Research Square

Preprints are preliminary reports that have not undergone peer review.
They should not be considered conclusive, used to inform clinical practice,
or referenced by the media as validated information.

Beyond Debits and Credits: Rethink Pedagogical Models in Accounting Literacy for Non-Financial Students - A Systematic Review

Nisi Thusi

dthusi@uj.ac.za

University of Johannesburg https://orcid.org/0000-0003-1315-8192

Systematic Review

Keywords: accounting literacy, non-financial students, higher education, pedagogical models, systematic review

Posted Date: September 23rd, 2026

DOI: https://doi.org/10.21203/rs.3.rs-11106039/v1

License: This work is licensed under a Creative Commons Attribution 4.0 International License.
Read Full License

Additional Declarations: The authors declare no competing interests.

Abstract

Background

Accounting literacy is increasingly framed as a capacity to understand, interpret and apply financial information rather than merely reproduce procedural bookkeeping routines. The supplied evidence includes studies of simplified accounting templates, educational software, active learning, case-based teaching, experiential learning, digital tools and accounting instruction that moves beyond conventional debits-and-credits explanations. However, the evidence base is incomplete: databases, search dates, screening procedures, data-extraction procedures and synthesis methods were not recorded, and many included records contain incomplete methodological or bibliographic information. Several records also appear to concern accounting majors, secondary education, non-empirical chapters or topics only indirectly related to accounting literacy among non-financial higher education students.

Aim

This draft systematic review examines which alternative pedagogical models are reported for developing accounting literacy among non-financial higher education students, how those models relate to conceptual understanding and engagement, what implementation barriers and ethical considerations are reported, which contextual factors shape adoption, and where the evidence remains insufficient.

Methods

The review was designated a Systematic Review and used the supplied Boolean search strategy concerning non-financial students, pedagogical models and accounting or financial literacy, while excluding primary and secondary schooling, professional accountants and related terms. The recorded PRISMA workflow identified 281 records, removed 1 duplicate, screened 205 records, assessed 141 full texts, excluded 7 at full-text stage and retained 134 studies. CASP was used for critical appraisal, with 134 of 134 currently included studies appraised and a reported mean score of 14.9. Because the CASP workspace records conservative text-evidence appraisals and many criteria as requiring verification, scores are not treated as unquestioned total-quality measures. Bibliometric intelligence was used descriptively alongside methodological appraisal, not as a substitute for it.

Findings:

The directly relevant evidence suggests that structured alternatives to purely procedural instruction can support understanding or engagement when they make accounting information visual, applied, interactive or connected to authentic decisions. SATA was specifically developed to help non-accounting students prepare financial-statement components within a business plan, while educational authoring

software was used with computer-engineering students studying financial analysis and ClassPoint was associated with engagement-focused teaching among engineering students (Shamsudin et al., 2020; Popgeorgiev et al., 2023; Arshad et al., 2023). Evidence concerning non-financial university students remains thinner than the numerical size of the included set suggests. Many studies use single-site, questionnaire-based, purposive or convenience samples, and outcome measures frequently concern perceptions, financial behaviour or general literacy rather than validated conceptual accounting understanding. Evidence on implementation barriers, ethics and institutional adoption is fragmented and cannot support strong comparative conclusions.

Conclusion

Alternative pedagogical models appear promising, particularly when they connect accounting concepts to practical tasks, technology-supported representation and active participation. Nevertheless, the present manuscript is not a final review. The evidence base is incomplete and heterogeneous, and the confidence of conclusions is limited by unclear eligibility alignment, incomplete extraction and substantial methodological uncertainty. A verified and better-documented review is required before claims about the superiority of any specific model can be made.

1. Introduction

Accounting literacy is commonly represented in the supplied literature as more than the mechanical ability to record transactions. It includes understanding financial statements, interpreting financial information, applying accounting concepts to decisions and, in some studies, connecting financial knowledge with personal or organisational behaviour. This broader orientation is visible in work on financial analysis for engineering students, simplified financial-statement preparation for non-accounting students and teaching accounting to business majors without making debits and credits the central organising device (Popgeorgiev et al., 2023; Shamsudin et al., 2020; Rai & Sisneros, 2018).

The supplied studies also indicate that accounting and financial literacy are taught through varied models. These include simplified templates, educational authoring software, technology-enhanced participation, case-based learning, active learning, project-based instruction, experiential learning and curriculum approaches linking financial concepts to practical contexts. However, the evidence is uneven. Some records concern accounting majors rather than non-financial students, some concern secondary education, some are chapters or conceptual works, and some provide insufficient information to determine their population, implementation or outcomes. This creates uncertainty about how much of the apparent evidence directly answers the review question.

The review was conducted because non-financial higher education students encounter accounting information in management, engineering, entrepreneurship, public administration and other professional settings, yet the supplied literature does not clearly establish which pedagogical models most effectively develop conceptual accounting understanding and engagement for these learners. Existing studies

provide indications of positive learning or engagement outcomes, but they rarely allow confident comparison across models because interventions, populations, measures and contexts differ substantially (Arshad et al., 2023; Popgeorgiev et al., 2023; Shamsudin et al., 2020).

What remains insufficiently understood is therefore not simply whether alternative teaching exists, but how and under what conditions it works. The evidence does not consistently distinguish accounting literacy from broader financial literacy, does not consistently report validated outcome measures, and does not consistently explain implementation barriers, ethical safeguards or institutional conditions. A systematic review is consequently needed to organise the dispersed evidence, identify convergence and divergence, and make the limits of current knowledge explicit.

2. Research Objectives

RO1: To examine how alternative pedagogical models influence the effectiveness of approaches in developing accounting literacy among non-financial students.

RO2: To analyze the challenges, risks, ethical considerations and implementation barriers associated with alternative pedagogical models for accounting literacy

RO3: To examine the contextual, institutional and practice-related factors that shape the adoption and effective use of Alternative pedagogical models for accounting literacy (non-traditional teaching methods) within Higher education settings.

RO4: To identify gaps in the available evidence and derive implications for future research, policy and practice

3. Research Methods

3.1 Review design

The selected review type was Systematic Review. The report is presented in DRAFT mode because the evidence base is incomplete and important review-process fields were not recorded.

3.2 Search strategy and information sources

Databases and information sources were not recorded, and search dates were not recorded. The exact supplied search strategy was: ("Non-financial students" OR "non-accounting students" OR "non-business students" OR "non-financial majors" OR "engineering students" OR "humanities students" OR "multidisciplinary students") AND ("Pedagogical models" OR "pedagogical model" OR "teaching method" OR "instructional design" OR "curriculum design" OR "active learning" OR "accounting education") AND ("Accounting literacy" OR "accounting literacy" OR "financial literacy" OR "accounting understanding" OR "conceptual accounting" OR "financial competence") NOT ("primary school" OR "secondary school" OR K-12 OR "professional accountants" OR CPA).

3.3 Inclusion and exclusion criteria

Inclusion criteria were studies focusing on non-financial higher education students; evaluating or describing pedagogical models, instructional designs or teaching methods aimed at accounting literacy; reporting accounting-literacy, conceptual-understanding, financial-decision-making, engagement or attitude outcomes; situated in universities, colleges or tertiary institutions; published in English as peer-reviewed journal articles; and using empirical, mixed-methods or formal action-research designs evaluating implementation. Exclusion criteria were studies focused exclusively on accounting or finance majors or professional practitioners; studies limited to traditional procedural bookkeeping without alternative models; studies without learning, literacy, engagement or effectiveness outcomes; studies in primary, secondary or corporate settings; non-English studies; dissertations, book chapters, conference abstracts, editorial reviews or grey literature; and non-empirical or purely theoretical papers without implementation and evaluation.

3.4 Screening and study selection

- The active PRISMA workspace reports 281 identified records, 1 duplicate, 205 screened records, 205 records sought, 0 title exclusions, 141 full texts assessed, 7 full-text exclusions and 134 included studies.
- These counts describe selection workflow only and are not substantive findings about pedagogy.

3.5 Critical appraisal

The Critical Appraisal Skills Programme (CASP) was used in the PRISMA full-text workspace. All 134 of 134 currently included studies have completed CASP appraisals. The workspace reports a mean score of 14.9. Appraisals were often completed conservatively from available text because the configured appraisal service was unavailable; unsupported criteria were recorded as Can't tell and require researcher verification. CASP therefore informed interpretation of methodological clarity and limitations, but the scores were not converted into an unquestioned total-quality ranking.

The supplied CASP workspace confirms 134 completed appraisals among 134 included studies, with a reported mean score of 14.9. The CASP figure should be interpreted as a display of the supplied appraisal workspace and not as a replacement for study-specific methodological interpretation.

3.6 Data extraction

A formal data-extraction procedure was not recorded. The available workspace contains fields for title, authorship, year, journal, DOI, country, setting, population, sample size, methodology, sampling, data collection, data analysis, theoretical framework, abstract, appraisal decision, limitations and findings. Many of these fields are incomplete or unclear for individual records, which materially limits cross-study comparison.

3.7 Data synthesis and analysis

A formal synthesis method was not recorded. For this draft, evidence was synthesised narratively across studies and aligned to RO1–RO4. Synthesis distinguished direct evidence concerning non-financial higher education students from indirect, contextually mismatched or methodologically unclear records. No meta-analysis was undertaken because intervention definitions, outcomes, populations and reporting were too heterogeneous and insufficiently documented.

3.8 Confidence in synthesised findings

Confidence was considered through triangulation of transparent PRISMA selection, CASP methodological appraisal, evidence convergence and divergence, and bibliometric intelligence. Confidence does not come from citation counts alone. The approach recognises that a study may be bibliometrically prominent yet methodologically limited, or methodologically informative yet lightly cited.

The supplied Influence Pyramid represents bibliometric prominence or influence within the available evidence ecosystem. It is not a measure of methodological quality, causal validity or confidence in findings. Its interpretation is therefore restricted to visibility and prominence in the supplied bibliometric data.

The supplied Evidence Strength Network represents the structure and strength of relationships within the evidence ecosystem. It does not replace CASP critical appraisal, does not establish intervention effectiveness by itself and cannot resolve unclear eligibility or incomplete outcome reporting.

4. Findings

4.1 Search and selection results

The supplied workflow retained 134 studies, but the evidence base is incomplete as a review record because databases, search dates and screening procedures were not recorded. In addition, the workspace includes records with unclear population or context matching and records whose titles indicate secondary education, chapters, proceedings or non-empirical material. The numerical inclusion count should therefore not be interpreted as evidence that all 134 records directly answer the review question.

4.2 Characteristics of included studies

The included set spans studies of non-accounting or engineering students, business students, university students, accounting students, vocational learners and other populations. The available records also span quantitative, qualitative, mixed-methods, case-study, cross-sectional, longitudinal, action-research and experimental descriptions. Relevant direct examples include non-accounting students using SATA to understand financial statements, computer-engineering students learning financial analysis through

authoring software, and engineering students experiencing ClassPoint-supported engagement activities (Shamsudin et al., 2020; Popgeorgiev et al., 2023; Arshad et al., 2023).

Many other records examine broader financial literacy, financial behaviour, investment decisions or accounting-major populations rather than alternative accounting pedagogy for non-financial higher education students. This heterogeneity limits the extent to which findings can be combined. For example, studies of financial literacy and behaviour among accounting or management students may inform contextual understanding but do not by themselves demonstrate that a pedagogical model improved conceptual accounting understanding (Susilowati et al., 2020; Widayat & Nengzih, 2023; Shamsudin et al., 2020).

4.3 RO1: Applied and technology-supported pedagogical models

The clearest convergence is that alternative models are most plausibly useful when they translate accounting concepts into visible, applied or participatory tasks. SATA was designed for non-accounting students with limited accounting knowledge and positioned as a technology-supported aid for preparing pro forma financial statements within a business plan. This directly addresses the review population and links the model to understanding and application rather than rote procedure (Shamsudin et al., 2020).

Related evidence from adjacent non-financial disciplines indicates that educational software and interactive classroom technologies can support engagement or understanding. The computer-engineering study describes educational authoring software for financial analysis, while the engineering study of ClassPoint evaluates student engagement and academic performance after technology integration (Popgeorgiev et al., 2023; Arshad et al., 2023). These studies support the plausibility of technology-enhanced models, but they do not establish that one tool is superior to another or that engagement gains necessarily produce durable accounting literacy.

The study of teaching accounting without debits and credits provides a different form of evidence: prior procedural exposure offered only a mild early advantage and not a continuing advantage across later assessment. This finding is consistent with the proposition that conceptual learning may not require an exclusive emphasis on debits and credits, although the study concerns business majors and does not directly evaluate a complete alternative model for non-financial students (Rai & Sisneros, 2018).

4.4 RO1: Conceptual understanding, engagement and outcome measurement

The supplied evidence converges more clearly on engagement and perceived usefulness than on validated conceptual accounting understanding. The ClassPoint study explicitly focuses on student engagement and academic performance, while SATA focuses on understanding financial statements and completing a business-plan financial section (Arshad et al., 2023; Shamsudin et al., 2020). The

available records do not provide a sufficiently consistent basis for determining whether observed engagement translates into long-term conceptual mastery.

There is also divergence in the meaning of literacy across the evidence base. Some studies use accounting literacy to refer to understanding financial statements or accounting processes, whereas others use financial literacy to refer to personal financial behaviour, investment decisions or financial management. Studies of financial literacy and financial behaviour therefore provide relevant background but cannot automatically be treated as evidence of an accounting-literacy intervention (Susilowati et al., 2020; Afriani & Yanti, 2020; Prempeh et al., 2024).

4.5 RO2: Implementation barriers, risks and ethical considerations

The evidence base does not provide a sufficiently direct and consistently reported synthesis of implementation barriers for alternative accounting-literacy models among non-financial higher education students. The available records suggest practical risks associated with uneven prior knowledge, dependence on digital tools, variable student access, limited instructor preparation and the difficulty of translating complex accounting information into simplified formats, but these issues are not reported consistently enough to support a ranked barrier framework (Shamsudin et al., 2020; Popgeorgiev et al., 2023).

Ethical and professional considerations are present in adjacent studies concerning financial-reporting ethics and accounting education, but these studies do not establish how ethics were embedded in alternative pedagogical interventions for non-financial students. Work on financial-statement ethics and corporate responsibility indicates that accounting education may need to address judgement, transparency and stakeholder consequences, yet the supplied evidence does not show whether such considerations were systematically incorporated into the reviewed models (Pribadi, 2024; Maiga, 2019; Kardiyati & Karim, 2020).

4.6 RO3: Contextual, institutional and practice-related conditions

Contextual variation is substantial. The supplied evidence spans engineering, business, vocational and university settings and includes studies from different national and institutional environments. The direct studies suggest that the same broad model may serve different purposes: SATA supports preparation of financial-statement components for non-accounting learners, authoring software supports financial-analysis learning for engineering students, and ClassPoint is used to stimulate classroom engagement (Shamsudin et al., 2020; Popgeorgiev et al., 2023; Arshad et al., 2023).

Institutional and practice-related factors are visible but insufficiently specified. The study of accounting lecturers reports that practical approaches such as case studies and feedback can enhance comprehension, indicating a role for educator facilitation rather than technology alone (Harahap, 2024).

Similarly, the evidence on digital financial accounting readiness indicates that institutional preparation and digital competence may shape the feasibility of technology-supported learning, although the study population is accounting students rather than non-financial students (Ismail et al., 2025).

The evidence does not establish whether positive outcomes transfer across institutions. Many studies use single institutions, purposive or convenience samples, and online questionnaires. Such designs can describe local perceptions or associations but provide limited evidence about how institutional resources, curriculum sequencing, staff capability and student background interact to shape adoption.

4.7 RO4: Evidence gaps and implications for future inquiry

The most evident gap is the shortage of well-documented, directly eligible studies involving non-financial higher education students and measuring conceptual accounting understanding alongside engagement. The supplied evidence contains relevant cases, but it also includes many records focused on accounting majors, personal financial behaviour, investment decisions, secondary education, chapters or broad financial literacy. This makes the evidence ecosystem larger than the directly answerable evidence base (Shamsudin et al., 2020; Rai & Sisneros, 2018; Susilowati et al., 2020).

A second gap concerns comparative design. The supplied studies rarely compare alternative pedagogical models under similar conditions, and the extraction does not consistently report validated instruments, intervention duration, implementation fidelity, follow-up outcomes or subgroup effects. Even where a study reports an association or positive outcome, the available information often cannot establish whether the model caused the change (Popgeorgiev et al., 2023; Arshad et al., 2023; Harahap, 2024).

A third gap concerns theory and ethics. The supplied records do not provide a coherent cross-study account of how students move from representation or activity to conceptual understanding, nor do they consistently report how ethical judgement, accessibility, digital inclusion or stakeholder consequences were addressed. These gaps limit both practical transfer and policy relevance.

5. Discussion

The findings return to RO1 by indicating that applied, simplified and technology-supported models may improve the accessibility and engagement of accounting learning for students who do not identify as accounting specialists. The most direct evidence concerns SATA for non-accounting students, while related studies concern engineering students and business majors (Shamsudin et al., 2020; Popgeorgiev et al., 2023; Arshad et al., 2023; Rai & Sisneros, 2018). The convergence is therefore conceptual rather than statistical: models that connect accounting to meaningful tasks appear more compatible with non-specialist learning than approaches organised exclusively around technical procedure.

The synthesis also clarifies divergence. Some studies measure engagement or academic performance, others measure financial literacy, financial behaviour or investment decisions, and others describe curriculum or teaching processes. These outcomes cannot be treated as equivalent. A positive

association between financial literacy and financial behaviour does not demonstrate that a particular accounting pedagogy improved conceptual accounting understanding, just as reported engagement does not establish durable learning (Susilowati et al., 2020; Afriani & Yanti, 2020; Widayat & Nengzih, 2023).

For RO2, the limited evidence suggests that barriers are likely to arise from learner heterogeneity, educator capability, technological dependence and the complexity of representing accounting concepts without losing their meaning. Ethical issues are also relevant because accounting literacy involves interpretation, judgement and consequences for stakeholders. Nevertheless, the included evidence does not document these issues with sufficient consistency to support a comprehensive barrier taxonomy (Pribadi, 2024; Maiga, 2019; Kardiyati & Karim, 2020).

For RO3, contextual and institutional differences are not peripheral. The role of lecturers, feedback, case studies, digital competence and institutional resources may determine whether a model is usable and educationally meaningful (Harahap, 2024; Ismail et al., 2025). The evidence is consequently better interpreted as conditional and context-sensitive than as demonstrating universally effective methods.

For RO4, the contribution of this draft is diagnostic. It identifies the mismatch between a numerically large included set and a much smaller body of clearly aligned, adequately reported evidence. The combination of PRISMA transparency, CASP appraisal and bibliometric intelligence makes that mismatch visible, but bibliometric prominence cannot repair weak eligibility alignment or incomplete outcome reporting.

6. Conclusion

This DRAFT systematic review finds that alternative pedagogical models for accounting literacy among non-financial students are most plausibly beneficial when they connect accounting concepts to authentic tasks, simplified or visual representations, technology-supported activity and educator feedback. The most directly relevant evidence concerns SATA for non-accounting students, educational authoring software for engineering students, technology-enhanced engagement and teaching accounting without an exclusive emphasis on debits and credits (Shamsudin et al., 2020; Popgeorgiev et al., 2023; Arshad et al., 2023; Rai & Sisneros, 2018).

The review cannot conclude that any single model is superior. Evidence concerning implementation barriers, ethical considerations and institutional adoption is fragmented, while many records measure broader financial literacy or behaviour rather than conceptual accounting understanding. The evidence base is incomplete, and this manuscript should not be presented as a final review until the search sources, screening record, extraction dataset, eligibility alignment and study-level appraisal interpretations have been verified.

7. Recommendations

Practice recommendations should be limited to using applied, contextualised and participatory activities where they are feasible, including structured templates, authentic financial-statement tasks, case-based learning, guided feedback and carefully supported digital tools. These recommendations derive from the directly relevant and adjacent evidence rather than from a demonstrated superiority effect (Shamsudin et al., 2020; Popgeorgiev et al., 2023; Harahap, 2024).

Policy recommendations should focus on supporting educator development, access to appropriate digital infrastructure and curriculum designs that define accounting literacy as conceptual interpretation and application as well as procedural knowledge. Policy should avoid mandating a single model because the evidence does not establish universal effectiveness.

Future research should use clearly defined non-financial higher education samples; distinguish accounting literacy from general financial literacy; report intervention content, duration and fidelity; use validated measures of conceptual understanding and engagement; include comparison groups or repeated measures where feasible; and examine accessibility, digital inclusion, ethical reasoning and institutional conditions. Multi-site and longitudinal studies are needed to test whether outcomes transfer beyond a single class or institution.

Before a final review is issued, the project team should verify databases and search dates, reconstruct screening decisions, confirm the eligibility of all included records, complete structured data extraction, review CASP decisions manually and document the synthesis and confidence methods.

References

1. Arshad NW, Bakar MS, Hasan N, Karim RA, Wahab YA (2023) Implementing Book-end Division Approach using ClassPoint to Energize Electrical and Electronics Engineering Student Engagement. Asean J Eng Educ. https://doi.org/10.11113/ajee2023.7n2.138
2. Afriani S, Yanti RT (2020) The effect of financial literacy on student financial behavior (Case study of students of Faculty of Economic, University of Dehasen Bengkulu). Int J Econ Bus Acc. https://doi.org/10.29040/ijebar.v4i4.1496. Research (IJEBAR)
3. Harahap AS (2024) The Role of Accounting Lecturers in Understanding Financial Accounting Courses for Diploma 3 Accounting Students at the Medan State Polytechnic. Int J Econ Manage Sci. https://doi.org/10.61132/ijems.v1i4.294
4. Ismail J, Noholo S, Abdullah F (2025) Perceptions and competency readiness of accounting students in embracing digital financial accounting: A mixed methods case study. Divers Log J Multidisciplinary. https://doi.org/10.61543/div.v3i2.147
5. Kardiyati EN, Karim A (2020) Accounting students' perceptions and educational accountants on ethics of preparing financial statements. Int J Econ Bus Acc. https://doi.org/10.29040/ijebar.v4i03.1302. Research (IJEBAR)

6. Maiga A (2019) Public accountants, senior accounting students, and non-accounting senior business majors: Comparing their perception of corporate ethics and social responsibility. Acc Public Interest. https://doi.org/10.2308/apin-52388
7. Popgeorgiev A, Ibryamova E, Ivanova G (2023) Enhancing the Understanding of Computer Engineering Students in Financial Analysis through Educational Authoring Software. Proceedings of the 24th International Conference on Computer Systems and Technologies. https://doi.org/10.1145/3606305.3606331
8. Pribadi TH (2024) The perceptions of Islamic boarding school guardians, accounting students, and non-accounting students on the ethics of preparing financial statements basis de PSAK 112 (Case study of Islamic schools in Pekalongan). Media Mahardhika. https://doi.org/10.29062/mahardika.v22i2.900
9. Rai A, Sisneros C (2018) Evaluating pedagogy in educating business majors: An empirical analysis of teaching accounting without debits and credits. Acc Financial Control. https://doi.org/10.21511/afc.02(1).2018.02
10. Shamsudin A, Pauzi NFM, Karim MS, Roslan N, Ahmad K (2020) Utilising SATA in measuring students' understanding of financial statements: A survey among non-accounting students. https://doi.org/10.15294/jda.v12i1.24811. Jurnal Dinamika Akuntansi
11. Susilowati N, Kardiyem K, Latifah L (2020) The mediating role of attitude toward money on students' financial literacy and financial behavior. JABE (Journal Acc Bus Educ. https://doi.org/10.26675/jabe.v4i2.6622
12. Widayat A, Nengzih N (2023) The effect of financial literacy, financial behavior, and quality of accounting learning on consumptive behavior (Case study on accounting students at private higher education Jakarta). Saudi J Econ Finance. https://doi.org/10.36348/sjef.2023.v07i10.002
13. Pinandhito K, Lien NTK, Martia DY, Putri AG, Prasetyo JA (2026) Active learning through project-based instruction: Impact on financial literacy competency and self-efficacy among vocational secondary school students. Applied Accounting and Managementhttps://doi.org/10.32497/aamar.v5i1.7578. Review (AAMAR)
14. Prempeh A, Osei B, Osei F (2024) Financial literacy and saving behaviour among tertiary students. J Bus Manage Acc. https://doi.org/10.32890/jbma2024.14.1.5
15. Maiga A (2019) Public Accountants, Senior Accounting Students, and Non-Accounting Senior Business Majors: Comparing their Perception of Corporate Ethics and Social Responsibility. Accounting and the Public Interest. https://doi.org/10.2308/apin-52388
16. Pribadi TH THE, PERCEPTIONS OF ISLAMIC BOARDING SCHOOL GUARDIANS ACCOUNTINGSTUDENTS, AND, NON-ACCOUNTING STUDENTS ON, THE ETHICS OF PREPARING FINANCIAL STATEMENTS BASIS DE PSAK 112 (CASE STUDY OF ISLAMIC SCHOOLS IN PEKALONGAN) (2024). Media Mahardhika. https://doi.org/10.29062/mahardika.v22i2.900
17. Susilowati N, Kardiyem K, Latifah L (2020) The Mediating Role of Attitude Toward Money on Students' Financial Literacy and Financial Behavior. JABE (JOURNAL OF ACCOUNTING AND

BUSINESS EDUCATION). https://doi.org/10.26675/jabe.v4i2.6622

18. Widayat A, Nengzih N (2023) The Effect of Financial Literacy, Financial Behavior, and Quality of Accounting Learning on Consumptive Behavior (Case Study on Accounting Students at Private Higher Education Jakarta). Saudi J Econ Finance. https://doi.org/10.36348/sjef.2023.v07i10.002
19. Prempeh A, Osei B, Osei F (2024) FINANCIAL LITERACY AND SAVING BEHAVIOUR AMONG TERTIARY STUDENTS. J Bus Manage Acc. https://doi.org/10.32890/jbma2024.14.1.5
20. Shamsudin A, Pauzi NFM, Karim MS, Roslan N, Ahmad K (2020) Utilising SATA in Measuring Students' Understanding of Financial Statements: A Survey among Non-Accounting Students. https://doi.org/10.15294/jda.v12i1.24811. Jurnal Dinamika Akuntansi
21. Kardiyati EN, Karim A, STUDENTS' PERCEPTIONS AND EDUCATIONAL ACCOUNTANTS ON ETHICS OF PREPARING FINANCIAL STATEMENTS (2020) Int J Econ Bus Acc. https://doi.org/10.29040/ijebar.v4i03.1302. ACCOUNTINGResearch (IJEBAR)
22. Afriani S, Yanti RT (2020) THE EFFECT OF FINANCIAL LITERACY ON STUDENT FINANCIAL BEHAVIOR (Case Study of Students of Faculty of Economic, University of Dehasen Bengkulu). Int J Econ Bus Acc. https://doi.org/10.29040/ijebar.v4i4.1496. Research (IJEBAR)
23. Ismail J, Noholo S, Abdullah F, COMPETENCY READINESS OF ACCOUNTING STUDENTS IN EMBRACING DIGITAL FINANCIAL ACCOUNTING (2025) A MIXED METHODS CASE STUDY. https://doi.org/10.61543/div.v3i2.147. PERCEPTIONS ANDDIVERSITY Logic Journal Multidisciplinary
24. Pinandhito K, Lien NTK, Martia DY, Putri AG, Prasetyo JA, THROUGH PROJECT-BASED INSTRUCTION: IMPACT ON FINANCIAL LITERACY COMPETENCY AND SELF-EFFICACY AMONG VOCATIONAL SECONDARY SCHOOL STUDENTS (2026) ACTIVE LEARNING Applied Accounting and Management Review (AAMAR). https://doi.org/10.32497/aamar.v5i1.7578
25. Rai A, Sisneros C (2018) Evaluating pedagogy in educating business majors: an empirical analysis of teaching accounting without debits and credits. Acc Financial Control. https://doi.org/10.21511/afc.02(1).2018.02

Figures

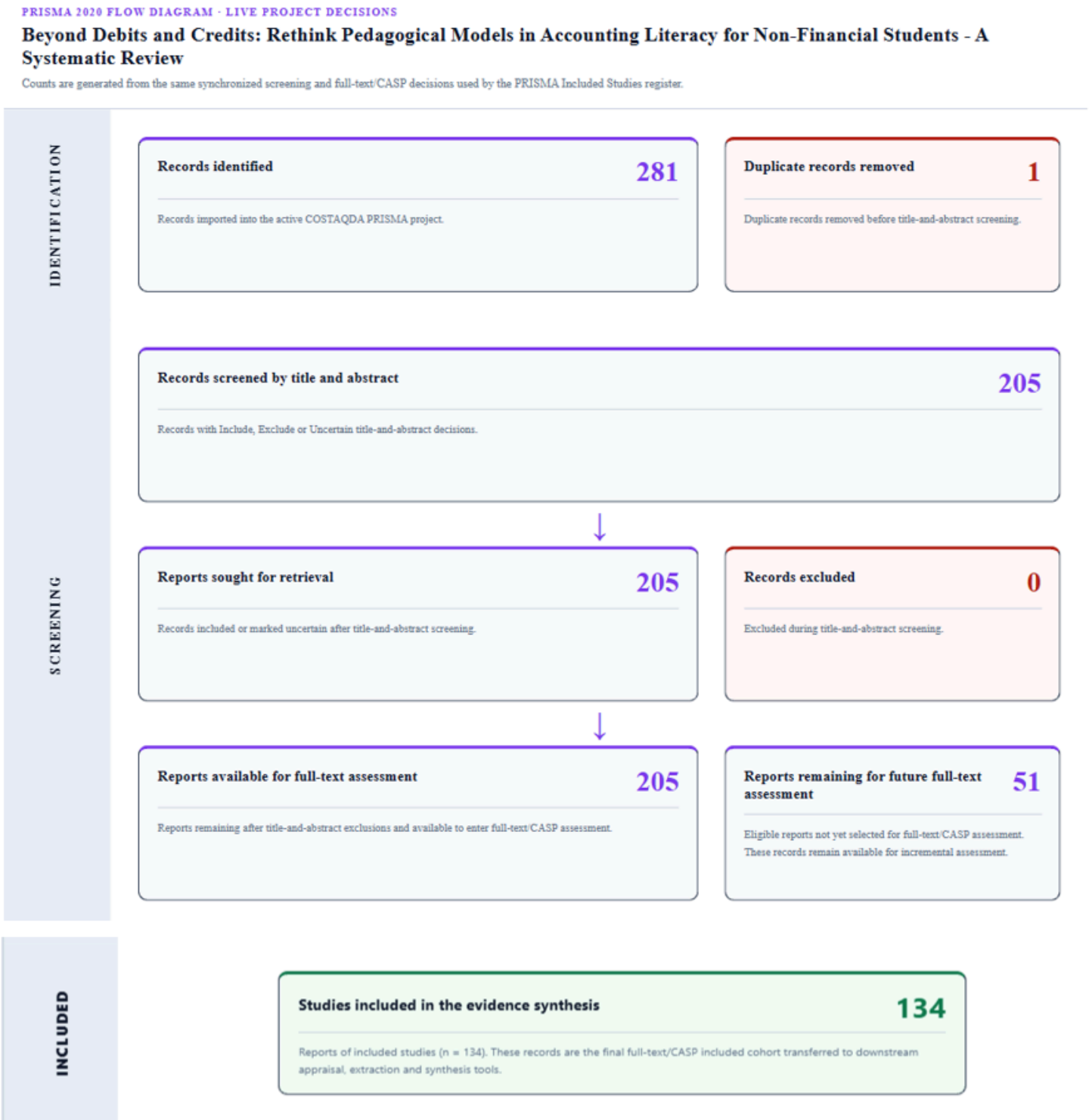


Figure 1

PRISMA Flow Diagram — PRISMA Workflow, Step 8

The live PRISMA Flow Diagram could not be captured for this Word export.

Source: COSTAQDA PRISMA Workflow, navigation item 8: PRISMA Flow Diagram.

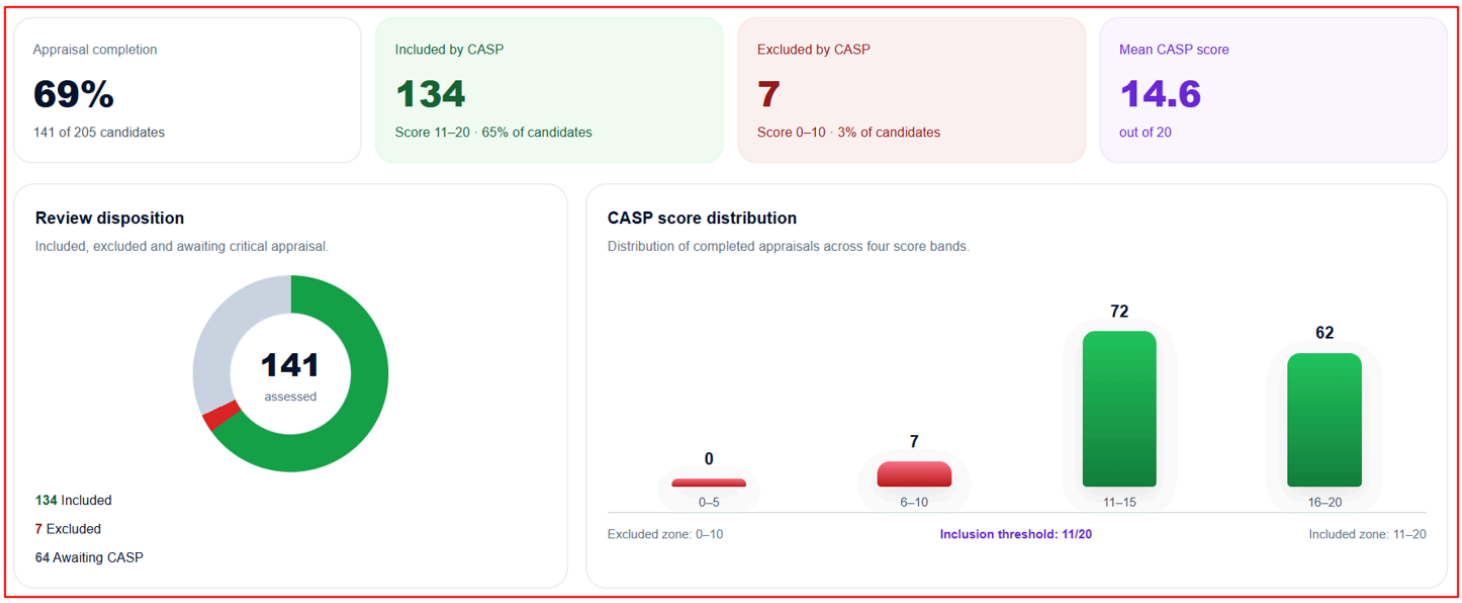


Figure 2

CASP Critical Appraisal Outputs — PRISMA Workflow, Step 6: Full-Text Screening

Source: COSTAQDA PRISMA Workflow, navigation item 6: Full-Text Screening (CASP critical appraisal outputs).

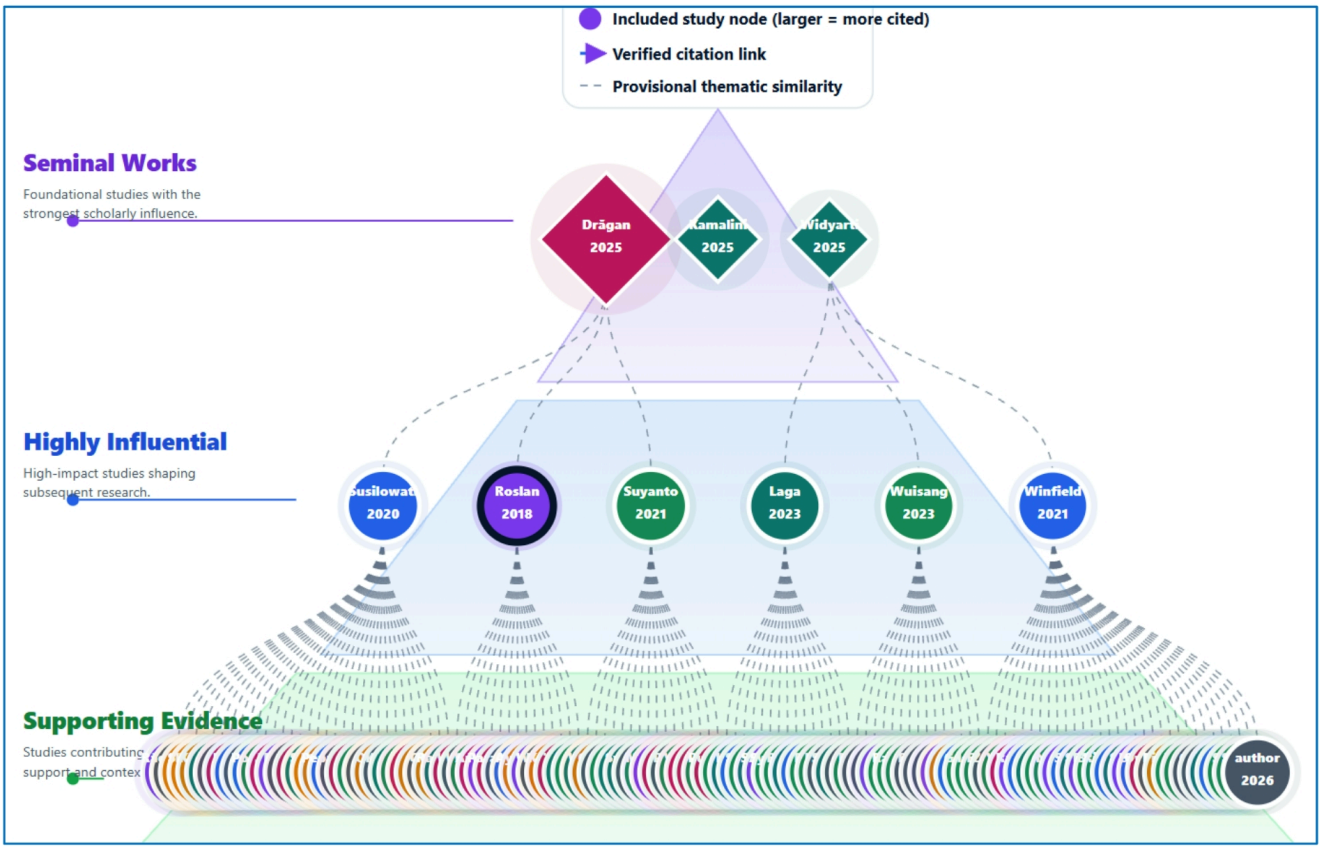


Figure 3

Influence Pyramid

Source: COSTAQDA PRISMA Workflow, navigation item 12: Bibliometric Intelligence — Influence Pyramid.

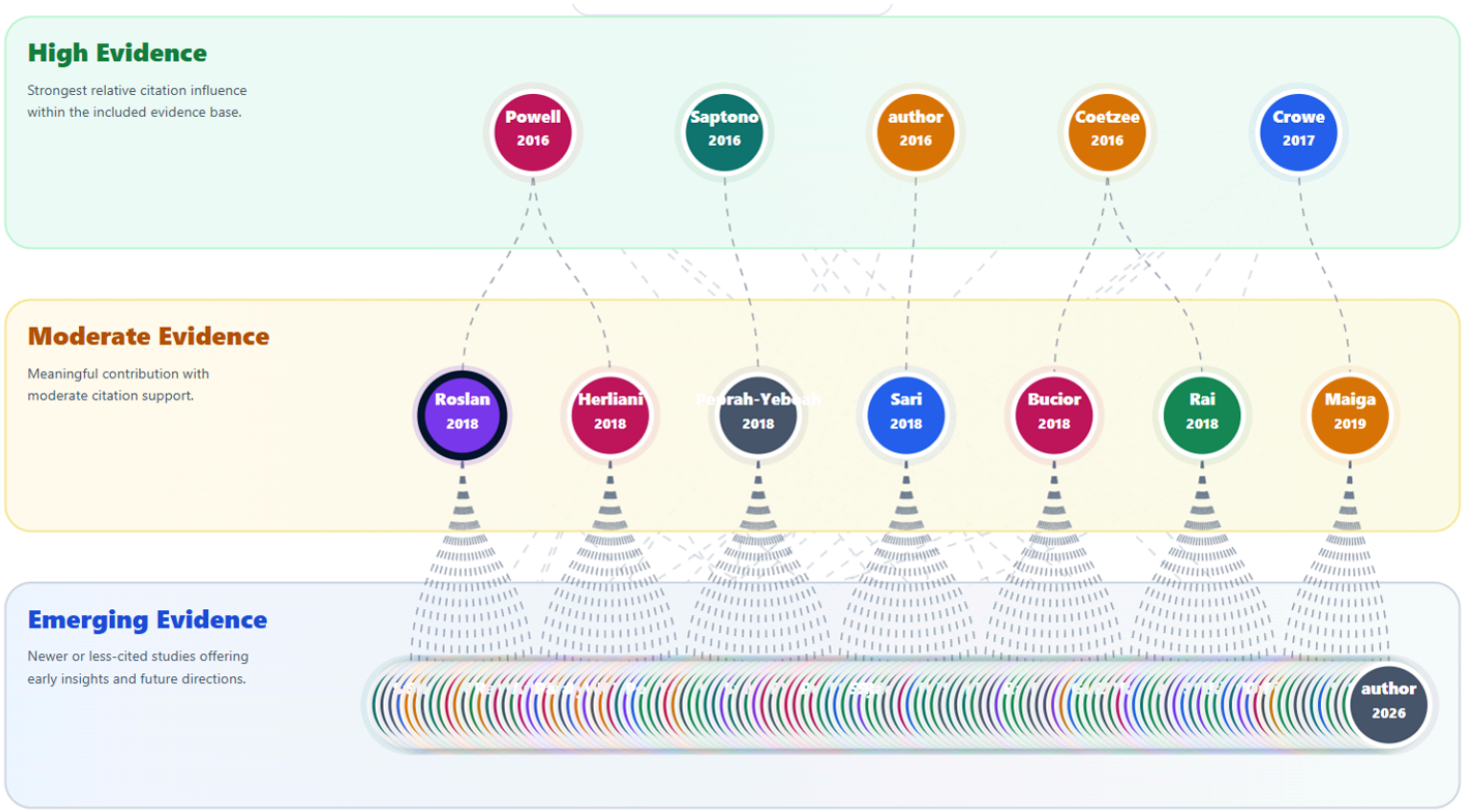


Figure 4

Evidence Strength Network