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Digital Payments and The Challenges for Young Accountants: A Community Service Program on Digital Accounting Literacy

Dona Primasari, Nurfahmi Fadillah, Anisa Atla Dewi Saputri [a)], Dinar Ayu Lestari, Fadwa Yulistian Haifa

Master of Accounting Study Program, Jenderal Soedirman University, Purweokerto, Indonesia

[a)]Corresponding author: *anisa.saputri@mhs.unsoed.ac.id*

ABSTRACT

The rapid development of digital technology has driven a significant transformation in payment systems, particularly through the adoption of digital payments such as e-wallets, QRIS, and payment gateways. This shift not only alters society's transactional behavior toward a cashless system but also presents new challenges for the accounting profession, especially young accountants, in ensuring the accuracy, accountability, and integrity of digital transaction records. This Community Service (PkM) activity aims to enhance digital accounting literacy and participants' understanding of the strategic role of accountants in managing digital transactions. The method employed is an educational and participatory approach, conducted through interactive seminars, case-based discussions, recording simulations, and evaluations using pre-tests and post-tests. The results indicate an improvement in participants' understanding, moving from the low-fair category to the good category. This program underscores the importance of integrating digital technology into accounting education.

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INTRODUCTION

Along with the rapid development of information technology, payment systems have undergone a significant transformation, shifting from cash-based to cashless transactions. This change not only affects how people make payments but also impacts the management and recording of financial transactions at both individual and organizational levels. Digital payment instruments, such as e-wallets, QRIS, and online platforms, have become key catalysts for digital economic growth. The use of these technologies enhances transaction efficiency, accelerates financial processes, and strengthens cash flow accountability (Nisa & Abidin, 2024; Swandani, 2025). In addition, digital payment technology provides opportunities for the development of digital literacy in accounting. This shift indicates that digital competence is an essential aspect for accounting professionals. Therefore, young accountants need to master digital knowledge as part of their core competencies.

On the other hand, the convenience of digital transactions brings new complexities in financial management. Each digital transaction generates large information trails that require reliability, traceability, and data integrity to ensure accurate and accountable financial reporting (Destiana, 2024; Pramita et al., 2025). Technological proficiency alone is insufficient to guarantee accountability. Young accountants must also possess analytical skills and a deep understanding of the risks associated with digital transactions. These risks include potential data manipulation, reporting errors, and cybersecurity threats. Therefore, digital literacy becomes a crucial competency for young accountants. Mastery of this competency enables them to manage digital transactions professionally and responsibly.

Meanwhile, the main challenge for young accountants lies in their ability to adapt to system automation and integrate data from multiple payment platforms. They also need to anticipate cybersecurity risks and potential information manipulation. This challenge becomes more pronounced in the micro, small, and medium enterprise (MSME) sector, where diverse payment applications require consistent and systematic cross-platform reconciliation (Swandani, 2025; Cakra Dewa et al., 2024). Failure to manage data properly can lead to errors in financial reporting or misuse of information. Consequently, digital literacy becomes a foundational skill for the professionalism of young accountants. Mastery of this literacy allows them to perform strategic roles effectively. Therefore, digital literacy cannot be overlooked in developing the competencies of young accountants.

Although the adoption of digital payment technology has become widespread, gaps in digital competence and accounting literacy among young accountants remain evident. Current digital transformation initiatives are not yet fully supported by sufficient technical and analytical skills (Suhendra, Kanivia, & Imran, 2025). Digital accounting literacy is not merely an additional competency but a foundational skill to maintain accountability and reliability in financial reporting (Rahmatia & Nur, 2025; Kristianto et al., 2024). Young accountants need to understand digital transaction mechanisms in depth. They must also be able to leverage technology to strengthen financial oversight and management. Accordingly, digital literacy becomes a strategic necessity for every young accountant. This competency serves as a critical asset for navigating future changes in the financial industry.

Based on these challenges, this Community Service Program (PkM) is designed to enhance digital accounting literacy among young accountants. The program aims to strengthen their understanding of digital payment systems. In addition, it prepares young accountants to manage digital transactions responsibly in the technological era. The educational approach combines theory, practice, and real-life simulations. In this way, young accountants can comprehend their strategic roles in the digital economic ecosystem. The program also equips them to become agents of transformation capable of leveraging

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technology to strengthen the profession and maintain accountability (Pramita et al., 2025). As a result, young accountants are expected to become adaptive, innovative, and responsible professionals.

Furthermore, this program emphasizes critical awareness of the risks and professional responsibilities inherent in every digital transaction. Young accountants are expected to evaluate risks and make information-based decisions accurately. Consequently, they do not only act as operational transaction executors but also as change agents promoting innovation and transparency. The program opens opportunities for young accountants to actively participate in professional development. It is also anticipated to serve as an effective learning model for future digital literacy programs. The program's success demonstrates its tangible contribution to improving the competencies of young accountants. Therefore, digital literacy becomes a key element in facing the increasingly complex digital economy.

METHOD

This Community Service Program (PkM) employed an educational and participatory approach that integrated interactive seminar methods and case study simulations. The educational approach was selected to ensure a systematic transfer of knowledge, while the participatory approach aimed to encourage active participant engagement throughout the learning process. The integration of these two approaches was expected to create a learning environment that was not only one-directional but also dialogical and application-oriented. The combination of these methods enabled participants to gain not only a theoretical understanding of digital payment regulations but also practical skills in applying accounting logic to real transactions (Shanti & Kusumawardhany, 2024). Accordingly, this activity was designed to bridge the gap between conventional accounting concepts and accounting practices in the digital era.

The activity was conducted offline (face-to-face) with an effective duration of four hours and took place within the academic environment of Jenderal Soedirman University. The face-to-face method was chosen to ensure optimal interaction between facilitators and participants, particularly during discussion sessions and case simulations.

The participants consisted of 33 final-year students from the Accounting Study Program, categorized as young accountants. This group was selected because they are in a transitional phase toward the professional workforce, which requires the strengthening of digital accounting literacy prior to entering the labor market. At this stage, students are expected not only to master fundamental accounting concepts but also to demonstrate readiness in responding to technological developments that influence financial recording and reporting systems. Therefore, the selected participants were considered highly relevant to the objectives of the PkM program, which focuses on enhancing practical and professional competencies.

Preparation Stage (Pre-test)

The activity began with the administration of a pre-test to measure participants' initial literacy regarding digital payment concepts and their implications for financial reporting. This stage functioned as a diagnostic instrument to map participants' baseline understanding prior to the delivery of the core materials. Identifying initial knowledge gaps was essential to ensure that the intervention was appropriately targeted (Nisa & Abidin, 2024). The pre-test results subsequently served as the basis for adjusting the depth of material delivery and the complexity of the case studies presented.

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Socialization Stage

The main materials delivered covered digital transaction flows, the role of accountants in reconciliation processes, and potential risks associated with the use of multi-platform payment systems (Swandani, 2025). At this stage, participants received a comprehensive understanding of changes in the business environment resulting from the digitalization of payment systems and their implications for the accounting profession. The seminar session was complemented by interactive discussions to accommodate participants' questions and experiences related to the use of digital payment systems.

Application Stage (Case Studies and Simulations)

Participants conducted transaction analysis simulations using real examples such as QRIS and e-wallets. Through these simulations, participants were trained to identify transaction flows, determine the accounts involved, and prepare appropriate accounting records. This case-based approach enhanced participants' critical thinking skills in responding to the dynamics of financial technology (Apipah et al., 2025), while simultaneously increasing their confidence in applying digital accounting knowledge in practical contexts.

Evaluation Stage (Post-test)

A post-test was administered at the end of the session to evaluate improvements in participants' competencies. This evaluation stage aimed to assess the effectiveness of the methods employed and to identify changes in participants' levels of understanding after completing the entire series of activities. Comparisons between pre-test and post-test results provided empirical evidence of the impact of the PkM program on participants' digital accounting literacy.

Data analysis was conducted using a quantitative descriptive approach by comparing the average pre-test and post-test scores. This approach was employed to objectively and measurably assess improvements in participants' knowledge. In addition, brief qualitative observations were carried out to evaluate participants' active participation and their ability to solve problems during the simulation sessions (Putri et al., 2025). These observations offered additional insights into participant engagement and the effectiveness of the learning methods applied. Through this combined approach, the impact of the PkM activity could be assessed comprehensively, both in terms of knowledge acquisition and practical skill development.

RESULTS AND DISCUSSION

This Community Service Program (PkM) began with an orientation stage as a form of shared commitment between the implementation team and the participants in supporting the success of the program. As illustrated in Figure 1, the orientation played an important role in aligning participants' understanding of the objectives, implementation flow, and the respective roles of each party. This initial stage served as a foundation for fostering active participant engagement and creating a conducive learning environment to enhance accounting literacy (Kristianto et al., 2024). Through the orientation stage, participants obtained a comprehensive overview of the series of activities to be undertaken, which helped cultivate a sense of responsibility and readiness to participate optimally. In addition, the orientation functioned as an initial platform for building two-way communication between the implementation team and participants, thereby contributing to the smooth execution of subsequent stages of the activity.

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The quantitative measurement results indicate a significant change in participants' levels of understanding after completing the entire series of activities. These findings reflect the effectiveness of the educational and participatory approaches applied in the PkM program, particularly in improving participants' digital accounting literacy. Based on the interventions provided, the main numerical findings are summarized as follows:

- Score Improvement: An increase in participants' understanding was evidenced by a rise in the average score from 2.14 in the pre-test to 3.49 in the post-test, indicating an improvement in digital accounting literacy to the "Good" category. This score increase suggests that participants were able to absorb the material delivered and apply it more accurately within the context of digital transaction recording.
- Literacy Category: Before the activity, the majority of participants were classified within the "Low" literacy category. However, following the simulation sessions, participants successfully achieved the "Good" category. This shift demonstrates a substantial improvement in literacy levels, reflecting the effectiveness of the program in addressing participants' needs for digital accounting knowledge.
- Active Participation: During the case-based discussion sessions, participants demonstrated the ability to distinguish recording flows between bank cash balances and e-wallet balances, as well as to perform simple reconciliations of QRIS transactions. This active participation indicates an improvement in participants' applied skills, not only in conceptual understanding but also in analytical abilities and problem-solving skills related to everyday digital accounting practices.

FIGURE 1. Documentation of the activity orientation as a form of shared commitment between the implementation team and participants

The activity commenced with the delivery of material on the fundamentals of digital payment, covering definitions, transaction mechanisms, risk mitigation, and the role of accountants in maintaining

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the accuracy of financial reporting. This topic is particularly crucial given the growing dominance of e-wallets, QRIS, and online marketplaces within the current economic ecosystem (Nisa' & Abidin, 2024; Swandani, 2025). In addition to theoretical explanations, participants were actively involved in simulations of cross-platform transaction bookkeeping as a representation of modern accounting practices. Participants' enthusiasm during the digital data reconciliation process was clearly documented, as shown in Figure 2.

FIGURE 2. Participants' enthusiasm for actively and systematically engaging in digital transaction recording and reconciliation simulations.

The results achieved indicate that the interactive seminar method combined with case study simulations was effective in transforming participants' mindsets. Participants no longer perceive digital payment merely as a consumption tool, but rather as an accounting object that carries inherent risks to the integrity of financial reporting. This shift in mindset is crucial, as young accountants are required to position technology as an opportunity to strengthen a company's internal control system, rather than viewing it as an automation threat that replaces their professional role.

The professional implications of this activity highlight an urgent need for accounting education institutions to revitalize their curricula. Accounting instruction should no longer be isolated within conventional methods; instead, the integration of fintech literacy and digital data security must become a core competency. This perspective aligns with the view that accountants' readiness to manage real-time transactions will determine the future competitiveness and accountability of the profession (Pramita et al., 2025).

TABLE 1. Comparison of Pre-test and Post-test Results

Description	*Pre-Test*	*Post-Test*
Number of Participants	32 participants	33 participants
Total Score	68,5	115,2
Average Score	2,14	3,49
Level of Understanding	Low–Moderate	Good

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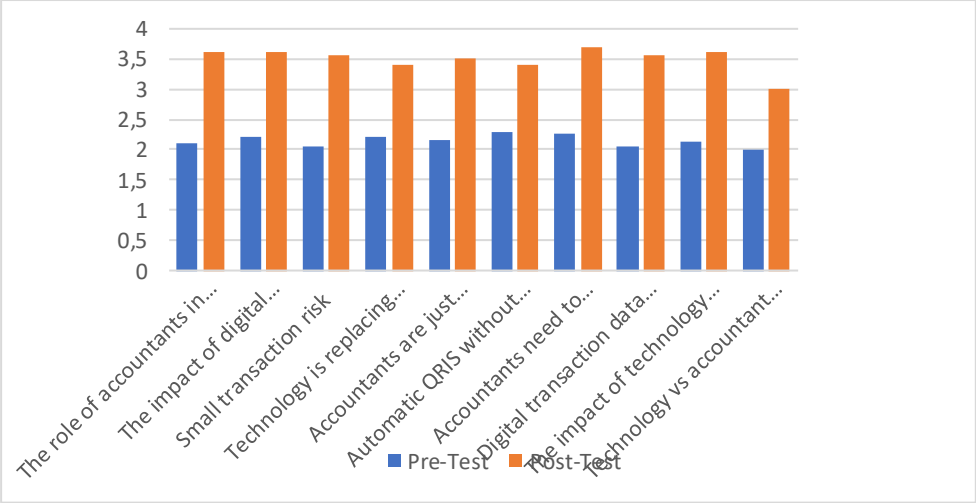

FIGURE 3. Comparative Graph of the Improvement in Digital Accounting Literacy among Accounting Students

Based on the pre-test results, some participants initially assumed that digital payment systems operate entirely automatically without requiring the involvement of accountants. However, the post-test results indicate a significant paradigm shift, as the majority of participants now acknowledge the importance of the accountant's role in ensuring the accuracy and accountability of digital transactions. This finding reflects a change in perceptions of the accounting profession—from merely recording transactions to managing and controlling financial information in the digital era. These results are consistent with the study by Suhendra, Kanivia, and Imran (2025), which states that financial literacy and technology adoption contribute positively to the enhancement of financial competencies, particularly in the management of digital transactions. Documentation in Figure 4 illustrates participants' active engagement during the analysis of related case studies.

FIGURE 4. Active Participant Engagement in Analyzing Digital Transaction Recording Cases

The qualitative analysis indicates a significant transformation in participants' understanding of the strategic role of accountants in the digital era. Initially, participants tended to perceive accountants

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merely as recorders of financial figures. However, following the activity, awareness emerged that modern accountants are required to possess digital data analysis skills, the capacity to provide managerial insights, and the ability to safeguard the integrity of financial information. These findings are consistent with the studies by Gulin et al. (2019) and Pramita et al. (2025), which emphasize the importance of analytical competencies in addressing digital transformation.

Observational results also reveal an increase in participants' self-confidence in systematically explaining digital payment mechanisms. Through active group discussions and the case study method, participants were able to connect theoretical concepts with real-world practice (Apipah et al., 2025). From a practical perspective, this activity demonstrates that technology is not a threat but rather a tool that demands adaptability and integrity. Academically, these findings reinforce the urgency of integrating digital accounting literacy into educational curricula in order to produce graduates who are aligned with industry needs (Cakra Dewa et al., 2024).

FIGURE 5. Documentation of the Successful Implementation of the Activity

Overall, the results of this initiative demonstrate that digital accounting literacy can be significantly enhanced through a participatory approach. The combination of pre-tests, instructional sessions, interactive discussions, simulations, and post-tests has proven highly effective in deepening the understanding of young accountants. The observed increase in participants' average scores provides empirical evidence of the program's success in educating them on digital payment mechanisms and redefining the role of accountants in the digital era. Consequently, this community service model serves as a valuable reference for effective learning strategies in fostering digital literacy in the future.

CONCLUSION

This Community Service activity confirms that digital accounting literacy is no longer merely an additional skill but a core competency that every young accountant must possess in the era of disruption. Through a structured educational approach, this program successfully demonstrated that students' understanding could be transformed significantly. Participants no longer see digital payment technology merely as a practical transaction tool but begin to understand the complexities behind it, particularly concerning internal controls, data validity, and cybersecurity risks accompanying every non-cash fund flow.

Furthermore, this program reflects that the real challenge for the accounting profession in the future is not the threat of role replacement by automation but the ability to adapt to the flow of real-time financial information. The success in improving participants' understanding from a previously limited category to a

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good level sends a strong signal that integrating traditional accounting logic with digital technology skills is key to maintaining professional accountability in an increasingly complex digital economic ecosystem.

As a strategic step forward, higher education institutions need to revitalize the accounting curriculum by including mastery of financial technology and digital risk management as fundamental subjects. For students and aspiring young accountants, independent professional development through information technology certification is essential to maintain competitiveness. Finally, for future community service practitioners, it is recommended to expand the scope of this literacy not only within academic environments but also to target SMEs, including current topics such as the implementation of artificial intelligence (AI) for fraud detection and the use of blockchain to ensure transparency in financial data.

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