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Student Stress and Satisfaction in Digital Accounting Education: An Empirical Study Based on Student Perceptions

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Abstract

The COVID-19 pandemic and its abrupt transformation from a traditional to a digital setting raised concerns about the mindset of students and their satisfaction with learning. Considering the scenario, this study aimed to investigate the students' stress and satisfaction in the context of digitalized accounting education. This quantitative study employed a survey method to collect data from respondents using structured questionnaires with closed-ended questions. This study gathered 143 responses from accounting students who undertake their studies online. This study used SPSS to analyze and extract findings through descriptive, correlation and regression analysis. Study results revealed that accounting students experienced moderate levels of stress (Mean = 2.7912) and satisfaction (Mean = 3.1678). Remarkably, correlation analysis indicated a non-significant relationship between variables (R = -0.053; p = 0. 529 (2-tailed). This suggests that no reliable linear relationship was observed between stress and satisfaction within this sample setting. This emphasizes that students' satisfaction is not induced by pandemic-caused stress. Thus, as stress is not a predictor of satisfaction in given settings, institutions should use other measures, like student engagement activities and focus on other variables to improve the level of satisfaction among students.

Keywords: Students' Stress, Students' Satisfaction, Digitalized Accounting Education, COVID-19 Pandemic.

Introduction

With the identification of COVID-19 in December 2019 in Wuhan, China, a drastic change hit the globe and almost all industries underwent a radical change. As reported by UNESCO, more than 1.5 billion learners were affected by the closure of educational institutions due to the educational crisis (UNESCO, 2020). This led to an increase in internet users and many people accessed remote education, remote work and remote health services (UN Sustainable Development Goals, 2021).

As a result, with no choices left, COVID-19 brought the online education system into the lives of students and teachers, despite several issues remaining in the background. This quick transformation is not easy for the learners from a developing country like Sri Lanka, as the facilities were not very available at that time to adopt the technological platform. Although the Distance Education Modernization Project was initiated in 2003, distance and online education had not yet gained the same level of recognition and acceptance as traditional higher education (D'Souza & Moore, 2017). The COVID-19 pandemic significantly changed this scenario and accelerated the adoption of digital learning due to the life-threatening nature of the disease. Despite the challenges and difficulties encountered, teachers and learners were required to embrace the opportunities provided by online education. During the COVID-19 epidemic, the average acceptance of E-Learning methods was found to be 70.7% among Sri Lankan undergraduates (Subashini et al., 2022). -

At initial times, teaching and learning became more difficult to handle. Since the outbreak of the pandemic was sudden and unprepared, it has created unnecessary tension among students. The adoption of digital platforms offers significant benefits to education. However, it also presents several challenges. These include technical and financial constraints, such as high initial cost of equipment, internet connectivity issues, recurring internet charges, etc. In addition, students may experience difficulties related to concentration and understanding, especially when engaging in the practical-oriented subjects like accounting. During the pandemic, stress has been a critical issue in accounting education (Sangster et al., 2020). Students who enrolled in such courses faced difficulties while trying to adapt to the change (Sarea et al., 2021). On the other hand, students' satisfaction has become a main concern for many institutions and is often used to measure the institution's performance (Jereb et al., 2018; Wong & Chapman, 2023). Students' satisfaction plays a crucial role in enhancing the quality of learning and contributing to human capital development. This creates the need to maintain a balance between students' stress and satisfaction levels. These problematic circumstances assert the need to investigate the stress and satisfaction levels of students during the pandemic.

Numerous studies have been undertaken in the area of Stress and satisfaction. However, the findings demonstrated a heterogeneous pattern, with a combination of significant, and non-significant results. Some studies have reported positive associations (Saini, et al., 2024), whereas others have demonstrated negative associations (Naeem et al., 2020); meanwhile, several studies have found no significant relationship between the variables (Paschali & Tsitsas, 2010). Furthermore, although the relationship between stress and satisfaction has been investigated, the evidence specifically concerning this relationship during the COVID-19 pandemic remains limited. Notably, a contextual gap also remains, as limited research has examined the association among Higher National Diploma (HND) Students engaged in digital accounting education in the Sri Lankan context.

Given the heterogeneous pattern of findings reported in previous studies and the limited research conducted among this specific group during the COVID-19 pandemic, the present study aims to further investigate this relationship.

Accordingly, the main objective of this study is to ***"investigate the students' stress and satisfaction in the context of digitalized accounting education among*** Higher National Diploma in Accounting (***HNDA) students",***

Other objectives are:

1. To identify the stress level of accounting students who are using online platforms.
2. To identify the satisfaction level of digitalized accounting education among students.
3. To identify the association between students' stress and their satisfaction.

Research Questions

1. What is the level of stress among HNDA accounting students using online learning platforms?
2. What is the level of satisfaction with digital accounting education among HNDA students?
3. Is there a significant relationship between students' stress and satisfaction in digital accounting education?

Literature Review

Education is a prime concern of the globe to reach its highest potential. The higher education sector plays a significant role in upgrading the knowledge, skills and mindset of individuals. In that context, accounting education is an attractive field of study for young students globally because it is an essential stage for skilled and talented accountants who are required by the profession. However, application of digitalization in accounting education needs a systematic process as unlike the other social science field, it has practical components and its need application of knowledge.

Students are the most important stakeholders of any educational institution (Kanwar and Sanjeeva, 2022). Stress and satisfaction are two important factors influencing academic performance of students. Hans Selye in 1936, defined Stress as "the non-specific response of the body to any demand for change" (The American Institute of Stress, n.d). Although Stress is a neutral term, it is generally seen as a negative influence. According to Selye (1974), stress can be looked in two ways: eustress, a positive form of stress, and distress, a negative form of stress. Accordingly, stress can have both positive and negative effects on individuals. When stress remains within a manageable level, it may promote positive behaviours and motivate individuals to enhance their performance. However, excessive stress that exceeds an individual's coping capacity can negatively affect their well-being and contribute to various physical and psychological problems.

In undergraduate life, students stress themselves for several reasons, such as achieving high scores in academic examinations, performing better than their peers, securing a desirable job and career, and pursuing further higher studies (Chandra, 2020). In addition to this, due to the pandemic, drastic changes occurred in their environment and students encountered several new issues in adapting to the new environment. This includes lack of resources, lack of understanding, connectivity issues etc. Problems arise from online lectures affect students' learning ability and lead to mental stress among the students (Deshpande & Mhatre, 2021).

Thus, several researchers have been concerned about the stress level caused by the COVID-19 pandemic in their research and found significant impact for the same (AlAteeq et al., 2020; Chandra, 2020; Yasmin et al., 2020). Previous studies indicate considerable variation in stress levels. While some studies reported high levels of stress (Muchsini & Siswandari, 2020; Cofin et al., 2022; Yasmin et al., 2020; Rathakrishnan et al., 2022; Šorgo et al., 2022), others found moderate (Dey and Kumar, 2022; AlAteeq et al., 2020) or low-level stress (Naeem et al., 2021), suggesting that the reported severity of stress differed across the populations examined.

In addition to the variations in reported stress levels, previous studies were also concerned about satisfaction. Kanwar and Sanjeeva (2022), defined students' satisfaction as "an attitude resulting from an assessment of students' educational experience, services and facilities provided by the institution". In achieving academic excellence, students' satisfaction plays a crucial role. Student satisfaction is an indicator that speak students' experience in the institution (Wong & Chapman, 2023). Thus, higher education institutions are focusing on identifying and satisfying the needs and expectations of their students (DeShields et al., 2005).

Various studies have been examined student satisfaction from different perspectives. Some studies have compared students' satisfaction before and after the COVID-19 pandemic, while others have investigated the factors that affect the significantly influence students' satisfaction with online learning (Basuony et al., 2021). Further, there is researches, investigating the relationship between students satisfaction and various other variables, as well as the level of satisfaction experienced by students in different educational settings.

However, the previous studies have reported mixed findings. Studies of Olivet et al. (2016), Lyubetsky et al. (2021), She et al. (2021), and Rathakrishnan et al. (2022) found a high level of satisfaction. Study of AlAteeq et al. (2020) found a moderate level of satisfaction and studies of Naeem et al. (2020) and Šorgo et al. (2022) encountered low level satisfaction. This displays a diverse level of satisfaction faced by individuals across the different sample settings.

Stress and Satisfaction play a remarkable role in student success. Although stress can be either eustress or distress, it is perceived as a negative impact in many situations due to its adverse effects on individuals. Higher stress can negatively affect individuals (Deshpande & Mhatre, 2021), whereas increased satisfaction can enhance performance (Lyubetsky et al., 2021; Olivet et al., 2016). These outcomes can be understood through the Person–Environment Fit Theory, which suggests that the fit between a person's characteristics and the characteristics of the environment plays an important role in achieving optimal behavior. In the educational setting, students may face stress when there is a mismatch between educational demand and students' abilities and expectations. Higher levels of stress experienced by students may negatively affect the students' perception on their experience. This may result students' satisfaction to go down.

Building on this theoretical perspective, previous studies have examined the relationship between stress and student satisfaction. The findings of Chandra (2020) indicated significant differences were observed between the fear of academic failure and online and home environment among male and female students. Feelings toward online study influences satisfaction. Cofini et al. (2022) attempted to investigate the relationship between the satisfaction of "forced" distance learning and aspects related to stress. However, the findings have been varied, suggesting that the nature and strength of this relationship may differ depending on the context.

There are significant number of studies that support the negative relationship from past literature (Wang & Boros, 2019; Nafei, 2014; Ho et al., 2009; Trivellas et al., 2013; Tang, 2008). Šorgo et al. (2022) confirmed that feelings toward online study (working conditions, pedagogy, and well-being) influence satisfaction. Naeem et al. (2020) found a negative correlation between burnout and overall program satisfaction. However, according to Saini, et al. (2024), positive stress plays a vital role in enhancing psychological well-being.

On the other hand, several studies have reported that the relationship between students' stress and satisfaction is not always statistically significant. In the study of Paschali and Tsitsas (2010), Trait anxiety (long-term stress) showed non-significant results in relation to life satisfaction, even though state anxiety (temporary stress) showed a significant difference. Chaudhry (2012) reported an insignificant relationship between occupational stress and job satisfaction. Silva et al. (2017) found no significant relationship between the perceived level of stress and the quality of life of professionals working in emergency care units.

The findings from previous studies reveal varying and mixed evidence regarding the relationship between stress and satisfaction. This lack of understanding suggests a need for further exploration of the relationship between these two variables. Hence, this study intends to investigate the relationship between students' stress and satisfaction.

Methodology

As per the conceptual model, students' stress is the independent variable and students' satisfaction is the dependent variable. This study intends to explore the relationship between students' stress and students' satisfaction during the COVID-19 pandemic among accounting students who use online platforms.

A cross sectional research design was adopted for the study. Variables were measured using validated scales. The population for this study comprises 258 students who followed HNDA at Sri Lanka Institute of Advanced Technological Education (SLIATE), Advanced Technological Institute (ATI) Batticaloa, during the COVID-19 pandemic outbreak. This study mainly uses primary data. The study employed an

attempted total population approach. Since this research is related to online education, electronic questionnaires were used to collect data from students. The Study questionnaire was prepared using Google Form and circulated among HNDA students at SLIATE, ATI Batticaloa. Participation was voluntary, and informed consent was obtained from all participants. Participants' identities were kept anonymous, and the information collected was kept confidential. Altogether, 143 responses were received, with a response rate of 55.4%.

The questionnaire used in this study was developed by combining items from existing, validated instruments. The first section, Students' Stress, was measured using the COVID-19 Student Stress Questionnaire (CSSQ) which was developed and validated by Zurlo et al. (2020). The scale comprised seven questions. Six questions were retained in their original form, while one question was modified to ensure its suitability for the context of the present study. The second section, Students' Satisfaction, was measured using the adapted version of the E-Learning Satisfaction Scale used by Cofini et al. (2022). The scale consisted of 10 items, including eight items from the original scale and two additional items. The scale demonstrated good internal consistency, with a Cronbach's alpha of 0.89 (Cofini et al., 2022). The same adapted 10-item version was used in the present study.

This study employs 5-point Likert scale that captures responses ranging from "never (0) to very often (4)" to indicate perceived COVID19-related Global stress. Further data analysis was performed using Statistical Package for Social Science (SPSS) Version 20.0, employing univariate, bivariate and multivariate analyses. The level of the variables analyzed using mean and standard deviation. Relationship of variables analyzed through crosstabulations and correlations. Regression analysis was used to evaluate the impact of variables.

Results and Discussion

The reliability of the instrument was measured using cronbach's alpha test. In general, reliabilities less than 0.60 are poor, those in the 0.60 to 0.70 range are acceptable, range 0.70 to 0.80 represent good and acceptable and those over 0.80 good (Konting et al., 2009). Reliability analysis shows that stress has a cronbach alpha of 0.866 and student satisfaction has 0.689, indicating acceptable reliability for both variables.

Table 1: Reliability analysis

Variables	Cronbach's alpha
Stress	0.866
Student satisfaction	0.689

Source: Survey data

The overall cronbach's alpha coefficient was 0.714 with respect to 17 statements. Therefore, all items considered in this study are to be reliable, which suggest that the internal reliability of the instrument was satisfactory.

Table 2: Summary of demographic information of respondents

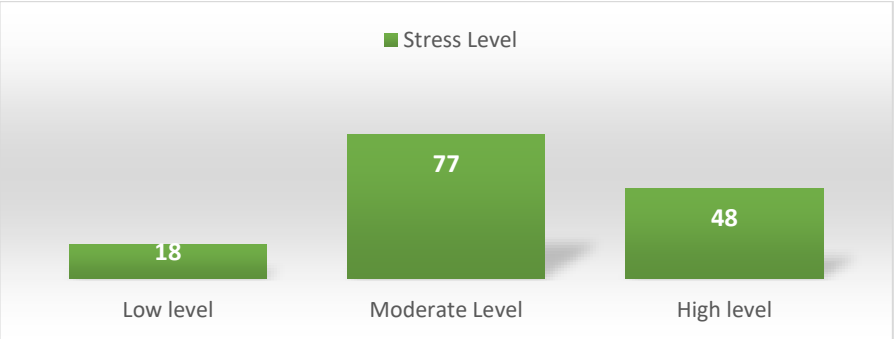
Demographic profile		Frequency	Percent
Year of Study	1st Year	40	28.00%
	2nd Year	32	22.40%
	3rd Year	28	19.60%
	4th Year	43	30.10%
Nature of Study	Full Time	122	85.30%
	Part Time	21	14.70%
Gender	Male	99	69.20%
	Female	44	30.80%
Economic Status.	High Income	1	0.70%
	Middle Income	107	74.80%
	Low Income	35	24.50%
Geographic area	City	67	46.90%
	Rural	76	53.10%

Source: Survey data

This study includes 40 first-year, 32 second-year, 28 third year and 43 final-year students. Of them, 85.3% of students were full-time students. Many of the respondents were male and most of the students were from middle-income families. According to the sample responses, more than 50% of students are coming from Rural area.

This study uses both CSSQ scores and mean and standard deviation to measure the level of students' stress.

The CSSQ scores of 6 or below indicate low levels, scores of 7–15 indicate average levels, and scores of 16 or more indicate high levels of perceived COVID-19-related Global stress among university students (Zurlo et al., 2020). Figure 1 shows, CSSQ scores. 18 students have low levels, 77 students indicate average levels and rest of the 48 students indicate high levels of perceived COVID-19-related Global stress among students (CSSQ score above 16).



Source: Survey data

Figure 1: Perceived COVID-19-related Global stress

As per the decision criteria developed for this study, the level of Stress is moderate among HNDA Students at SLIATE, ATI Batticaloa (Mean = 2.7912). Stress has seven indicators, those are Infection,

Social isolation, Relationship with relatives, Relationship with colleagues, Relationship with lecturers, Study experience and Personnel life. All of them are in the range between 2.70 to 3.00, denoting a moderate level contribution on the Stress level. However, among the seven indicators, "Personal life" has a high mean value and it is a highly contributing factor. In addition to this, most of the employees have a common opinion regarding stress (Standard Deviation = 0.87404). According to the data collection, 23.1% of respondents have high level of Stress, 37.7% of respondents revealed as a moderate level and 39.2% respondents as a low level.

Table 3: Indicators and Stress

Variables	Mean	Std. Deviation
Infection	2.74	1.149
Social isolation	2.78	1.044
Relationship with relatives	2.72	1.297
Relationship with colleagues	2.87	1.200
Relationship with lecturers	2.64	1.224
Study experience	2.87	1.152
Personal life	2.92	1.133
Stress	**2.7912**	**.87404**

(Source: Survey Data)

Previous studies have reported varied findings regarding stress level due to different study conditions. The findings of the current study indicate a moderate level of stress among students, which is consistent with the findings of Dey & Kumar, (2022) and AlAteeq et al. (2020); who similarly reported a moderate level of stress. However, the current study findings differ from those reported by Muchsini & Siswandari (2020), Cofin et al. (2022), Yasmin et al. (2020), Rathakrishnan et al. (2022), and Šorgo et al. (2022), who reported high stress level. In contrast, Naeem et al.'s (2020) encountered low stress level.

However, to receive positive consequences, neither high- or low-level stress was recommended. Because eustress is always welcome by people since it increases performance and productivity. Studies already argue that positive stress brings favorable results (Seyle, 1974). Seyle also claims that when stress exceeds its limit, it turns out to be a negative influence. Thus, high levels of stress are not in favor to any individual. On the other hand, individuals are always fighting back to maintain their stress in favorable amount not only for performance but also to avoid health consequences. These factors may have contributed to the findings of the current study.

Table 4: Indicators and Satisfaction

Variables	Mean	Std. Deviation
Learn	2.97	1.103
Additional reading	3.36	.952
Future course	2.90	1.122
Technology	3.27	1.034

Interesting	3.03	.971
Using platform	2.98	1.135
Participation	3.42	1.077
Support	3.83	.914
Concentration	2.71	1.106
Facilitate	3.23	1.005
Satisfaction	**3.1678**	**.53597**

Source: Survey data

The level of satisfaction is moderate among HNDA Students at SLIATE ATI Batticaloa (Mean= 3.1678). Study uses 10 indicators to measure the satisfaction; Learn, Additional reading, Future course, Technology, Interesting, using online platform, Participation, Support and Concentration. All of them have mean values within the range 2.7 to 3.9. Except for the support, which shows a high level, all the other variables are at a moderate level. In addition to this, most of the employees have common opinions regarding Satisfaction (Standard Deviation = 0.53597). According to the data collection, 33.6% of students have high satisfaction, 53.1% are satisfied at a moderate and only 13.3% experiencing low satisfaction.

Although previous studies reported different levels of satisfaction, the current study displays a moderate level of satisfaction among students, which is similar to the study results of AlAteeq et al. (2020). However, the present study results differ from Olivet et al. (2016), Lyubetsky et al. (2021), She et al. (2021) and Rathakrishnan et al. (2022), who reported a high level of stress, while Naeem et al. (2020) and Šorgo et al. (2022) reported low-level satisfaction. High level of satisfaction is indeed important for many reasons and most preferred by institutes. However, the moderate level within this sample group may be due to adoption of the sudden change in the mode of delivery. Using less suitable, different technology leads to more complications (Shamsudin et al., 2023). Which could have a huge impact on the student's mindset. Though, students' satisfaction needs to be further increased to achieve more favorable results.

Table 5: Stress Level * Satisfaction level Crosstabulation

		Satisfaction level			**Total**
		High level	**Moderate**	**Low level**	
Stress level	**High level**	6	22	5	33
		18.2%	66.7%	15.2%	100.0%
	Moderate	19	27	8	54
		35.2%	50.0%	14.8%	100.0%
	Low level	23	27	6	56
		41.1%	48.2%	10.7%	100.0%

Total	48	76	19	143

Source: Survey data

As shown in Table 5, students experiencing low levels of stress appear to report higher levels of satisfaction. Among the highly satisfied students, a relatively large proportion experienced low levels of stress. Furthermore, among the students with low stress levels, 50 out of 56 reported either high or moderate levels of satisfaction. However, the majority of students across all stress-level groups reported moderate levels of satisfaction. The frequencies of students reporting both high stress and high satisfaction, as well as low stress and low satisfaction, were relatively small. Overall, the crosstabulation indicates a descriptive pattern in which lower levels of stress tend to coincide with higher levels of satisfaction, suggesting a possible negative relationship between the two variables.

Table 6: Relationship between Stress and Satisfaction

		Stress	**Satisfaction**
Stress	Pearson Correlation	1	-.053
	Sig. (2-tailed)		.529
	N	143	143

***. Correlation is significant at the 0.01 level (2-tailed).*
Source: Survey data

Pearson correlation analysis conducted to find the relationship between Stress and Satisfaction. The results showed a weak negative relationship (R = -0.053), which is not statistically significant (p = 0. 529 (2-tailed). It indicates that there is no reliable linear relationship observed between stress and satisfaction within this sample.

Table 7: Model Summary

Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.053[a]	.003	-.004	.5371123

Source: Survey data
a. Predictors: (Constant), Stress

Table 8: ANOVA[a]

Model		**Sum of Squares**	**Df**	**Mean Square**	**F**	**Sig.**
1	Regression	.115	1	.115	.399	.529[b]
	Residual	40.677	141	.288		
	Total	40.792	142			

a. Dependent Variable: satisfaction
b. Predictors: (Constant), Stress
Source: Survey data

Table 9 : Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.259	.151		21.612	.000
	Stress	-.033	.052	-.053	-0.631	.529

a. Dependent Variable: Satisfaction
Source: Survey data

Regression analysis was conducted to assess the impact of stress on students' satisfaction. The results indicated that the regression model was not statistically significant (B = -0.033, p = 0.529), suggesting that stress was not a significant predictor of students' satisfaction in this study. In other words, variations in students' satisfaction may be explained by other factors beyond stress.

The crosstabulation analysis provides a descriptive view of the distribution of students across different levels of stress and satisfaction. Although the crosstabulation indicates some variation in satisfaction levels across the stress categories, the correlation and regression analyses did not identify a statistically significant relationship between the two variables. Therefore, the observed pattern in the crosstabulation is considered a descriptive finding, while the inferential analyses indicate that stress is not a significant predictor of students' satisfaction in this study. Overall, the findings suggest that other factors may contribute to variations in students' satisfaction beyond stress alone.

The current study findings did not provide statistical evidence of a significant linear relationship between stress and satisfaction in this sample. This result is similar to the findings of Paschali & Tsitsas (2010), Chaudhry (2012) and Silva et al. (2017). Stress is not a primary predictor here. This lack of significance suggests that for this population, students' satisfaction is independent of stress caused by pandemic. However, the correlation and regression analysis results received from this study is not aligned with the result, significant and negative relationship between stress and satisfaction, received from studies of Tang, (2008), Ho et al. (2009), Trivellas et al. (2013), Nafei, (2014), Wang & Boros, (2019), Naeem et al. (2020) and Šorgo et al. (2022). Also, this is deviate from the result high stress leads to positive outcomes, as found in studies of Reuge et al. (2021) and Saini et al. (2024).

Several reasons may contribute to this result. Stress has both positive and negative consequences. Additionally, it is argued that the specific amount of stress must be maintained to produce increased performance. Positive consequences are equally vital to maintain the positive stress level. This may be one reason for the non-significant result of the relationship between stress and satisfaction in this study. On the flip side, according to the study results, most students are showing a moderate level of both stress and satisfaction. This shows students' experience is stable in the given setting and the stress level that they are experiencing is not high enough to challenge their satisfaction. This shows students can manage both stress and satisfaction at the same time. In this regard, the present study contributes to the existing literature by providing additional evidence of a non-significant association, thereby contributing to a more comprehensive understanding of the relationship between the variables.

However, the following recommendations can be fruitful for educational institutions to increase the efficiency of Digitalized Accounting Education and boost satisfaction further.

- According to the study results, students' stress level was at a moderate level. It seems to be in a healthy position as it can help students to perform mode. So, institutes need to make sure that

stress faced by students in their institute is in acceptable limit to work as motivational element.

- At the same time, students' satisfaction level was also at moderate level; it is not an advisable one. Measures to ensure the high level of satisfaction needed.
- Since stress is not very high, focusing on student-engaging activities can be used to move students from moderate satisfaction to high satisfaction.
- Survey results express that students worry about their relationship with colleagues and changes occurring in personal life. It shows the dependency of the students. So, arranging more interactive methods to connect the students will bring fruitful outcome. Encouraging student participation can be helpful in this regard.
- Given the result, about 25% of students face significant amount of stress when it comes for relationship with their lecturers. Student – Lecturer relationship can be extended so that students can easily approach lecturers to share their views.
- Academic studying experience needs to be increased; it can be considered improving technical aspects. As students are in their initial phase, training or proper guidance can be given to them.
- Students need to develop their knowledge to increase their competency. But according to the results, they are reluctant to do addition work for their education improvement. Students should motivate themselves to involve themselves in additional practices.
- Importance of self-development must be shared with students. Involving more student-centered learning activities in classroom can help them further. Additionally, extra work and practical assignments can be arranged to lead the way.

Conclusion

This study intends to check the impact of Digitalized accounting education on the level of stress and satisfaction of Higher National Diploma Students during the pandemic. Using the circulated questionnaires, 143 responses were received back and analyzed using statistical software SPSS 20.0. According to the study results, there was a moderate level of stress and satisfaction found among students. Stress was not a significant predictor of satisfaction in this sample. Although the crosstabulation result suggested a descriptive pattern, the correlation and regression results do not support a statistically significant relationship. Therefore, students' satisfaction is independent of stress caused by the COVID-19 pandemic and stress is not the primary variable in defining satisfaction in this setting. This suggests that some other variables play a major role in define satisfaction level of students in the given setting. Thus, future research should examine other possible predictors such as digital literacy, lecturer support, platform quality, learning engagement, internet accessibility, assessment design, and self-regulated learning.

Since the study examined digitalized accounting education, the study population is limited to accounting students. The study was conducted at a single institution within a limited geographical area, which restricted the number of respondents. This may limit the applicability and generalizability of the findings to other populations. Data were collected at one point in time and relied on self-reported data. In addition, non-respondents may have had different views and opinions from those who participated in the study, which may have affected the results. –Thus, future studies should focus on using larger, randomly selected samples and including participants from different fields of study. The scope could also be expanded to include other geographical areas, institutions and courses. Longitudinal studies could also be considered to provide a better understanding of how these variables change over time.

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