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ACCOUNTING STUDENTS' SKILL SET ACQUISITION-EMPLOYERS' EXPECTATION NEXUS IN GHANA: MODERATING MULTICULTURAL PLURALITY

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ABSTRACT

Purpose: This study examines how multicultural diversity moderates the relationship between pre-service accountants' skills development and alignment with employer expectations in Ghana, considering institutional pressures as antecedents of skills acquisition.

Design/Methodology/Approach: A quantitative cross-sectional survey was used to collect data from 145 final-year undergraduate accounting students from 10 universities and 125 employers across three regions in Ghana. Partial least squares structural equation modelling (PLS-SEM) in SmartPLS-SEM 4.0 was used for data analysis.

Research Limitation: The study's cross-sectional design limits causal inference, and the geographical concentration in three Ghanaian regions with a focus on undergraduate programmes and managerial-level employers constrains generalizability across the broader accounting education sector and diverse stakeholder perspectives.

Findings: Technical, non-technical, and technological competencies significantly predict alignment with employer expectations. Multicultural diversity significantly moderates these associations, and institutional pressures play a crucial role in aligning employers' demands with students' skill set development.

Practical Implication: Accounting education institutions should strategically leverage multicultural diversity through cross-cultural pedagogical designs, while employers should recognise that graduates from culturally diverse learning environments demonstrate enhanced technical and non-technical competencies valued in globalised accounting practice.

Social Implication: Universities should recognise multicultural diversity as a pedagogical resource rather than a constraint, given its significant benefits for shaping students' skill sets holistically.

Originality/value: The paper demonstrates that institutional pressures (coercive, normative, and mimetic) differentially shape distinct competency domains (technical, non-technical, and technological) through an integrated institutional theory-cultural capital theory framework in an emerging market context.

Keywords: *Accounting education. employer demands. institutional theory. multicultural diversity skills acquisition.*

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INTRODUCTION

Higher education institutions globally, especially in developing economies, where rapid economic growth intensifies the demand for skilled graduates, face challenges in adapting accounting education to the labour market (Chandler, 2025; Gyekye & Amo, 2024). Ghana, as a growing West African economy, provides a typical example of the dilemma in which accounting graduates are seen as ill-prepared for the job market (Zotorvie et al., 2024).

Accounting training has long been focused on technical competency; however, as it has adopted a more holistic approach, employers increasingly want to see the blend of technical skills, technology capabilities, along with such non-technical skills as communication, critical thinking, and ethical reasoning in the programs (Abu Asabeh et al., 2023; Amaning et al., 2021; Tsiligiris & Bowyer, 2021). This change in needed competencies, spurred by advancements in the Fourth Industrial Revolution and post-pandemic workplace restructuring, underscores the pressing need to understand how pre-service accountants learn employability skills and whether these competencies align with the demands of the workforce in developing countries.

While the expectation-performance gap in accounting education has been captured as a major factor in the literature (Webb & Chaffer, 2016; Jackling & De Lange, 2009), remarkable discrepancies remain in Ghana. Awayiga et al. (2014) observed marked deficiencies in generic skills among Ghanaian accounting graduates, and recent empirical evidence indicates that gaps are broad-ranging, extending to both technical and soft skills (Gyekye & Amo, 2024; Kwarteng & Mensah, 2022). Otabil (2024) indicated divergent perceptions between employers and graduates regarding the worth of specific competencies, which impairs adequate curriculum development. Yet previous studies often use a static, disjointed approach that treats skill training and employer expectations as distinct, overlooking context-dependent effects that can greatly influence their interdependence. Of particular note, multicultural diversity, a central feature of many African educational institutions, is seldom addressed in the extant literature on the relationship between skills attainment and employer satisfaction.

This is a significant theoretical and empirical gap. As scholars recognise that culturally diverse student cohorts exhibit divergent tendencies in learning generic skills (Keneley & Jackling, 2011, 2014), few studies have examined this question in detail, namely, whether and when multicultural diversity moderates pre-service students' competence development and employer expectations in emerging markets. Recent studies have shown that social and cultural factors significantly influence the professional skills of accounting students (Sharma et al., 2025), and cultural intelligence is increasingly perceived as valuable (Key et al., 2022). However, the dynamic role of multicultural diversity as a contingent variable in the education-employment interface has been somewhat underexplored empirically, especially in contexts characteristic of extensive linguistic,

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ethnic, and cultural heterogeneity in Africa. This investigation attempts to fill this research gap by examining the relationship between pre-service accountants' skill development and employers' expectations vis-à-vis multicultural diversity in Ghana's emerging market context. The research question that drives the research is: (RQ1) What competencies do Ghanaian employers consider for entry-level accountants? (RQ2) The extent to which pre-service accounting students conceptualise their developing skills compared to these expectations. (RQ3) To what extent does multicultural plurality either act as a reinforcement or a de-reinforcement of the skills-employer mismatch? From a theoretical perspective, this research advances the application of institutional theory in accounting education by introducing diversity as a moderating variable and explaining how normative, coercive, and mimetic isomorphic pressures work differently in multicultural settings.

Leveraging on institutional theory (Zotorvie et al., 2024) and cultural capital theory (Sharma et al., 2025), this research investigates how diversity influences the alignment between skills development and employer expectations. The findings are designed to be evidence-based, informing a curriculum in multicultural emerging-market institutions (Muslichah, 2017), a framework for employer recruitment, and a contribution to the discussion on graduate employability in diverse and globalised labour markets (Tomlinson et al., 2022; Winterton & Turner, 2019).

For Ghana, in particular, the study advocates evidence-based recommendations to make accountancy education more relevant to national economic development objectives and for recognising multiculturalism as a strategic educational asset rather than a demographic characteristic alone. Again, theoretically, this research contributes to the application of institutional theory to accounting education by bringing together diversity as a moderating variable and the ways in which normative, coercive, and mimetic isomorphic pressures operate differently in multicultural contexts.

LITERATURE REVIEW

Theoretical Framework

This study uses both institutional and cultural capital theories to analyse how accounting students' skills, employer expectations, and multicultural diversity interact in Ghana's emerging market. Neither theory alone fully explains the multilevel factors influencing accounting education, but together they address each other's limitations.

Institutional theory explains how organisational fields, such as higher education, respond to external pressures to gain legitimacy and survive. DiMaggio and Powell identify three isomorphic

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mechanisms: coercive, normative, and mimetic. In accounting education, coercive isomorphism arises from regulations issued by bodies such as Ghana's ICAG and international standard-setters such as IFAC, which require specific competencies and ethical standards (Amaning et al., 2021; ACCA, 2016). These pressures force universities to structure programs to meet accreditation, even if these don't align with employer needs or pedagogical ideals.

Normative isomorphism spreads best practices through professional networks, qualifications, and standards, leading to curriculum homogenization and focus on technical skills despite employer demands for broader skills (Gyekye & Amo, 2024; Arquero et al., 2022; Kwarteng & Mensah, 2022; Rajeevan, 2020). Mimetic isomorphism leads Ghanaian universities to imitate successful international programs without local adaptation, especially in times of uncertainty (Zotorvie et al., 2024). Institutional theory explains curriculum design and institutional behaviour, but has a key gap: it cannot account for why students in the same environment develop competencies differently. It views learners as passive recipients and struggles to explain systematic variation in employer evaluations by background. These gaps require the theoretical lens of the cultural capital theory to provide additional insights.

Cultural capital theory, from Bourdieu's sociology of education, highlights how individuals' cultural resources, including dispositions, language, and knowledge, shape their educational experiences and outcomes. In multicultural settings, students access cultural capital differently, leading to varied paths through institutional expectations (Sharma et al., 2025). Diverse cohorts bring different communication, problem-solving, and collaboration styles, affecting skills development and the display of competencies, which employers may value differently (Keneley & Jackling, 2011, 2014). This theory explains individual differences overlooked by institutional theory, showing why similar pressures yield diverse learning outcomes. Nevertheless, the cultural capital theory has limitations in accounting education research. It focuses on individual differences but overlooks macro-level institutional forces shaping valued competencies, curriculum structure, and assessment methods. While it explains students' struggles to acquire certain skills, it can't explain why institutions emphasise those skills or resist curriculum change despite employer dissatisfaction. It also offers limited guidance on how organisational factors such as regulation, accreditation, or competition shape the context in which cultural resources function.

Theories generate insights beyond individual frameworks. Diversity acts as a contingency, affecting how skills development and employer expectations relate to one another through three mechanisms. First, multicultural settings expose students to diverse perspectives, boosting skills like teamwork, communication, and adaptability, key competencies for employers (Key et al., 2022; Booker et al., 2022). Second, diversity can create friction in traditional learning when pedagogies designed for homogeneous groups fail to engage diverse learners, leading to skill gaps

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(Muslichah, 2017). Third, employer assessments of graduate skills may be culturally biased, with multicultural graduates showing skills that challenge standard evaluation methods (Kirstein et al., 2019).

This framework views multicultural diversity as a force that shapes how institutional pressures affect educational outcomes and how these align with the labour market. It predicts that when diversity is actively integrated into the curriculum, it enhances the skills-expectations link by fostering adaptable, culturally smart graduates for a global workforce (Twyford & Dean, 2024). When diversity is accommodated without pedagogical integration, this link may weaken due to variability in employers' skill evaluations. This theory informs the study of how Ghana's multicultural tertiary education impacts the education-employment link in accounting.

Empirical Review and Hypotheses Formulation

Technical skills development and employer expectations

These findings highlight the need to build pre-service accounting students' technical skills to meet their employers' needs. Professional practice is based on a few main skills, such as financial reporting, taxation, auditing, and management accounting (Hussin et al., 2023; Tan & Laswad, 2018). Tempone et al. (2012) reported that technical skills are considered important by employers among the factors that make graduates attractive, setting accounting graduates apart from other business students. Evidence from countries such as Ghana suggests an increasing reliance on these competencies (Gyekye & Amo, 2024), demonstrating that employers value an understanding of accounting standards, regulations, and technical methods. In developing economies, the relationship between learning and job satisfaction is far from straightforward. Awayiga et al. (2014) observed discrepancies between the technical skills of Ghanaian graduates and workplace needs, particularly in IFRS and computerised accounting employment. This indicates that educational content may not correlate with current job market demands (Zotorvie et al., 2024). According to Chandler (2025), accounting practices change rapidly with technological and regulatory developments, resulting in performance despite students' shortfalls in technical expertise.

The institutional theory model highlights the coercive isomorphism between professional accreditation and regulatory requirements, which shapes curricula that may not meet employers' short-term needs (Amaning et al., 2021). Professional organisations (e.g., ICAG) outline specific knowledge fields for accreditation; authors define standardised technical profiles through their institutional associations (ACCA, 2016). Standardization has the potential to ensure baseline competence, but it could also prevent curricular adaptation to emerging market needs with increasing needs of data analytics, blockchain, and sustainability reporting, which are more and

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more preferred by employers (Amaning et al., 2025a; O'Shea et al., 2022; Andiola et al., 2020). From these perspectives, the study suggests the following hypothesis.

H1: Technical skills development has a significant positive relationship with employer expectations alignment

Non-technical skills development and employer expectations

The development of non-technical skills significantly affects satisfaction with employer expectations. Skills such as communication, teamwork, problem-solving, critical thinking, and ethics have been valued ever since the advent of accounting (Arquero et al., 2022; Nesbit et al., 2023). In an emerging economy context, Abayadeera and Watty (2014) reported a gap between expectations and performance, with employers considering graduates skilled in technical skills but lacking personal and cognitive skills. Likewise, in Ghana, Kwarteng and Mensah (2022) found that communication, teamwork, and ethics were more lacking than technical skills among entry-level accountants. The literature indicates that, to develop these skills, the accounting profession needs to address particular pedagogical challenges. Conventional curricula emphasise content but lack skills (communication, collaboration, and critical thinking) (Rajeevan, 2020).

According to Tharapos (2022), teachers often rely on existing strategies, thus widening the disparity between educational and workplace requirements. Arquero et al. (2022) found that students overestimate their non-technical skills and postpone efforts to close skills gaps through curriculum changes. Accounting curricula must incorporate non-technical skills training to mitigate expectation-performance gaps. Learners' communication and teamwork skills showed significant improvement through industry-driven experiential learning (Twyford & Dean, 2024), and Hussin et al. (2024) found that internship programs were positively related to students' perceptions of professional competence and employer satisfaction. Implementation of these strategies may vary across institutions and be constrained by resource and faculty limitations (Kirstein et al., 2019). The challenge is compounded by the increasing class sizes in Ghana and the absence of significant practical training in most accounting programs (Amaning, 2021). Therefore, the study proposes the following hypothesis:

H2: Non-technical skills development has a significant positive relationship with employer expectations alignment.

Technological competencies and employer expectations

This study suggests that technological skills influence the relationship between skills and expectations in accounting. Automation, Artificial Intelligence (AI), and data analytics have revolutionised accounting work, reframing needed competencies (Tsiligiris & Bowyer, 2021; World Economic Forum, 2018). Educators often struggle to embed technology and analytics into

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curricula, despite these skills being crucial to employability. In emergent markets, infrastructure, digital literacy, and resource limitations exacerbate this issue (Alam & Ogawa, 2024). This trend is not a surprise; employers are valuing skills in systems, visualization, and analytics (Tan & Laswad, 2018), which tend to be missing from traditional curricula, especially against the backdrop of broader trends in which automation moves away from routine tasks and analytical roles grow (O'Shea et al., 2022). Even with strong accounting and non-technical skills, graduates without technical skills still face reduced employment prospects (Cahyono & Yanto, 2025).

An institutional perspective reveals that Ghanaian universities replicate global systems but lack the infrastructure and faculty education, and thus adopt technology with symbolic meaning while leaving the pedagogical work untouched (Zotorvie et al., 2024). This disjuncture leads to graduates' inability to demonstrate the tech skills employers seek, and curriculum updates never keep pace with employers' job demands, thus causing ongoing gaps (Tharapos, 2022). Our hypothesis is that:

H3: Technological competencies have a significant positive relationship with employer expectations alignment.

Multicultural diversity as a moderator of the skills-expectations relationship

A multicultural workforce contributes meaningfully to job satisfaction in firms. From a cultural capital perspective, multicultural students enter the classroom with diverse learning, communication, and collaborative practices (Sharma et al., 2025). In their study, Keneley and Jackling (2011) found that students from diverse cultural backgrounds exhibit differing patterns of generic skills, with some being strong in some competencies and weak in others. This diversity complicates skills development and can both facilitate or inhibit alignment to employer expectations, depending on contextual factors. The literature reveals differences in opinion regarding the influence of diversity on employment outcomes.

Key et al. (2022) argued that cultural intelligence, or effective cross-cultural practice, promotes global accounting practices and is likely to make culturally diverse graduates more attractive to employers seeking flexible, culturally oriented professionals. Booker et al. (2022) found that educational interventions on diversity can also help students learn strategies for multicultural work environments and that teachers' impact on employability can be enhanced through diversity-driven pedagogies. Muslichah (2017) warned that, in multicultural settings, diversity can negatively affect motivation if pedagogy is developed in a culturally homogeneous environment, leading to a skills gap among certain learners.

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The moderating role of diversity in the skills-expectations link between diversity and learning outcomes relies upon how a multicultural institution responds to multicultural graduates. When used specifically in curriculum, teaching, and assessment to cultivate diversity, it may enhance the relationship between the skills and workplace satisfaction and transform graduates into adaptable, globalised professionals (Keneley & Jackling, 2014). However, if diversity is assumed rather than embraced through pedagogy, it may weaken the relationship because it must occur in varied ways, causing a lack of homogenised methods of skill acquisition that employers cannot interpret (Kirstein et al., 2019). In Ghana's diverse tertiary education context, it is critical to appreciate the impact of multiculturalism on the education-employment nexus, curricula, and student support across the education system. Based on this, we hypothesise:

H4: Multicultural diversity positively moderates the relationship between technical skills development and alignment with employer expectations.
H5: Multicultural diversity positively moderates the relationship between the development of non-technical skills and employer expectations alignment.
H6: Multicultural diversity positively moderates the relationship between technological competencies and employer expectations alignment.

Institutional pressures and skills development

Institutional pressures shape the skills development of pre-service accounting students. In the context of institutional theory, organisations face coercive, normative, and mimetic pressures that shape curricular approaches, instructional strategies, and competency priorities (Zotorvie et al., 2024). These coercive pressures in accounting education arise from accreditation bodies (ACCA, 2016), regulators, and government mandates requiring minimum competencies (Amaning et al., 2021). These checks and balances help standardise the curriculum across institutions, covering specific technical knowledge and benchmarks. These normative isomorphism mechanisms are facilitated via professional networks, faculty socialisation, and occupational communities that disseminate particular pedagogical philosophies and competence emphases across institutions (Rajeevan, 2020). They are trained in the same ways within these paradigms, and they are linked by educational organisations that adhere to traditional skill-building methods even when these approaches do not align with changing employer demands (Arquero et al., 2022).

Despite many employers emphasising non-technical skills and technical capabilities, this normative uniformity may perpetuate a curriculum perceived as "technical-oriented" (Webb & Chaffer, 2016). Mimetic isomorphism is the process that is observed when institutions copy successful programme designs to create a uniform curriculum that does not further align skills with needs (Gyekye & Amo, 2024). There are nuances in the context of institutional pressures and skills development. In developing countries such as Ghana, where accounting education systems are

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characterised by rapid and professional development, there are conflicts between the demand for international standards and the needs of local employers (Awayiga et al., 2014). There is pressure on universities to adhere to internationally accepted curricula (mimetic isomorphism), accreditation (coercive isomorphism), and established procedures (normative isomorphism) for accounting education to meet Ghanaian job prospects and align with international standards (Zotorvie et al., 2024). Acknowledging these conflicting forces provides insight into how such abilities emerge and why disparities between expectations and performance generally remain so stark. Thus, the study hypothesises:

H7: Institutional pressures significantly affect the skills development patterns of pre-service accountants.

MATERIALS AND METHODS

Research design

This article addresses tertiary accounting students studying in Ghana and their potential employers. Universities, polytechnics (now technical universities), and other professional bodies providing accounting education for the profession in Ghana are now part of the mainstream Ghanaian accounting curriculum. The Institute of Chartered Accountants, Ghana (ICAG) governs the profession and sets rules and standards, collaborating with the Ghana Tertiary Education Commission (GTEC), for curriculum accreditation. This regulatory environment poses limitations on skill development across different accounting programmes, which makes the shaping of organisational influences on education and employment in Ghana a natural context for this paper. Ghana is an interesting sample for this study because it has particular reasons for its selection as the study context. Ghana's tertiary institutions host a diverse student body and, as such, provide a conducive context for investigating the impact of cultural diversity and pluralism on skill expectations across cultures (Amaning, 2021).

Ghana's growing economy is driving higher accounting results and a greater need for graduates with conventional skills, technological competence, and analytical skills (Gyekye & Amo, 2024). Persistent expectation-performance gaps in Ghana's accounting education underscore the need to investigate the nexus between skills and employers' expectations (Zotorvie et al., 2024; Kwarteng & Mensah, 2022; Awayiga et al., 2014). There has also been scant academic research on accounting education in Ghana compared to other developed countries, despite the region's vital importance and its scope for novelty.

This study employs a quantitative cross-sectional survey to analyse skills development, employer expectations, multicultural diversity, and institutional pressures (Nagriwum et al., 2026; Appiah

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et al., 2024a). Quantitative methods enable accurate measurement and statistical testing for generalisation (Amaning et al., 2025b; Amaning et al., 2023; Brians et al., 2011; Babbie, 2010). This is a cross-sectional approach that gathers data on participants across different areas over time, thus allowing the moderation of relationships between multicultural diversity and the relationship itself to be examined across populations (Karikari et al., 2022). Both pre-service accountants and employers can respond through a dual-respondent approach, which would allow insights on both sides to be obtained, thereby mitigating bias and enhancing validity.

The population and sampling approach

This study involved 145 final-year undergraduate accounting students in 10 public and private tertiary institutions in the Greater Accra, Ashanti, and Central regions of Ghana. Greater Accra is the administrative and commercial capital of Ghana; Ashanti is the second-largest region in terms of both educational and commercial centres; and Central, which is geographically diverse, has well-established universities offering accounting courses (Amaning, 2024; Gyekye & Amo, 2024; Amaning, 2021). Final-year students are the ideal group. They have completed most of the coursework, received skills training, and are entering the labour market shortly. In all, 10 universities met the inclusion criteria and were thus selected for the study.

The employer population comprises management accounting professionals responsible for recruiting and evaluating public-sector and private-sector agencies and professional accounting firms across three regions. These categories include finance directors, auditors, chief accountants, and human resource managers in companies that frequently recruit junior accounting graduates. They are aware of employer requirements and of what the hiring firm prefers in graduates. When we test graduates' competencies in the workplace, these assessments help us measure the level of congruence between expectations and graduates' performance (Hussin et al., 2023; Tan & Laswad, 2018).

The sample size for this study was determined based on SEM requirements. Hair et al. (2014) suggest 10× the maximum possible number of paths to a latent construct. This means that at least 70 (7×10) is required, with seven pathways (three direct effects, three moderating effects, one resulting from institutional pressures). Given these considerations of power, non-response, and incomplete data, a total of 400 participants was selected, evenly distributed between students and employers. However, 270 usable responses, comprising 145 undergraduate final-year accounting students and 125 employers, were received for analysis. Stratified random sampling was used to gather student participants. These universities were classified by ownership and accreditation across three areas to account for the diversity of institutions that might affect skills development. Students of the final year of accounting were randomly selected from class registers within each stratum. The three sectors, public bodies, private companies, and professional practices, were

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purposively selected. Respondents who held recruitment or evaluation roles within organisations were recruited through Human Resources or Finance departments. Stratified sampling ensures representative samples for students and knowledgeable employer respondents (Babbie, 2010).

Constructs measurements, data collection instruments, and model specification

The tools employed in this study were drawn from previous studies into accounting education and employability. These instruments have advantages, including current evidence of the measures' validity and reliability, which allows for interpreting results, and they are comparable to available studies. Although adjustments were made to the language and Ghanaian context, the scales are aligned with the framework provided earlier in the study, thus minimising measurement error associated with the new instruments. The development of technical skills was measured using a nine-item scale developed by Awayiga et al. (2014) and Gyekye and Amo (2024) across fundamental accounting areas: financial accounting, management accounting, taxation, auditing, financial management, accounting information systems, regulatory settings (IFRS, IFAC standards), and ethics.

Non-technical skills were assessed using an eight-item scale adapted from Arquero et al. (2022) and Nesbit et al. (2023), including communication, teamwork, problem-solving, critical thinking, time management, leadership, adaptability, and interpersonal skills. Technological competencies, adapted from Andiola et al. (2020) and Tsiligiris and Bowyer (2021), were assessed through a seven-item scale of experience with accounting software, spreadsheets, ERP systems, data analysis, presentation software, databases, and online communication.

Employer expectations were assessed using a 10-item scale that consisted of features from Jackling and De Lange (2009), Tempone et al. (2012), and Hussin et al. (2024), measuring the degree of perceived similarity between the skills of graduates and those anticipated for employment, including technical skills, non-technical skills, technological readiness and adaptability, and professional and ethical behaviour, as well as learning orientation, productivity, organizational fit, and employability. Participants were surveyed about employer ratings of graduates' work performance and perceived readiness.

Individual and programme-level measures operationalised multicultural diversity. Students individually identified their cultural backgrounds, with responses coded into a diversity exposure index founded on Keneley and Jackling (2014) and Sharma et al. (2025). *Multicultural diversity* was measured using Blau's index, which suggests the likelihood that two students in the same programme are from different cultural communities (Key et al., 2022). This methodology investigated the impacts of diversity at both individual and contextual levels. *Institutional pressures* were measured using a 12-item scale adapted from the literature on organisational

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institutionalism (Zotorvie et al., 2024), composed of coercive (regulations and standards), normative (professional socialisation and best practices), and mimetic (peer benchmarking and imitation) forces.

All constructs were measured using a 5-point Likert scale: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. We opted for the scale for its response variation and comprehensibility and to avoid confusion caused by scales with more options (Hair et al., 2014). Data were collected using a structured questionnaire appropriate for survey research, as it allows data collection from large, dispersed subjects at minimal cost and with a consistent stimulus (Babbie, 2010). The questionnaire was divided into 6 sections: students' demographic characteristics (age, gender, ethnicity, linguistic background, regional origin, and educational institution); technical skills development; non-technical skills development; technological competencies; employer expectations; institutional pressures; and multicultural diversity indicators.

Pre-testing of 30 responses from non-sample institutions, comprising 15 students and 15 employers, was conducted to test the clarity, timing, and measurement concerns. Some adjustments were made to the wording and flow of the questions. The questionnaire took around 25 minutes. The research objectives and hypotheses are supported by three structural models, derived from established protocols (Hair et al., 2014) and estimated using partial least squares structural equation modelling. They draw on institutional and cultural capital theory to understand skills development and alignment in Ghana's multicultural accounting education context.

The three-model structure allows for the direct, moderating, and antecedent relationships to be explained systematically and for the education-employment interface to be understood. Model 1 serves as the benchmark for the analysis and its relevance to this study, assessing the direct impact of skills development on employer expectations without moderating or situational effects. It tests hypotheses H1, H2, and H3 to determine whether technical skills, non-technical skills, and technological competencies stand alone as predictors of employer expectations. This model assists in determining the relevance of each skills dimension to employer satisfaction and education-employment integration in Ghana's accounting sector (Kwarteng & Mensah, 2022; Jackling & De Lange, 2009).

Model 2 introduces multicultural diversity as a moderator, with the moderating effect possibly mediating between skills development and employer expectations. Its analysis is anchored in cultural capital theory (Sharma et al., 2025) and seeks to uncover whether the effectiveness of skills is influenced by (intersectional) multicultural learning circumstances. It examines hypotheses H4, H5 and H6 to test for evidence for the moderating impact of diversity on skills on

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expectations. The beneficial effects are anticipated to be greater in the presence of diversity, which would promote adaptive, culturally intelligent skills prized in global markets (Key et al., 2022; Keneley & Jackling, 2014). Large positive coefficients (γ_5, γ_6, γ_7) indicate that diversity facilitates the linkages between skilling and expectations, whereas negative coefficients suggest that this relationship is complex. Model 3 studies the effects of institutional pressures, coercive, normative, and mimetic, on skill development among pre-service accounting students in Ghana from three competency domains. Whereas modelling by Models 1 and 2 viewed skills as predictors of employer expectations, Model 3 views skills as outcomes that is shaped by institutional forces. Hypothesis H7 is tested by an empirical analysis of how these pressures affect skills growth and how these effects differ across other skill forms.

In line with institutional theory, coercive pressures from accrediting bodies such as ICAG and IFAC impact the development of technical skills through statutory requirements for knowledge content (Amaning et al., 2021; ACCA, 2016). In contrast, normative pressures exerted by professional socialisation and faculty training influence attention to non-technical skills, aligning them with shared views on graduate priorities (Arquero et al., 2022). Mimetic pressures, in which institutions emulate rivals, may affect technological capacities as organisations implement global programmes and applications, sometimes with limited resources (Zotorvie et al., 2024). The model specification compares the path coefficients across three equations to empirically test propositions. For example, if $\alpha_1 > \delta_1$ and $\alpha_1 > \theta_1$, it indicates that coercive pressures have a strong impact on technical skills, while the latter impact non-technical skills, thus supporting institutional theory regarding regulatory pressures on technical accounting curricula.

R^2 indicates the variance explained by institutional pressures, and path coefficients indicate the contribution of each pressure. In PLS-SEM moderation tests (Hair et al., 2014), predictor variables (TS, NTS, TC) and moderator (MD) are mean-centred before interaction terms can be created. Such approaches minimise multicollinearity in our results and can be used to interpret coefficients. Bootstrapping with 5000 resamples estimates interaction significance, with simple slope analysis examining effects at low (−1 SD), moderate (mean), and high (+1 SD) levels of multicultural diversity (Sharma et al., 2025). The difference in R^2 from Model 1 indicates the variance accounted for by the diversity; $\Delta R^2 \geq 0.02$ indicates strong moderation effects (Cohen et al., 2003). Thus, the structural equations are specified as follows:

Model 1: …… $EEA = \beta_0 + \beta_1 TS + \beta_2 NTS + \beta_3 TC + \varepsilon_1$

Model 2: ……

$EEA = \gamma_0 + \gamma_1 TS + \gamma_2 NTS + \gamma_3 TC + \gamma_4 MD + \gamma_5 (TS \times MD) + \gamma_6 (NTS \times MD) + \gamma_7 (TC \times MD) + \varepsilon_2$

Model 3: ……

$TS = \alpha_0 + \alpha_1 CP + \alpha_2 NP + \alpha_3 MP + \varepsilon_3$

$NTS = \delta_0 + \delta_1 CP + \delta_2 NP + \delta_3 MP + \varepsilon_4$

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$TC = \theta_0 + \theta_1 CP + \theta_2 NP + \theta_3 MP + \varepsilon_5$

Where:

- EEA = Employer Expectations Alignment (endogenous latent variable)
- TS = Technical Skills Development (exogenous latent variable)
- NTS = Non-Technical Skills Development (exogenous latent variable)
- TC = Technological Competencies (exogenous latent variable)
- β_0 = Intercept term
- β_1, β_2, β_3 = Direct effect coefficients (testing H1, H2, H3)
- MD = Multicultural Diversity (moderating variable)
- TS×MD = Interaction term between Technical Skills and Multicultural Diversity
- NTS×MD = Interaction term between Non-Technical Skills and Multicultural Diversity
- TC×MD = Interaction term between Technological Competencies and Multicultural Diversity
- γ_0 = Intercept term
- γ_1, γ_2, γ_3 = Main effect coefficients for skills dimensions
- γ_4 = Main effect of Multicultural Diversity
- γ_5, γ_6, γ_7 = Moderation effect coefficients (testing H4, H5, H6)
- CP = Coercive Pressures (exogenous latent variable measuring regulatory requirements, accreditation mandates, professional body standards, government directives)
- NP = Normative Pressures (exogenous latent variable measuring professional socialisation, faculty training influences, best practice diffusion, occupational standards)
- MP = Mimetic Pressures (exogenous latent variable measuring peer institution benchmarking, international programme emulation, success model replication)
- α_0, δ_0, θ_0 = Intercept terms
- α_1, α_2, α_3 = Effect coefficients for institutional pressures on technical skills development
- δ_1, δ_2, δ_3 = Effect coefficients for institutional pressures on non-technical skills development
- θ_1, θ_2, θ_3 = Effect coefficients for institutional pressures on technological competencies
- ε_1, ε_2, ε_3, ε_4, ε_5 = Error terms

Ethical consideration

The human subjects were recruited for the research in line with ethical criteria, including obtaining approval, informed consent, voluntary participation, and confidentiality (Amaning et al., 2025c; Gyau et al., 2023). Prior to the research, the team obtained approval, distributed extensive information to the interviewee group about the study, and confirmed that participation was voluntary and that participants could withdraw at any time. Participants faced minimal risk and completed questions about their education and work expectations with minimal intrusion or harm. Indirectly, protective measures were put in place to mitigate harm. Questionnaires were not part of classes but were administered separately to students to avoid adverse academic consequences. Employers got instructions that answers were confidential and that their results were anonymised

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so they could not identify any particular organisation. Strict processes in maintaining confidentiality and anonymity were adhered to. The questionnaire did not collect personally identifiable information. The analysis included institutional identifiers, so specific, unidentifiable institutions or organisations were used in the results. All completed questionnaires are kept in locked cabinets, and files containing electronic data are stored on password-protected computers accessible only to the research team. Once published, the data will be retained for 5 years for validation and processing, after which they will be destroyed. It is essential that all research practices be conducted in accordance with integrity guidelines. Data were taken consistently, without controlled recruitment or selective treatment. Data analysis was performed according to statistical principles, without manipulation or selective reporting. Results are reported in full, including results without contradiction with one another.

Data analyses

Field data were pre-screened to identify potential quality issues before analysis, and patterns in missing data, outliers, violations of normality assumptions, and response bias were identified. Cases with missing values greater than 15% were excluded. Mean substitution replaced missing values on continuous variables below this threshold; otherwise, the rest were handled as missing. Outliers were detected using z-scores (above ±3.29) and Mahalanobis distances, and their validity/errors were tested. Skewness exceeding 2.0 and kurtosis exceeding 7.0 were observed, suggesting a need for data transformation (Hair et al., 2014). We applied Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS 4.0 in order to test hypotheses and evaluate the model. Several methodological reasons justified the selection of PLS-SEM in preference to covariance-based SEM (CB-SEM): the reason is that PLS-SEM allows for relatively small sample sizes, whereas CB-SEM does not, for example, moderate sample sizes, so it has an advantage over CB-SEM (Hair et al., 2014). Second, PLS-SEM is superior to CB-SEM for complicated, multi-construct, and multi-path modelling. Third, PLS-SEM is less conservative in assumptions about data distributions and can tolerate non-normality (Hair et al., 2014). Fourth, PLS-SEM is appropriate for exploratory research investigating new theoretical relationships; for example, using multicultural diversity as a moderator in accounting education (Cepeda et al., 2017). Lastly, the variance approach in PLS-SEM aims to optimise the explained variance of endogenous constructs, which aligns well with the study's predictive focus.

The data analysis consisted of two stages with PLS-SEM procedures (Hair et al., 2014). The measurement model was evaluated (Stage 1) to establish construct validity and reliability. Factor loadings ≥ 0.70, composite reliability (CR) ≥ 0.70, and average variance extracted (AVE) ≥ 0.50 met the criteria for convergent validity. Discriminant validity was examined by the Fornell-Larcker criterion (square root of AVE > intercorrelations) and heterotrait-monotrait ratio (HTMT), with the threshold of 0.85 for similar and 0.90 for distinct constructs (Henseler et al., 2015; Appiah et

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al., 2024). Internal consistency reliability was examined using Cronbach's alpha ($\alpha \geq 0.70$) and CR ≥ 0.70.

The second emphasis was on the testing of the structural model of hypotheses. Following Hair et al. (2014) five evaluation criteria were applied, including (1) analysis of collinearity considering variance inflation factors (VIF < 5.0), (2) significance and magnitude of path coefficients (bootstrapping with 5000 resamples producing standard errors and t-statistics), (3) coefficient of determination (R^2) showing explained variance in endogenous constructs, (4) effect size (f^2) reflecting the level of substantive contribution given by predictor variables (0.02 = small, 0.15 = medium, 0.35 = large), and (5) predictive relevance (Q^2) obtained using blindfolding procedures with values greater than zero indicating predictive validity.

Using product-term strategies, multicultural diversity in moderation effects was examined, with mean-centred interaction terms used to mitigate multicollinearity (Hair et al., 2014). PLS-MGA and a multi-group analysis (MGA) (PLS-MGA) was run to determine if students' relationships differed from employer relationships; p-values of 0.95 or less indicate significant differences. Common method bias was checked by Harman's single-factor test and collinearity VIF; no bias was detected in the case of a VIF < 3.3. All were conducted with two-tailed P-values at alpha 0.05.

RESULTS AND DISCUSSION

Respondents' demographic characteristics

The survey response rate was 67.5%, with usable data from 270 participants: 145 undergraduate students studying pre-service accounting (53.7%) and 125 employers (46.3%). With respect to gender distribution, it was observed that the males constituted 54.8%, more than females (45.2%). Regarding age, the majority of respondents are in the 20–29 age group (41.5%), 30–39 years (32.6%), 40–49 years (18.9%), and over 50 years (7.0%). An age spread also reflects the dual-respondent design, with younger respondents representing students entering service and older respondents representing more experienced professionals. More than 50% of the respondents are undergraduates (52.2%); 36.7% master's degree holders; 7.8% are professionals such as ACCA, CPA, CA; and 3.3% have higher national diplomas. Most respondents have obtained a degree and are well able to assess participants' credentials and employer expectations. Diversity of the ethnic groups of the student population is multicultural: 38.6% Akan, 22.8% Ewe, 16.5% Ga-Adangbe, 11.7% Mole-Dagbani, and other ethnic groups, with Guan, Gruma, and mixed heritage. Such diversity reflects Ghana's accounting education sector as an appropriate context to explore multicultural influences over skill building. The student sub-sample was diverse, with 42.1% speaking English dialect primarily, 31.0% Akan, 14.5% Ewe, and 12.4% other backgrounds. Such diversity affects students' cultural capital, which can be useful for testing diversity-moderation

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hypotheses. Among employers, 43.2% are in private firms, 34.4% are public agencies, and 22.4% are accounting firms, covering diverse organisational viewpoints on graduate expectations. Also, 68.8% of employers are supervisory with recruitment responsibilities, thus validating views on graduate skills and expectations. Participant demographics are presented in Table 1.

Table 1: Respondents' Demographic Characteristics

Variable	Category	Frequency	Percentage (%)
Respondent Type	Students	145	53.7
	Employers	125	46.3
Gender	Male	148	54.8
	Female	122	45.2
Age Range	20-29 years	112	41.5
	30-39 years	88	32.6
	40-49 years	51	18.9
	50+ years	19	7.0
Education	Bachelor's Degree	141	52.2
	Master's Degree	99	36.7
	Professional Qualification	21	7.8
	HND/Diploma	9	3.3
Ethnicity (Students only, n=145)	Akan	56	38.6
	Ewe	33	22.8
	Ga-Adangbe	24	16.5
	Mole-Dagbani	17	11.7
	Other ethnic groups	15	10.3
Linguistic Background (Students)	English-medium	61	42.1
	Akan-medium	45	31.0
	Ewe-medium	21	14.5
	Other linguistic contexts	18	12.4
Employer Sector (n=125)	Private Sector	54	43.2
	Public Sector	43	34.4
	Professional Firms	28	22.4
Job Level (Employers)	Supervisory/Managerial	86	68.8
	Senior Staff	39	31.2

Note: N = 270; Response rate = 67.5%

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Descriptive statistics results

Table 2 presents descriptive statistics for each construct: mean, composite mean, standard deviation, minimum, and maximum. Employer expectations alignment had the highest composite mean at 3.847, with a standard deviation of 0.912, indicating respondents see moderate-to-strong alignment, despite variance. Technical skills development had the second-highest composite mean (3.762, SD = 0.854), suggesting that students rate their technical skills favourably and that employers see graduates as possessing adequate technical knowledge. Non-technical skills represented a mean of 3.521 and a standard deviation of 0.937, indicating lower self-assessed and employer-perceived competency in communication, teamwork, and critical thinking than technical skills. This aligns with previous studies on gaps in expectations-performance relations for generic skills (Kwarteng & Mensah, 2022; Awayiga et al., 2014). On the other hand, technological skills scored the lowest mean of 3.389 and an SD of 1.042, indicating ongoing shortages in accounting software, data analytics, and enterprise systems despite increasing employer focus (Tsiligiris & Bowyer, 2021; Andiola et al., 2020). Multicultural diversity, as assessed by the diversity exposure index, had a mean of 3.654 (SD = 0.895), indicating considerable cultural pluralism in Ghana's accounting education. Institutional pressures measured at a mean of 4.012 (SD = 0.783), with coercive pressures at a mean of 4.234 (SD = 0.712), higher than normative (M = 3.978, SD = 0.801) and mimetic pressures (M = 3.845, SD = 0.856). It implies that regulatory and accreditation influences outweigh professional and peer effects, consistent with institutional theory in emerging markets (Zotorvie et al., 2024). Participants showed diverse opinions and perceptions, providing ample variation for hypothesis testing.

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Table 2: Descriptive Statistics

Variable	Indicator	Mean	Composite Mean	SD	Min	Max
Technical Skills (TS)	TS1	3.845	3.762	0.823	1.00	5.00
	TS2	3.734		0.867	1.00	5.00
	TS3	3.712		0.891	1.00	5.00
	TS4	3.789		0.834	1.00	5.00
	TS5	3.801		0.812	2.00	5.00
	TS6	3.723		0.878	1.00	5.00
	TS7	3.756		0.845	1.00	5.00
	TS8	3.778		0.856	2.00	5.00
	TS9	3.720		0.881	1.00	5.00
Non-Technical Skills (NTS)	NTS1	3.612	3.521	0.912	1.00	5.00
	NTS2	3.489		0.945	1.00	5.00
	NTS3	3.534		0.928	1.00	5.00
	NTS4	3.567		0.934	1.00	5.00
	NTS5	3.445		0.967	1.00	5.00
	NTS6	3.523		0.941	1.00	5.00
	NTS7	3.556		0.923	1.00	5.00
	NTS8	3.442		0.956	1.00	5.00
Technological Competencies (TC)	TC1	3.478	3.389	1.023	1.00	5.00
	TC2	3.412		1.045	1.00	5.00
	TC3	3.334		1.067	1.00	5.00
	TC4	3.289		1.089	1.00	5.00
	TC5	3.445		1.012	1.00	5.00
	TC6	3.301		1.078	1.00	5.00
	TC7	3.467		1.001	1.00	5.00
Employer Expectations Alignment (EEA)	EEA1	3.912	3.847	0.889	1.00	5.00
	EEA2	3.834		0.923	1.00	5.00
	EEA3	3.801		0.934	1.00	5.00
	EEA4	3.867		0.901	2.00	5.00
	EEA5	3.789		0.945	1.00	5.00
	EEA6	3.823		0.912	1.00	5.00
	EEA7	3.878		0.887	2.00	5.00
	EEA8	3.845		0.908	1.00	5.00
	EEA9	3.856		0.896	1.00	5.00
	EEA10	3.865		0.902	2.00	5.00

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Variable	Indicator	Mean	Composite Mean	SD	Min	Max
Multicultural Diversity (MD)	MD1	3.712	3.654	0.878	1.00	5.00
	MD2	3.645		0.901	1.00	5.00
	MD3	3.623		0.912	1.00	5.00
	MD4	3.634		0.889	1.00	5.00
Institutional Pressures						
Coercive Pressures (CP)	CP1	4.289	4.234	0.689	2.00	5.00
	CP2	4.223		0.723	2.00	5.00
	CP3	4.201		0.734	2.00	5.00
	CP4	4.223		0.701	2.00	5.00
Normative Pressures (NP)	NP1	4.012	3.978	0.789	1.00	5.00
	NP2	3.967		0.812	1.00	5.00
	NP3	3.945		0.823	1.00	5.00
	NP4	3.989		0.778	2.00	5.00
Mimetic Pressures (MP)	MP1	3.912	3.845	0.834	1.00	5.00
	MP2	3.823		0.867	1.00	5.00
	MP3	3.801		0.878	1.00	5.00
	MP4	3.845		0.845	1.00	5.00

Note: N = 270; SD = Standard Deviation. Source: Authors' Estimation Using SmartPLS

Validation: Convergent validity and discriminant validity (outer model measurement)

For this study, we tested for convergent and discriminant validity of the reflective structure of the measurement model (outer model). Convergent Validity (CV) denotes the degree to which the same construct indicators are related. The current study characterised CV via composite reliability (CR), average variance extracted (AVE), and factor loadings. Hair et al. (2014) suggest that a construct must have a CR score of 0.70 or greater, an AVE score of 0.50 or better, and loadings exceeding 0.70 to be acceptable. As shown in Table 3, the CR values ranged from 0.842 to 0.921, and all constructs met the 0.70 standard for internal consistency reliability.

Discriminant validity (DV) indicates that the empirical differences between a construct and other constructs are found. It was evaluated by Fornell and Larcker (1981) criteria; it was evaluated mainly with reference to them, with the diagonal AVE greater than intercorrelations, which is evidence for DV, as shown in Table 3. Indicator variances vary across constructs. Henseler et al. (2015) introduced the heterotrait-monotrait ratio (HTMT), which is a more stringent criterion than the Fornell-Larcker criterion. For DV to be successful, HTMT scores need to be below 0.85 for similar constructs and below 0.90 for different constructs. The HTMT ratios in Table 4 ranged from 0.203 to 0.798, all of which were below the thresholds. Just one, between Technical Skills

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and Employer Expectations Alignment (0.798), was around 0.85, so are related but not the same type. The results demonstrate that the model passes the minimum validity thresholds for structural evaluation.

Table 3: Convergent and Discriminant Validity (Fornell-Larcker Criterion)

Construct	CA	CR	AVE	TS	NTS	TC	EEA	MD	CP	NP	MP
TS	0.887	0.912	0.571	**0.756**							
NTS	0.894	0.918	0.615	0.623	**0.784**						
TC	0.891	0.915	0.608	0.587	0.612	**0.780**					
EEA	0.921	0.934	0.638	0.745	0.698	0.612	**0.799**				
MD	0.789	0.862	0.611	0.423	0.478	0.356	0.512	**0.782**			
CP	0.812	0.876	0.639	0.634	0.589	0.523	0.601	0.387	**0.799**		
NP	0.824	0.883	0.653	0.578	0.612	0.534	0.587	0.412	0.689	**0.808**	
MP	0.842	0.894	0.677	0.512	0.545	0.601	0.523	0.398	0.612	0.645	**0.823**

Note: CA = Cronbach's Alpha; CR = Composite Reliability; AVE = Average Variance Extracted; Bold diagonal values are square roots of AVE; Off-diagonal values are inter-construct correlations. Source: Authors' Estimation Using SmartPLS

Table 4: Heterotrait-Monotrait Ratio (HTMT)

Construct	TS	NTS	TC	EEA	MD	CP	NP	MP
TS								
NTS	0.687							
TC	0.645	0.673						
EEA	0.798	0.745	0.656					
MD	0.487	0.542	0.412	0.589				
CP	0.712	0.651	0.587	0.678	0.445			
NP	0.634	0.678	0.598	0.645	0.478	0.756		
MP	0.567	0.598	0.678	0.589	0.456	0.687	0.712	

Note: All HTMT values < 0.85 threshold for conceptually similar constructs and < 0.90 for distinct constructs
Source: Authors' Estimation Using SmartPLS

Structural model evaluation

Hair et al. (2014) recommend five steps to evaluate a structural model: collinearity assessment, path coefficients, coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2).

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Below, we explain each of these steps in more detail. Initially, we evaluated all items for potential collinearity. For all the items included in the structural models, as shown in Table 5, VIFs range from 1.234 to 3.867, which is below the recommended minimum VIF threshold of 5.0 (Hair et al., 2014). Thus, the study provides insufficient evidence of collinearity, indicating that multicollinearity does not threaten the validity of path coefficient estimates.

Table 5: Variance Inflation Factor (VIF) Values

Construct/Indicator	VIF	Construct/Indicator	VIF
Technical Skills		**Employer Expectations**	
TS1	1.678	EEA1	2.234
TS2	1.845	EEA2	2.456
TS3	1.923	EEA3	2.312
TS4	1.756	EEA4	2.189
TS5	1.812	EEA5	2.523
TS6	1.934	EEA6	2.378
TS7	1.789	EEA7	2.145
TS8	1.867	EEA8	2.289
TS9	1.901	EEA9	2.356
Non-Technical Skills		EEA10	2.412
NTS1	2.123	**Multicultural Diversity**	
NTS2	2.345	MD1	1.456
NTS3	2.267	MD2	1.523
NTS4	2.189	MD3	1.489
NTS5	2.456	MD4	1.512
NTS6	2.312	**Coercive Pressures**	
NTS7	2.234	CP1	1.678
NTS8	2.378	CP2	1.734
Technological Competencies		CP3	1.789
TC1	1.987	CP4	1.712
TC2	2.123	**Normative Pressures**	
TC3	2.234	NP1	1.823
TC4	2.456	NP2	1.867
TC5	1.945	NP3	1.901
TC6	2.312	NP4	1.845
TC7	2.089	**Mimetic Pressures**	
		MP1	1.956

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Construct/Indicator	VIF	Construct/Indicator	VIF
		MP2	2.012
		MP3	2.089
		MP4	1.978

Note: All VIF values < 5.0, indicating absence of problematic multicollinearity
Source: Authors' Estimation Using SmartPLS

Coefficient of determinants, R-Square (R^2), and path coefficients (hypothesis testing)

The R-squared value indicates how much of the variance in the latent endogenous variable is explained by exogenous variables. Three models were tested. In Model 1, external variables (TS, NTS, TC) accounted for 61.3% of the variance in employer expectations, evident in Tables 6 and 8. Such a high R^2 demonstrates that the three key dimensions of skill development contribute towards more than half of the variance in an employer's satisfaction with graduate competencies and in the education-employment relationship in Ghana's accounting sector. For Model 2 (Moderation Model), the inclusion of multicultural diversity and its interaction with the three skill dimensions led to 68.7% explained variance, increasing by 7.4% compared to baseline ($\Delta R^2 = 0.074$; $p < 0.01$). This validates multicultural diversity as a substantive contingency variable reorganising the skills-expectations connection (Sharma et al., 2025) and is in line with cultural context and how competencies lead to employability (Sharma et al., 2025). In Model 3 (Antecedent Model), institutional pressures account for 54.2%, 47.8%, and 42.6% of the variance in technical, non-technical, and technological skills, respectively. These R^2 values illustrate the extent to which institutional forces are key determinants of skill development, with some competencies more influenced by institutional forces than others.

Hypotheses Testing for Model 1: Direct Effects

Finally, the suggested paths in Model 1 supported H1, indicating that development of technical skills positively impacts employer expectation alignment ($\beta = 0.324$, $t = 4.867$, $p = 0.000$). For each development of technical skills, this will be explained by an increase in employer satisfaction in each unit, which represents value added over the control. Furthermore, non-technical skills development ($\beta = 0.267$, $t = 3.921$, $p = 0.000$) has a positive effect on expectations, for which H2 is confirmed. This emphasises communication, teamwork and critical thinking as factors underpinning employer perceptions, in line with literature examining generic skills in accounting (Nesbit et al., 2023; Arquero et al., 2022). The positive impact of technological competencies ($\beta = 0.189$, $t = 2.745$, $p = 0.006$) supports H3 and is consistent with firm expectations. Despite its significance, its smaller coefficient than that of non-technical skills indicates that technological skills, though valued, have a weaker impact on workplace satisfaction than basic accounting and soft skills. This can resemble the traditional emphasis on competency, as in Ghanaian accounting, in which traditional skills are the cornerstone despite technological developments (Gyekye &

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Amo, 2024). In general, all three skill dimensions independently and significantly predict employer expectations, with varying effects.

Hypotheses Testing for Model 2: Moderation Effects

Model 2 investigated whether multicultural diversity helps moderate the relationship between skill development and employer expectations. In addition, the results showed the significant positive moderation effect of multicultural diversity on technical skills on employer expectations (β=0.158, t=2.312, p=0.021) (supporting H4). This implies that the positive relationship between technical skills and satisfaction with the employer has been amplified by cultural diversity. Simple slope analysis showed that in greater diversity (+1 SD), the relationship (β=0.482) was greater than in less diversity (−1 SD, β=0.166), suggesting that appreciation of technical skills has been positively influenced by multicultural environments. Multicultural diversity indicated a positive moderating effect in the association between non-technical skills and employer expectations (β=0.203, t=3.045, p=0.002), confirming H5. The impact was stronger in non-technical skills than in technical skills, revealing how cultural differences drive the emphasis on communication skills, collaboration skills, and people skills. This is consistent with other theories that diversified learning contexts develop adaptive and culturally intelligent competencies, which are gaining increasing importance in an international marketplace (Key et al., 2022; Keneley & Jackling, 2014).

Simple slope analysis indicated that non-technical skills had more impact on employer expectations in high-diversity contexts (β=0.470) than in low-diversity contexts (β=0.064). Multicultural diversity did not moderate the relationship between technological competencies and employer expectations (β = 0.087, t = 1.234, p = 0.217), providing no support for H6. This implies the relationship between technological skills and job satisfaction is not dependent on multiculturalism. Some possible reasons are that technological skills have a culture-neutral and homogeneous character, or their emergence in Ghana's curricula is not influenced by multicultural activities, thereby minimising the moderating effect of diversity (Andiola et al., 2020). In general, results suggest that diversity is related to some skills expectations associations but not others, thereby lending support to its place within the framework of cultural capital.

Hypotheses Testing for Model 3: Institutional Pressures as Antecedents

Model 3 indicated that institutional pressures have a significant impact on the development of skills. Technical skills were positively impacted by coercive pressures (β = 0.412, p = 0.000) due to regulation and accreditation. Normative pressures were related (β = 0.245, p = 0.002), while mimetic pressures were weaker but relevant (β = 0.178, p = 0.026). This lends support for institutional theory that regulatory pressures favour technical competency, particularly in areas such as accounting (Amaning et al., 2021; ACCA, 2016). Normative (teaching-based) pressures

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predicted most of the occurrence of development of non-technical skills (β = 0.367, t = 4.523, p = 0.000), indicating that faculty attitudes and professional socialisation influence the integration of the skills curriculum. Coercive pressures had a moderate effect, β = 0.234, t = 2.987, p = 0.003, while mimetic pressures had insignificant effect (β = 0.112, t = 1.445, p = 0.149). This trend means that the development of non-technical skills is largely mediated by normative or educator values, rather than regulatory or imitative pressures (Arquero et al., 2022).

Mimetic pressures have a strong impact on university technological competence (β = 0.389, t = 4.234, p = 0.000) because institutions imitate the successful peers, rather than the institutions that follow the rules or culture. Coercive pressures have a mild impact (β = 0.198, t = 2.456, p = 0.014), contrastingly normative pressures have no influence (β = 0.089, t = 1.123, p = 0.262). These findings suggest that technology is adopted in Ghanaian accounting education by imitation under uncertainty and not strategic planning (Zotorvie et al., 2024). These findings support H7 and elucidate institutional outcomes across skill sets, informing insights into what drives accounting education in emerging markets. Overall test results of the hypothesis are presented in Table 6.

Table 6: Structural Model Results and Hypotheses Testing

Hypothesis	Path	Beta (β)	SD	t-value	p-value	Decision	R^2	f^2
Model 1: Direct Effects							0.613	
H1	TS → EEA	0.324	0.067	4.867	0.000***	Supported		0.287
H2	NTS → EEA	0.267	0.068	3.921	0.000***	Supported		0.183
H3	TC → EEA	0.189	0.069	2.745	0.006**	Supported		0.098
Model 2: Moderation Model							0.687	
H4	TS×MD → EEA	0.158	0.068	2.312	0.021*	Supported		0.067
H5	NTS×MD → EEA	0.203	0.067	3.045	0.002**	Supported		0.112
H6	TC×MD → EEA	0.087	0.071	1.234	0.217	Not Supported		0.019
	Incremental ΔR^2						0.074**	0.156
Model 3: Antecedent Model (Technical Skills)							0.542	
H7a	CP → TS	0.412	0.072	5.734	0.000***	Supported		0.234
H7b	NP → TS	0.245	0.078	3.156	0.002**	Supported		0.142
H7c	MP → TS	0.178	0.080	2.234	0.026*	Supported		0.089

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Hypothesis	Path	Beta (β)	SD	t-value	p-value	Decision	R^2	f^2
Model 3: Antecedent Model (Non-Technical Skills)							0.478	
H7d	CP → NTS	0.234	0.078	2.987	0.003**	Supported		0.127
H7e	NP → NTS	0.367	0.081	4.523	0.000***	Supported		0.198
H7f	MP → NTS	0.112	0.077	1.445	0.149	Not Supported		0.034
Model 3: Antecedent Model (Technological Competencies)							0.426	
H7g	CP → TC	0.198	0.081	2.456	0.014*	Supported		0.091
H7h	NP → TC	0.089	0.079	1.123	0.262	Not Supported		0.022
H7i	MP → TC	0.389	0.092	4.234	0.000***	Supported		0.212

Note: *N = 270; Bootstrap samples = 5000; ***p < 0.001, **p < 0.01, *p < 0.05; TS = Technical Skills; NTS = Non-Technical Skills; TC = Technological Competencies; EEA = Employer Expectations Alignment; MD = Multicultural Diversity; CP = Coercive Pressures; NP = Normative Pressures; MP = Mimetic Pressures; R^2 = Coefficient of Determination; f^2 = Effect Size. Source: Authors' Estimation Using SmartPLS*

Effect size (f^2) and predictive relevance (Q^2)

Effect size (f^2) measures the degree of predictor impact, and thresholds are 0.02 (small), 0.15 (medium) and 0.35 (large) (Cohen, 1988). The effects of technical skills were large (f^2=0.287) on employer expectations, non-technical skills medium (f^2=0.183), and technological skills a small-medium effect (f^2=0.098). We reaffirm that of all skills, technical skills have the most effect upon the satisfaction level of the employer (f^2=0.287), followed by non-technical skills (f^2=0.183) and finally technological skills. Multicultural diversity interactions had a medium effect size (f^2=0.156 in Model 2), which indicates a wider role of moderating effects. The Q-square indicates how important a model is to prediction; a value exceeding 0 indicates predictive quality. With blindfolding of the model, predictability was assessed using the Stone-Geisser criteria (Hair et al., 2014). Table 7 shows that the Q^2 of employer expectations alignment from Model 1 is 0.423, implying excellent predictive validity. Model 2 demonstrated better prediction with Q^2=0.487. Q^2 estimates of technical skills, non-technical skills, and technological competencies in Model 3 were all greater than zero (0.371, 0.328, 0.289), indicating robust prediction significance. Positive Q^2 values in all models indicate the relationships are predictive, not simply sample-specific.

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Table 7: Predictive Relevance (Q^2) Using Blindfolding Procedure

Model	Endogenous Construct	SSO	SSE	Q^2
Model 1	Employer Expectations Alignment	2700	1558.1	0.423
Model 2	Employer Expectations Alignment	2700	1385.1	0.487
Model 3	Technical Skills Development	2430	1528.5	0.371
	Non-Technical Skills Development	2160	1451.5	0.328
	Technological Competencies	1890	1343.8	0.289

Note: SSO = Sum of Squared Observations; SSE = Sum of Squared Prediction Errors; Q^2 values > 0 indicate predictive relevance; Omission distance = 7
Source: Authors' Estimation Using SmartPLS

Table 8: Summary of Model Comparison and Incremental Variance Explained

Model	R^2	Adjusted R^2	ΔR^2	Q^2	Key Finding
Model 1: Direct Effects	0.613	0.608	—	0.423	All three skills dimensions significantly predict EEA
Model 2: Moderation	0.687	0.679	0.074**	0.487	Multicultural diversity significantly moderates TS-EEA and NTS-EEA relationships
Model 3a: TS Antecedents	0.542	0.537	—	0.371	Coercive pressures dominate technical skills development
Model 3b: NTS Antecedents	0.478	0.472	—	0.328	Normative pressures dominate non-technical skills development
Model 3c: TC Antecedents	0.426	0.420	—	0.289	Mimetic pressures dominate the development of technological competencies

*Note: **p < 0.01; ΔR^2 represents incremental variance explained by Model 2 over Model 1*
Source: Authors' Estimation Using SmartPLS

Discussion

This section presents the discussion of the research results with the outcomes of previous studies. Through the literature review, our study has empirically demonstrated three alternative explanatory models: skills development, employer expectations alignment, and the moderating role of multicultural diversity among accounting education professionals in Ghana. This paper states that both technical and non-technical skills, as well as technological competencies, are significant predictors of varying degrees of alignment with employer expectations. In addition, institutional pressures, namely coercive, normative, and mimetic pressures, continue to wield considerable influence over skills development across competency areas. More importantly, the study found that multicultural diversity moderates the positive associations among technical and

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non-technical skills and employer expectations, but it does not buffer the relationship between technological competencies and expectations.

The results that the development of technical skills is a strong predictor of the similarity between employer expectations alignment ($\beta = 0.324$, $p < 0.001$) are in line with the literature concerning the existence of the base of accounting knowledge as a compulsory one for professional practice (Tempone et al., 2012; Hussin et al., 2023). Nevertheless, our results expand the body of literature by revealing that the influence of technical proficiency on employer satisfaction is stronger in multicultural environments (moderation $\beta = 0.158$, $p = 0.021$), an unexpected phenomenon that accounting education researchers have not explored. Such a moderation effect suggests that culturally contextual and heterogeneous learning settings contribute to students' adaptive application of technical skills across diverse environments, thereby elevating firms' overall value for technical skills. This research directly contradicts the widely held view of technical skills as culturally neutral resources that remain relevant regardless of context (Sharma et al., 2025).

The large positive correlation between non-technical skills development and employer expectations ($\beta = 0.267$, $p < 0.001$) supports our findings of continued fears, as expressed elsewhere in the literature surrounding the generic skills gap among accounting graduates (Kwarteng & Mensah, 2022; Webb & Chaffer, 2016; Awayiga et al., 2014). Our findings that non-technical skills are more heavily moderated by multicultural diversity ($\beta = 0.203$, $p = 0.002$) than by technical abilities are of particular interest. Non-technical skills had considerably stronger effects on employer expectations in a high diversity level than in a low diversity level, consistent with the theoretical assertion that multicultural settings produce adaptive social and communication skills, which have risen to a higher significance in the globalised accounting literature (Key et al., 2022; Keneley & Jackling, 2014). This means that when diversity is exploited pedagogically rather than simply welcomed, institutions that include diverse student populations will be better equipped to grow generic competencies.

The weaker yet statistically significant relationship between technological competencies and employer expectations ($\beta = 0.189$, $p = 0.006$) underscores the shift of Ghana's accounting profession, with traditional competencies still as dominant evaluation metrics notwithstanding the growing use of technology (Gyekye & Amo, 2024; Zotorvie et al., 2024). This finding is supported by Andiola et al. (2020), who also indicate that the adoption of technology in accounting education does not meet employers' expectations, as data analysis and enterprise system skills are missing. There was also a nonsignificant moderation relationship for multicultural diversity ($\beta = 0.087$, $p = 0.217$), suggesting that technological capabilities are standardised competencies, their value is maintained across diverse cultures, and technology education in Ghana differs from diversity-engaged pedagogy, thereby constraining potential moderation effects.

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Model 3 findings on institutional pressures also constitute a major complement to previous literature about the influence of various institutions on skills dimensions. Dominance of coercive pressures towards technical skills development ($\beta = 0.412$, $p < 0.001$) corroborates the expectations that are made by institutional theory, where it was predicted that regulatory requirements of professional bodies such as ICAG and IFAC substantially influenced technical curriculum in professionally regulated domains (Amaning et al., 2021; ACCA, 2016). Conversely, normative pressures dominate the process and inform the development of non-technical skills ($\beta = 0.367$, $p < 0.001$), suggesting that professional socialisation and shared beliefs among professional educators have a bigger role than formal rules in generating a set of general abilities (Gabbio, 2019). Importantly, the predominance of mimetic pressures over technological competencies ($\beta = 0.389$, $p < 0.001$) suggests that institutions create technology curricula primarily through imitation, without strategic planning, indicating uncertainty about optimal strategies for integrating technology in resource-demanding contexts (Zotorvie et al., 2024).

However, previous studies (Chandler, 2025; Gyekye & Amo, 2024; Kwarteng & Mensah, 2022) treated skills development and employer expectations in isolation from their underlying contextual factors, neglecting circumstances that profoundly shape these relationships. A few other mechanisms for improving skill-expectations alignment have been recognised. Thus, we considered prior reports inadequate, ambiguous, and inconsistent. Our paper integrated institutional theory and cultural capital theory to better and more robustly predict employer expectations. It is suspected that through using this integrated model, the structural relationships that prevail in Ghana could be better generalised to other developing countries with multicultural educational environments.

Nevertheless, the suggestion to align with the employer's wishes may depend on treating multicultural diversity as a strategic educational asset, rather than as a demographic characteristic (Sharma et al., 2025; Muslichah, 2017). Based on these results, we can strengthen skill development by linking them to institutional pressures, employer expectations, and multicultural moderation in a developing-country context that has not yet examined these constructs in research. It is also hoped that the research results will revitalise policymakers' and practitioners' intention to make cultural plurality a comparative advantage for accounting education and to develop institutional foundations for the holistic education and development of technical, non-technical, and technological competencies.

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CONCLUSION

The government of Ghana invests in tertiary accounting education to prepare candidates for the labour market and economic needs. Nevertheless, conversations about graduates' competence and employers' requirements have largely centred on these factors. This study presented a three-model framework illustrating the link among pre-service skills, organisational objectives, multicultural diversity, and the systemic factors influencing this in accounting education in Ghana. Specifically, it finds that technical skills, non-technical skills, and technological competencies significantly predict employers' expectations, with technical skills exerting the strongest effect, followed by non-technical skills and technological competencies. Overall, these skills account for 61.3% of the variance in employer satisfaction, underscoring their importance in the education-employment nexus. Multicultural diversity increases the correlation between technical and non-technical skills and employer expectations, explaining 68.7% (7.4%), which is a significant increase.

However, diversity had no significant effect on the relationship between technological competencies and expectations, indicating that differences do not improve people's ability to develop these skills. Further, the research on institutional pressures has shown that the impacts of coercive, normative, and mimetic isomorphic forces shape competency acquisition differently across various settings. Coercive pressures from either regulatory or accreditation agencies account for most of the content of the curriculum around technical skills ($\beta = 0.412$, $p < 0.001$), normative pressures from professional socialization have a strong effect on the focus of non-technical skills ($\beta = 0.367$, $p < 0.001$), while mimetic pressures from peer institution emulation have a strong influence in shaping the development of technological skills ($\beta = 0.389$, $p < 0.001$). The differences in institutional forces account for 42.6%–54.2% of the variance across the three skill dimensions, demonstrating that institutional factors shape the pattern of competency development in emerging-market accounting education.

Theoretical implications

This paper provides academic contributions in accounting education and workforce theory. First, it is one of the few studies to present a solid model that integrates skills development (competence and competency) and employer expectations, with multicultural diversity as a moderating variable, within a coherent approach in an emerging market. We combine two theoretical frameworks, institutional theory and cultural capital theory, as distinct models that have better predictive power in this respect than separate theories.

The integrated dual-theoretical framework improves the generalisation of the structural relations across Ghana and other emerging markets with multicultural educational contexts and professionally controlled accounting sectors. Second, this study presents novel perspectives on the multiculturally diverse workforce, demonstrating that multicultural diversity matters as a

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substantive mechanism through which skills translate into practice rather than merely an inclusive group demographic metric. Positive large contributions of diversity to expectations around technical and non-technical skills support the theory of cultural capital, noting that diverse learning environments cultivate adaptive, globally oriented skills which employers value. The null result for the moderating effect of technology skills provides additional insight into the influence of culture and highlights that some competencies do not exhibit uniform responses to cultural impact.

Three, the study extends institutional theory of accounting education by demonstrating distinct isomorphic pressures across competency domains. Although other studies have examined external effects on the comprehensive curriculum, we have observed that coercive, normative, and mimetic pressures impact different skill categories differently. Organisations selectively respond based on the characteristics of activity: technically-oriented content responds mostly to coercive rules; interpersonal skills are determined by normative beliefs; and uncertain fields, such as technology, drive mimetic imitation. This paper applies the second-generation PLS-SEM advanced model and examines direct, moderated, and antecedent effects within an integrative framework. It provides a methodological contribution to the study of complex multilevel relationships in education; the three-model approach establishes baseline effects and tests contingencies.

Policy implications

The results are significant for the educational policy and regulation in Ghana and other similar markets. First, the Ghana Tertiary Education Commission and the National Accreditation Board emphasise the importance of strengthening curriculum accreditation to adequately provide coverage of technical, non-technical, and technological skills. The new accreditation has a strong focus, but under pressure to meet strict content and technical standards, the findings suggest that the standards should cover achievements in communication, collaborative skills, ethical behaviours, and technology skills. The policy is shifting from input-based compliance (course lists, credit hours) to assessing graduates' actual competencies in all three categories.

Secondly, the outcomes suggest that organisations such as the Institute of Chartered Accountants, Ghana (ICAG), may be better-suited regulatory bodies. Rather than forcing technical skills through national accreditation, ICAG could encourage non-technical skills by including competencies in exams, placing demands on students' communication and collaboration through proficiency requirements, and fostering continuous professional growth and development focused on interpersonal skills. Such a review of education standards offers an opportunity to explicitly distinguish multicultural and technological skills.

Third, policymakers need to recognise that aligning skills expectations with practice requires the involvement of actors, including the Ministry of Education, professional groups, colleges, and

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employers. This means creating consultation pathways to develop and adapt curricula to labour market changes and to the strictness of academic standards. Periodic tracer studies of graduate employment and satisfaction with employers should influence curriculum revision. Associations with industry colleges and universities, apprenticeships, a few adjuncts/professors, and professional employer consultant positions can all help keep accounting education relevant in the workplace.

Fourth, given the significant impact of multicultural diversity on matching skills demands, representation and diversity should be incorporated into education system policies. Rather, policies need to go beyond treating diversity as incidental; it is time to mandate pedagogical practices that acknowledge diversity, commit resources toward multicultural faculty development, provide and assign resources for all kinds of learning for all kinds of multicultural faculty, and set benchmarks as to how well institutions actually utilise cultural plurality in improving learning. Educational institutions, such as universities serving a less multicultural student population, should also engage in international exchanges or virtual collaborations with culturally inclusive partners to cultivate multicultural skills.

Finally, policymakers and leaders should establish peer-learning platforms for universities to share best practices, build resources, and address these challenges. National initiatives such as infrastructure grants and programs, digital platforms, and faculty training will help reduce both uncertainty and resource limitations on technology adoption and promote strategic, rather than reactive, technology adoption.

Practical implications

The findings have several implications for education stakeholders in accounting. While technical competencies dominate in determining employer satisfaction, non-technical and technological competencies also have very positive impacts, suggesting that curricula ought to be balanced. Universities ought to design curricula that emphasise the acquisition of technological competence and education in communication, teamwork, and critical thinking, along with other areas that have a similar impact throughout the academic curriculum, rather than adding them as "extras". Once again, the benefits of multicultural diversity provide a guide for institutions that are welcoming a variety of students. Universities should view diversity as a pedagogical resource rather than a barrier: rather than seeing it as an obstacle, they should use it as a tool. This may include creating diverse group assignments, cross-cultural mentoring, diverse case studies and presenting cultural intelligence as a professional skill. Training teachers in tolerance and engagement with diversity is needed; higher-level skills should emerge from faculty development.

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Furthermore, there are varying institutional pressures to ensure that academic regulatory compliance produces graduates who are technically proficient but potentially narrow. Universities should also build professional communities among faculty and enhance holistic skills by setting comparisons strategically with peer institutions to integrate technology. Academic leaders must recognise different responses to change: regulatory mandates for technical upgrades, faculty buy-in and development to emphasise skills, and peer learning and resource sharing for technology use. Even more so, students are valuable stakeholders who benefit from these insights. Understanding how multicultural engagement enhances employability should inspire graduates to pursue diverse learning collaborations, network with multicultural organisations, and cultivate cultural intelligence alongside technical skills. These findings can be utilised in career workshops to highlight how multicultural experiences relate to valuable professional skills and to investigate complex relationships between them in educational settings.

Limitations and Future Research Directions

This study makes a significant contribution, but it has some limitations. Its cross-sectional design provides a snapshot of skills development and employer expectations at one point in time. While theory backs up the hypothesised links, it cannot establish causality. Longitudinal data on students' entry into the workforce and early careers, including causal mechanisms, skill development, and satisfaction with their future employer, should be employed by future studies. Again, although the PLS-SEM sample was acceptable and response rates were constant, the investigation was geographically confined to three locations and does not support generalisations to the entire tertiary accounting education system in Ghana. Future research should expand across all sixteen regions, various institution types, and all programme types. As Universities elsewhere may have different institutional pressures, serve different student populations, and have different employer communities, leading to different skill development and expectations.

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