-time transaction processing and scalable financial management without reliance on costly infrastructure (Saad et al., 2022; Al-Ramahi et al., 2026). Studies on SMEs confirm that cloud accounting adoption improves budgeting, monitoring, reporting timeliness and managerial decision-making capability (Christauskas & Miseviciene, 2012; Kurniawan et al., 2025). Digital bookkeeping and accounting software automate routine financial recording, improve accuracy and reduce administrative burden (Kishor et al., 2025; Kutnjak et al., 2023). Evidence from small business research indicates that many firms remain underprepared to fully utilize computerized accounting systems despite their efficiency benefits (Fordham & Hamilton, 2019). Digital invoicing and online transaction management support systematic documentation of payments, tax reporting, and operational transactions (Azman et al., 2021; Iriyadi et al., 2023). Financial analytics and AI-assisted tools extend digital accounting competency into strategic territory forecasting, risk assessment, anomaly detection and predictive decision-making (Luchkov et al., 2025; Nanda, 2025). Competency across these four components is increasingly prerequisite for entrepreneurs navigating digital business environments (Al-Hattami et al., 2026; Pham et al., 2025).

Importance of Digital Accounting Skills

Digital accounting competency improves operational efficiency by enabling entrepreneurs to process transactions faster, reduce manual errors, and produce reliable financial information (Lutfi et al., 2022; Kishor et al., 2025). Automated accounting systems are particularly critical for entrepreneurs and SMEs operating with limited resources (Kurniawan et al., 2025; Yan & Nanyun, 2020). At the strategic level, entrepreneurs capable of using financial analytics and cloud-based platforms monitor performance more effectively, evaluate trends, forecast risks, and allocate resources with greater precision (Luchkov et al., 2025; Karaş, 2018). Real-time financial information accelerates decision-making while improving entrepreneurial confidence and planning capability (Al-Ramahi et al., 2026; Taib et al., 2023). Ultimately, digital accounting competency constitutes a strategic entrepreneurial resource influencing operational effectiveness, adaptability, and long-term sustainability (Busulwa et al., 2024; Oleiwi, 2025).

Entrepreneurial Readiness: Definition, Importance and Characteristics

Entrepreneurial readiness represents the degree of preparedness to initiate, manage, and sustain entrepreneurial activities within uncertain business environments (Bui et al., 2020; Al Mamun et al., 2016). It is a multidimensional construct integrating psychological preparedness, entrepreneurial capability, technological adaptability, and financial competency (Mhlongo & Daya, 2023). Readiness bridges entrepreneurial aspiration and entrepreneurial performance: entrepreneurs lacking readiness may fail to survive even when intention is strong (Schillo et al., 2016; Potts et al., 2021). Entrepreneurial confidence anchors this construct individuals believing in their entrepreneurial capacity are more likely to pursue opportunities, innovate, and persist through adversity (Laydes et al., 2024; Costin et al., 2022). In technology-driven ecosystems, readiness further depends on technological adaptability the ability to adopt digital tools, respond to disruption, and transform resources into business value (Ardeshir et al., 2025; Civelek et al., 2021).

Entrepreneurial readiness is characterized by four integrated capabilities. Technological readiness enables entrepreneurs to manage digital platforms, adopt new systems, and sustain competitiveness through continuous digital learning (Mhlongo & Daya, 2023; Tripopsakul, 2018). Financial capability encompasses budgeting, cash flow management, risk evaluation, and strategic resource allocation all foundational to business sustainability (Maldonado-Guzmán et al., 2020; Staniewski, 2016). Entrepreneurial mindset and business planning orientation enable opportunity recognition, proactiveness, and systematic organizational preparation (Miao et al., 2021; Chillon et al., 2022). Entrepreneurial confidence and self-efficacy reflect applied capability not merely knowledge, but the entrepreneur's belief in their capacity to mobilize it under real business conditions (Costin et al., 2022; Vera et al., 2024). These characteristics collectively establish why domain-specific competencies such as digital accounting skills matter within entrepreneurial readiness frameworks.

Relationship Between Digital Accounting Skills and Entrepreneurial Readiness

The relationship between digital accounting skills and entrepreneurial readiness operates through three primary mechanisms. First, financial monitoring capability: entrepreneurs utilizing digital accounting systems access real-time cash flow data, operational expense tracking, and financial risk indicators improving business preparedness and resource allocation (Lutfi et al., 2022; Al-Ramahi et al., 2026). Weak accounting competency, by contrast, reduces financial visibility and diminishes business preparedness, particularly for young entrepreneurs lacking managerial experience (Tripopsakul, 2018). Second, entrepreneurial confidence enhancement: stronger accounting and financial management competency translates into

greater confidence in business planning, financial forecasting, and strategic decision-making (Laydes et al., 2024; Costin et al., 2022). Competency development through digital financial systems strengthens self-efficacy, which prior literature consistently links to entrepreneurial preparedness (Miao et al., 2021; Ioannou & Retalis, 2025). Third, strategic decision-making and organizational adaptability: entrepreneurs effectively utilizing financial analytics and cloud-based platforms access timely insights that support opportunity evaluation, innovation planning, and operational responsiveness (Imjai et al., 2023; Nanda, 2025). As entrepreneurial ecosystems grow increasingly digital the ability to manage financial systems strategically strengthens business preparedness, financial capability, and entrepreneurial confidence simultaneously (Mhlongo & Daya, 2023; Busulwa et al., 2024).

Theory Development

Human Capital Theory

Human Capital Theory explains how accumulated knowledge, skills and competencies enhance individual performance and business outcomes (Unger et al., 2011; Dimov, 2017). In entrepreneurship research, human capital encompasses education, technical skills, managerial capability, financial knowledge and experiential learning resources that collectively improve entrepreneurs' ability to recognize opportunities, solve problems, and make informed decisions (Martin et al., 2013; Murray & Palladino, 2020). Entrepreneurial competency is not a fixed personal trait it develops through education, practice and systematic exposure to business activities (Kozlinska et al., 2023; Lee et al., 2025).

Applied to this study, digital accounting skills constitute a specialized form of entrepreneurial human capital. Entrepreneurs possessing digital accounting competency are better equipped to manage financial information, utilize accounting technologies, and make strategic decisions directly strengthening preparedness to operate within digitally driven markets (Ndofirepi, 2024; Suroso et al., 2017). Human Capital Theory further supports the competency development argument: investment in digital financial knowledge and accounting technology skills improves entrepreneurial confidence, business problem-solving capability, and operational effectiveness (Murray & Palladino, 2020; Kozlinska et al., 2023). Entrepreneurs with stronger digital accounting competency therefore demonstrate greater readiness to manage financial uncertainty and technological complexity outcomes consistent with human capital acquisition strengthening entrepreneurial performance (Unger et al., 2011; Dimov, 2017).

Conceptual Framework

The conceptual framework positions digital accounting skills as the independent variable and entrepreneurial readiness as the dependent variable (Figure 1). The framework proposes that digital accounting competency encompassing cloud accounting, accounting software usage, digital bookkeeping, and AI-assisted financial management improves entrepreneurs' financial capability, strategic decision-making, and entrepreneurial confidence, collectively strengthening entrepreneurial readiness. Grounded in Human Capital Theory, the framework conceptualizes digital accounting skills as specialized entrepreneurial human capital, consistent with the theory's premise that skill-specific competency investment positively influences individual performance and adaptive capability within uncertain business environments (Dimov, 2017; Unger et al., 2011; Imjai et al., 2023; Mhlongo & Daya, 2023).

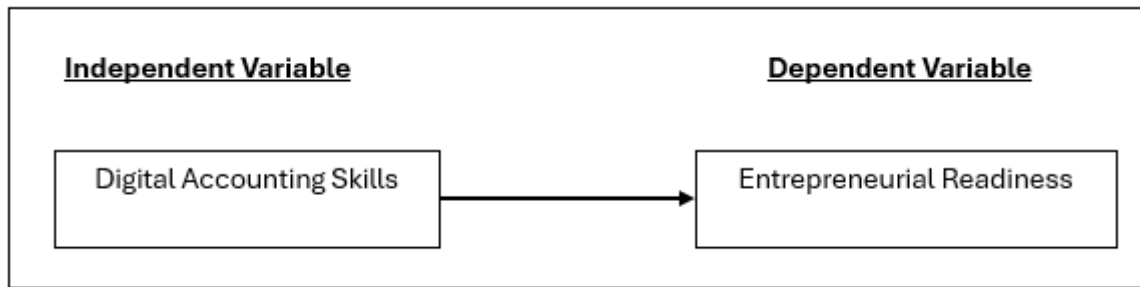


Figure 1: Conceptual Framework

Proposition

Digital accounting skills positively influence entrepreneurial readiness among young entrepreneurs.

As digital business environments grow more technology-dependent, entrepreneurs possessing cloud accounting proficiency, accounting software competency, digital bookkeeping skills, and financial analytics capability are better prepared to manage operational complexity, sustain financial accuracy, and respond strategically to market uncertainty (Kishor et al., 2025; Pham et al., 2025). This competency base improves financial monitoring, elevates entrepreneurial confidence, and strengthens strategic decision-making each a critical dimension of entrepreneurial readiness (Lutfi et al., 2022; Laydes et al., 2024). From a Human Capital Theory perspective, digital accounting competency represents a specialized resource that enhances entrepreneurial capability, business planning orientation, and operational preparedness among young entrepreneurs (Unger et al., 2011; Busulwa et al., 2024).

Discussion

Importance of Digital Accounting Exposure

Digital accounting exposure enables entrepreneurs to move beyond manual record keeping toward systematic financial monitoring and business analysis (Wiralestari et al., 2025; Rahmatullah et al., 2020). In SME settings, digital applications improve management effectiveness by supporting access to business information, financial administration, and operational visibility (Rahmatullah et al., 2020; Al-Hattami et al., 2026). Cloud accounting adoption provides more flexible access to financial information however, adoption outcomes depend on readiness, perceived usefulness, and digital system competency (Dlamini & Schutte, 2025; Suhayati & Riandani, 2019). For young entrepreneurs, digital accounting exposure reduces financial guesswork and encourages disciplined financial monitoring building both awareness and technological adaptability simultaneously (Fahmi & Savira, 2023; Aránega et al., 2025). Confidence is the mechanism evidence from digital accounting education confirms that tool exposure fosters innovation capability, particularly when learners possess technological self-efficacy and digital literacy (Al-Hattami, 2025; Ho et al., 2026).

Digital Entrepreneurship Learning and Competency Development

Digital entrepreneurship learning increasingly prioritizes practice-oriented and experiential approaches over passive theoretical instruction (Ngek et al., 2024; Alenezi & Al-Hunaiyyan, 2023). Accounting software training exposes entrepreneurs to financial recording, budgeting tools, and real-time reporting platforms shifting perception of financial systems from administrative burdens toward strategic business resources (Al-Hattami, 2025; Huy et al., 2022). Practical financial learning, including cash flow exercises and digital transaction

analysis, connects accounting theory with business practice and strengthens entrepreneurial confidence (Aboobaker & D, 2020; Khuong et al., 2025). Digital business simulations extend this further by providing low-risk environments for practicing financial decision-making under uncertainty (Ngek et al., 2024). Entrepreneurial competency strategic thinking, financial decision-making, and business planning develops most effectively when digital accounting exposure is integrated into entrepreneurship education rather than treated as a separate technical domain (Mitchelmore & Rowley, 2010; Bacigalupo et al., 2016).

Practical Implications

Implications for Universities

Higher education institutions should embed accounting software, cloud accounting platforms, and digital bookkeeping systems into entrepreneurship curricula as core competency-building components, not elective technical supplements (Al-Hattami, 2025; Ngek et al., 2024). Experiential approaches digital business simulations, financial management laboratories develop both technical and adaptive entrepreneurial capabilities (Lackéus, 2020; Khuong et al., 2025).

Implications for Entrepreneurship Development Agencies

Agencies should expand digital accounting workshops and SME financial training initiatives targeting practical financial management needs (Saad et al., 2022; Choung et al., 2023). Continuous mentorship and advisory programmes rather than one-time training will better sustain accounting technology adoption and reduce technological confidence barriers among emerging entrepreneurs (Dlamini & Schutte, 2025; Wiralestari et al., 2025).

Implications for Policymakers

Digital accounting literacy should be embedded within national youth entrepreneurship agendas and SME digital transformation strategies (Mhlongo & Daya, 2023; Pham et al., 2025). Collaborative initiatives linking universities, entrepreneurship agencies, financial institutions and technology providers can improve affordable access to digital accounting systems while strengthening entrepreneurial ecosystems at scale (Saad et al., 2022; Al-Hattami et al., 2026).

Future Research Directions

The conceptual relationship between digital accounting skills and entrepreneurial readiness warrants empirical testing via quantitative methods such as Partial Least Squares Structural Equation Modelling (PLS-SEM), which accommodates the multidimensional nature of both constructs (Hair et al., 2022; Henseler et al., 2016). Future studies should examine direct effects, potential mediators such as financial self-efficacy, entrepreneurial confidence, digital competency and moderating contextual factors such as educational background, entrepreneurial sector or national context. Research integrating AI accounting adoption, fintech readiness and digital trust within entrepreneurial settings represents a particularly productive frontier, given the accelerating automation of financial management processes (Kishor et al., 2025; Al-Hattami et al., 2026). Longitudinal designs examining how digital accounting exposure contributes to competency development over time would further strengthen empirical grounding in this domain (Pham et al., 2025; Mhlongo & Daya, 2023).

Conclusion

The rapid entrenchment of digital technologies within entrepreneurial ecosystems has fundamentally altered the competency requirements confronting young entrepreneurs. Digital

accounting skills spanning cloud accounting, automated bookkeeping, accounting software, and AI-assisted financial tools have emerged not merely as technical accounting capabilities but as strategic entrepreneurial resources supporting financial monitoring, operational efficiency, and adaptive decision-making (Imjai et al., 2023; Busulwa et al., 2024; Kishor et al., 2025). Entrepreneurial readiness, in turn, extends well beyond entrepreneurial intention. It reflects an integrated combination of financial preparedness, technological capability, entrepreneurial confidence, and strategic decision-making competency (Laydes et al., 2024; Mhlongo & Daya, 2023). Young entrepreneurs possessing stronger digital accounting competency are better positioned to monitor business performance, manage financial risk, and sustain operations within competitive digital markets (Pham et al., 2025).

This paper argues that digital accounting skills constitute important entrepreneurial human capital capable of strengthening entrepreneurial preparedness and business resilience. Entrepreneurship education, training institutions, and policy frameworks should treat digital accounting literacy as a core entrepreneurial capability not a supplementary technical subject because financial technologies are now deeply embedded within entrepreneurial practice itself. Strengthening this competency among young entrepreneurs' advances both entrepreneurial readiness and long-term business sustainability within increasingly digitalized economic environments.

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