

# Challenges and Opportunities for Accounting in Facing Accounting Digitalization

**Ravina Alya Lubis<sup>1</sup>, Azarine Aprilla Kirana W<sup>1</sup>, Atika Farandina Rangkuti<sup>1</sup>, Debbi Chyntia Ovami<sup>1</sup>**

<sup>1</sup>Fakultas Ekonomi dan Bisnis, Prodi Akuntansi, Universitas Muslim Nusantara Al-Washliyah, Medan, Indonesia  
Email: <sup>1</sup>ravinaalyalubis@umnaw.ac.id, <sup>2</sup>azarineaprillakiranaw@umnaw.ac.id, <sup>3</sup>atikafarandinarangkuti@umnaw.ac.id,  
<sup>4</sup>debbychyntiaovami2@umnaw.ac.id  
Email Penulis Korespondensi: -

**Abstract-**This research aims to examine how digitization affects the role and competencies of accountants in Indonesia, with a focus on emerging challenges and opportunities. Through a literature review of national and international journals between 2018 and 2024, this study describes the shift in the role of accountants from routine tasks to strategic functions such as data analysis and decision-making. Although this transformation brings benefits such as operational efficiency and improved financial reporting quality, there are obstacles such as low digital competencies and infrastructure limitations. Therefore, improving digital literacy, updating educational curricula, and policy support are key to ensuring that the accounting profession in Indonesia can adapt and remain competitive in the digital age. This study emphasizes the importance of efforts to improve digital literacy among accountants, adapting accounting education curricula to be more responsive to technological developments, and the need for policy support that drives comprehensive digital transformation so that accounting practices in Indonesia can develop and remain competitive in the future.

**Keywords:** Accounting Digitalization; Accountant Roles; Digital Competence; Professional Transformation; Challenges And Opportunities.

## 1. INTRODUCTION

The digitalization of accounting has become a global phenomenon that is changing the way organizations manage and report financial information. In developed countries like the United States, the use of advanced technologies such as blockchain, artificial intelligence (AI), and big data has shifted the role of accountants from traditional functions to more strategic and analytics-based ones. According to a report from the Association of Chartered Certified Accountants (ACCA, 2020), accountants in the US are increasingly involved in data-driven decision-making and predictive analysis, rather than just playing a role in recording transactions.

In Indonesia, the implementation of accounting digitalization still faces several obstacles. Key challenges include uneven technological infrastructure across regions, low digital literacy among business actors and accounting professionals, and resistance to transitioning from manual to digital systems. These factors hinder the optimal adoption of accounting information technology across various sectors. According to research (Rosmida, 2019) accountants are required to design and implement adaptive and visionary strategies to face various challenges arising from the revolution in the accounting world. Rapid developments in digital technology, automation, and artificial intelligence require accountants not only to master conventional technical skills but also to be adaptable, critical thinkers, and innovators in the face of change. To remain relevant and competitive amid this transformation, accountants need to enhance their digital literacy, develop new competencies, and commit to continuous learning as part of their professional development strategy.

Globally, digitalization in the accounting field is marked by the use of technology such as cloud computing, big data analytics, blockchain, and artificial intelligence (AI) which play a role in increasing efficiency, accuracy, and security in financial reporting. However, obstacles such as limited technical skills and reluctance to change continue to pose challenges in its implementation. Research by (Wangi, 2024) It shows that digital transformation in accounting accelerates the collection and analysis of data while also enhancing the accuracy of financial reports. However, the implementation of this technology still faces challenges, particularly regarding the need for adequate technical skills among accounting personnel. Financial support, innovation, and digital literacy, especially in rural areas, are the main obstacles. Research by (Novelidhawaty, Dewi, Syaipudin, 2023) highlighting the importance of technical skills in advancing digital accounting practices, as well as the need for understanding software, data security, and analytical skills.

Previous research has shown a variety of findings related to the challenges and opportunities faced by accountants in the digital era. However, there are several gaps in the research results that indicate a lack of consistency or agreement among researchers. Some studies state that the role of accountants is undergoing a significant transformation, from recording transactions to becoming data-driven strategic advisors. (Pargmann, Riebenbauer, Flick-Holtzsch, Berding, 2023).But, (Novelidhawaty, Dewi, Syaipudin, 2023) finding that most SMEs in Indonesia still employ accountants for manual and administrative tasks, so the transformation of roles is not evenly distributed. This difference indicates that the change in the role of accountants is still sectoral and has not been widely adopted. Many researchers assess that the younger generation of accountants has a higher digital readiness. (Pargmann, Riebenbauer, Flick-Holtzsch, Berding, 2023) stated that new graduates have been equipped with digital competencies that meet the demands of the 4.0 era. On the contrary, (Wangi, 2024)It mentions that most accounting practitioners in the government sector and small and medium-sized enterprises (SMEs) are still not ready in terms of digital competencies and infrastructure. Not all studies agree on who is ready and what forms of readiness are needed, both technically and culturally.

Some studies highlight technical challenges such as limited infrastructure and the costs of integrating digital systems (Novelidhawaty, Dewi, Syaipudin, 2023), while others emphasize ethical issues and data security in the

utilization of technologies such as AI and blockchain (Jayashree & Jayakani, 2024). There is inconsistency in identifying the main types of challenges—whether they are more related to technical, ethical, or managerial aspects. Studies such as (Pargmann, Riebenbauer, Flick-Holtsch, Berding, 2023) and (Jayashree & Jayakani, 2024) see a great opportunity for accountants to rise to a strategic level by mastering technology. However, (Bhimani, 2020) raises concerns that automation may actually eliminate the traditional role of accountants, thus posing a threat to the sustainability of the profession. There is still no consensus on whether digitalization brings career opportunities or rather the risk of job loss.

Literature Review Accounting Digitalization, Digitalization is closely related to information systems, which play a crucial role in helping companies achieve their goals efficiently. Digital transformation in the business world has become a key element in realizing work processes that operate automatically and more efficiently. In the field of accounting, digitalization is a tangible form of this transformation, characterized by the presentation of financial information in digital format. Accounting information systems play an important role as a supportive tool, helping companies improve overall performance. Digitalization is crucial because it can enhance data accuracy, especially amidst competitive market uncertainties, and accelerate information processing that impacts the improvement of service quality to customers. Therefore, understanding the impact of digitalization on the accounting profession becomes very important. (Saputri et al., 2021).

Accounting digitization involves the utilization of technologies such as computer-based accounting information systems, cloud accounting, artificial intelligence (AI), blockchain, and robotic process automation (RPA) to enhance efficiency and accuracy in financial reporting (Susanto, 2020). Digital transformation in accounting not only facilitates the recording and management of financial data but also reduces human errors, accelerates the audit process, and improves transparency and reliability of financial information. Digitalization plays a crucial role in reducing the risks often encountered in financial management, such as manual calculation errors, damage or loss of documents, and speeding up the process of creating and analyzing financial reports. Through digitalization, raw data can be processed into relevant and easily understood information. Digital accounting includes the recording, presentation, and distribution of financial information electronically, which enhances efficiency and accuracy. In addition, the use of digital technology also supports the reduction of paper usage by shifting documents to electronic media.

The digitization of accounting simplifies the reconciliation process that was previously done manually, thus saving time and operational costs. With automation, processes that typically consume many resources become more efficient, while also improving accuracy thanks to the algorithm's ability to detect complex patterns that are often missed in manual checks (Jejenywa et al., 2024). With the advent of automation technology, routine tasks of accountants can be shifted to robotic-based systems, allowing accountants to focus more on value-added activities like data analysis. This is what is meant by digitization in accounting, which is the shift from manual processes to more efficient and intelligent digital systems (Nugroho et al., 2024).

Research by (Nugrahanti, Puspitasari, Andaningsih, Soraya, 2023) shows that the adoption of AI, data analytics, and blockchain in accounting practices at multinational companies in Jakarta has improved the efficiency and accuracy of financial reporting, although it still faces challenges such as system integration and data security. A study by (Judijanto, 2024) found that the utilization of information technology significantly enhances the accuracy of financial reports in Indonesian service companies, where the implementation of appropriate accounting information systems can promote better transparency and accountability.

Role Of Accountants, The accounting profession plays a vital role in maintaining stability and driving global economic growth. The main task of accountants is to prepare accurate financial reports based on the processing of data from the business activities of an entity. This information is crucial not only for company management in decision-making but also for investors, creditors, regulators, and other stakeholders who require transparency and accountability to assess the performance and financial condition of the company. Thus, accountants serve more than just as transaction recorders; they also act as providers of key information for economic decision-making at various levels (Fitriani, 2022).

## **2. METHODS**

This research uses a systematic literature review method. This technique is carried out by reviewing and synthesizing information from various academic journals, books, industry reports, and official documents relevant to the topic of accounting digitalization and the role of accountants. The literature used focuses on sources published within the last five years (2019-2025) to ensure that the data and findings are relevant to current conditions. The literature search process is conducted through academic databases such as Google Scholar. Analysis is performed using a thematic approach to group findings based on categories of challenges and opportunities faced by accountants.

## **3. RESULTS AND DISCUSSION**

### **3.1 Result**

Digitalization has pushed accountants to shift from administrative tasks to more strategic roles. Technologies such as artificial intelligence (AI), big data, and blockchain enable automation in accounting processes, requiring accountants to enhance their capabilities in data analysis and information-based decision making. Although technology can replace

routine tasks, professional judgment by accountants remains irreplaceable due to its complexity. (Nugrahanti, Puspitasari, Andaningsih, Soraya, 2023). The management of national fiscal performance is very important for achieving stability and economic growth in a country. Optimal fiscal performance enables the government to implement various development programs and improve the welfare of the community. However, fiscal management shows a striking difference between developed and developing countries. Developed countries typically have a more transparent, accountable, and efficient public finance system, as reflected in better public sector performance indicators compared to developing countries.

The development of information and communication technology has accelerated digital transformation across various sectors, including accounting. Literature studies show that the digitization of accounting has fundamentally changed the way accountants work. In developed countries like the United States and the United Kingdom, technologies such as cloud accounting, big data analytics, and machine learning have become standard practices in public accounting firms and large companies (Kokina & Davenport, 2017). In Indonesia, although its implementation has not been as rapid as in developed countries, there are already significant efforts from the private sector and the government to encourage digital transformation through digital skills training and the application of cloud-based accounting software.

### 3.2 Challenge

To face the challenges in the era of digitalization, accountants need to take strategic steps that include competency development and adaptation to technological advancements.

- a. Data security and privacy, concerns about data security pose a significant barrier to the adoption of cloud technology and AI. A study by (Phaphoom, Wang, Samuel, Helmer, Abrahamsson, 2015) indicates that security issues can increase the likelihood of non-adoption of technology by up to 26 times.
- b. It is important for them to invest in improving digital skills to support professional roles amid massive digital transformation (Rosmida, 2019). A lack of understanding of new technologies and limited technical skills are barriers for SMEs in adopting cloud-based accounting systems. A research by (Salsabila & Arsjah, 2024) found that perceptions of usefulness and ease of use influence the technology adoption decisions of SMEs.
- c. The ability to adapt to rapidly occurring changes, especially related to technological developments. The increasing use of artificial intelligence (AI) in various aspects of accounting raises concerns among professionals. These concerns mainly arise because the human role in the accounting and finance process of companies is increasingly being replaced by automated systems. The decline in human involvement not only causes anxiety about job loss but also raises questions about how this profession can remain relevant amidst the dominance of ever-evolving technology. Therefore, the ability to adapt and mastery of technology becomes a crucial aspect that modern accountants must possess (Firmansyah & Prakosa, 2021). An organizational culture that is reluctant to change and a lack of training pose challenges in the integration of new technology. (Nugrahanti, Puspitasari, Andaningsih, Soraya, 2023) notes that employee resistance and the complexity of technology integration are obstacles to digital transformation in accounting.

### 3.2 Opportunity

- a. Expanded Roles. The role of accountants in the digital era has evolved far beyond their traditional functions as record keepers of transactions and auditors of financial statements. Now, accountants not only handle accounting and auditing but also play an active role in various other strategic functions. They are transforming into financial consultants who provide insights into business planning and decision-making, as well as contributing to the development of company growth strategies. Furthermore, modern accountants are also required to possess skills as data analysts, leveraging big data to identify hidden trends, opportunities, and risks. With the advancement of technology, they are also starting to enter the realm of artificial intelligence, both as users and developers of AI-based systems that support efficiency and accuracy in financial reporting and decision-making. Thus, accountants now become strategic partners in business processes that integrate financial expertise with technological sophistication. (Deby, Rinjani, Haryadi, Yusmaiarti, 2025)
- b. Efficiency and Cost Reduction. Digitalization of accounting is able to increase operational efficiency and reduce costs, especially for micro, small, and medium enterprises (MSMEs). (Anjarwati, Zaena, Fitriarningsih, Sulistiana, 2023) found that digitalization helps MSMEs in Bandung to improve the accuracy of financial data and expedite transaction processing.
- c. Data analysis. The utilization of Big Data provides new capabilities for accountants to analyze business transaction data more comprehensively and in-depth. With the large and varied volume of data, accountants can uncover information that was previously difficult to access through conventional methods. This analysis helps reveal patterns, trends, and hidden anomalies that can be leveraged to identify new business opportunities, enhance operational efficiency, and strengthen strategic decision-making. With the support of advanced analytical technology, the role of accountants is also shifting to become more strategic and value-oriented for the organization (Respati, 2023).

The results of the research that have been discussed earlier can be summarized in the table below:

Number	Research's Name	Research Titles	Research Results
1	Mais et al., (2025)	Artificial intelligence (AI) in Accounting:	Research findings indicate that artificial intelligence (AI) opens opportunities for accountants to focus more on

Number	Research's Name	Research Titles	Research Results
		Opportunities and Challenges for the Accounting Profession	strategic roles, such as conducting in-depth data analysis and making informed decisions.
2	Febri Rinjani et al.,(2025)	Development Of Accounting Theory: Challenges And Opportunities In The Digital Era	Research shows that technologies such as AI, big data, and blockchain have significantly transformed the processes of recording and reporting in accounting. Therefore, accountants need to develop digital skills to enhance the efficiency and accuracy of managing financial information.
3	(Setiajatnika, 2021)	Accounting Adaptation To The New Normal: Opportunities And Challenges For Educational Accountants	Research shows that in the era of digital disruption and society's adaptation after covid-19 to a new normal, educator accountants must adjust to the developments in information technology. This adaptation is crucial for them to remain effective in carrying out their duties. Although technology brings new challenges and opportunities, the role of educator accountants is irreplaceable, so they need to adapt especially in teaching and research methods.
4	Musfiroh.,2021	Opportunities And Challenges Of The Public Accounting Profession In The Era Of Industrial Revolution 4.0	In the era of the Industrial Revolution, public accountants face significant challenges in mastering technology. To remain relevant, they must continuously develop their skills in the fields of Internet of Things (IoT), Big Data, cloud computing, artificial intelligence (AI), and cybersecurity through continuous learning and training.
5	Hasana et al.,(2025)	Literature Review On Csr Practices In Developing Countries: Challenges And Opportunities For Accountants	Studies show that optimal implementation of CSR requires collaboration between companies, the government, and accountants to address various obstacles and leverage available opportunities.
6	Rasyid et al.,(2024)	Challenges And Opportunities For Public Accounting In The Digital Era	The digital era provides opportunities with ease of access and the ability to complete work faster and more accurately. However, the main challenge is the implementation and equitable distribution of technology, which is the government's responsibility to reach remote and rural areas.
7	Wijayanti et al.,(2024)	The Future Of Accounting Theory: Challenges, Innovations, And Opportunities	The challenges faced include the need for a deep understanding of technology, the ability to analyze big data, special education in digital accounting, and the integration of technical skills with traditional accounting knowledge. In addition, the ability to adapt to changes in the dynamic business environment is also very important. Nevertheless, accountants have a great opportunity to take on a broader strategic role in driving business growth, fulfilling social responsibilities, and supporting corporate sustainability.
8	Digitalisasi et al.,(2025)	The Impact Of Digitalization On The Accounting Profession: Challenges And Opportunities For Future Accountants	Research results indicate that digitization enhances efficiency and accuracy through the automation of routine tasks and system integration. The role of accountants has now shifted from administrative to more analytical and strategic, requiring mastery of information technology, data analysis, and business understanding, while also opening opportunities to act as strategic advisors. However, this change also presents challenges such as cybersecurity threats, regulatory ambiguities, and resistance to digital transformation.
9	(Respati, 2023)	Opportunities And Challenges Of The Accounting Profession In The Era Of Society 5.0	Research shows that the accounting profession has great potential in the era of Society 5.0, supported by information technology and artificial intelligence that drive work efficiency. However, the main challenges faced include data protection and the implementation of professional

Number	Research's Name	Research Titles	Research Results
			ethics amid the rapid development of technology. In addition, accounting students at Sultan Ageng Tirtayasa University have also recognized the importance of technology in supporting the performance of accountants.

### 3.3 Discussion

The digitalization of accounting poses significant challenges for the accounting profession, particularly in terms of adapting to new technologies and ensuring data security. Many accountants, especially those in the MSME sector or institutions that have not fully digitalized, face difficulties when required to use cloud-based accounting systems or artificial intelligence (AI) technology. A lack of technological understanding and digital skills presents a real barrier that slows down transformation. (Rosmida, 2019) emphasizes that capacity building and digital literacy have become primary needs in facing the digital era, especially for SMEs with limited access to training. In another study, (Salsabila & Arsjah, 2024) mentioned that perceptions of technology usefulness greatly influence adoption rates—if technology is deemed complicated or unhelpful, its use tends to be avoided.

Another important issue is data security and privacy. Amid the widespread use of cloud systems and the integration of online systems, the risk of financial data breaches has become a significant concern. (Nugrahanti, Puspitasari, Andaningsih, Soraya, 2023) note that resistance to digitalization not only arises from technical limitations but also from fears of security threats and a lack of data protection training. This indicates that the process of accounting digitalization cannot solely focus on system implementation, but also needs to be accompanied by a thorough understanding of cybersecurity.

Nevertheless, digitization also opens up great opportunities. The automation of accounting processes can enhance efficiency and reduce the potential for human error. A Study (Anjarwati, Zaena, Fitriyaningsih, Sulistiana, 2023) shows that SMEs that have adopted digital accounting systems experience an increase in data accuracy and operational efficiency. Moreover, the role of accountants is no longer limited to merely recording transactions, but has evolved into strategic consultants who can provide data-driven insights. (Deby, Rinjani, Haryadi, Yusmaiarti, 2025) states that digital accountants are required to have data analytics skills, enabling them to identify patterns and trends that support business decision-making.

Recent developments indicate a cultural shift towards a cashless lifestyle, where the use of digital payment methods is becoming increasingly popular. In Indonesia, the government has supported the acceleration of digitalization through the “Go Digital 2020” initiative. As the monetary authority, Bank Indonesia has developed a roadmap to expand MSMEs’ access to banking institutions and other formal financial organizations. This strategy aims to strengthen the implementation of an inclusive financial system, allowing more business actors—including MSMEs—to become integrated into the formal financial sector. Through the digitalization of payments, technology-driven innovations are expected to provide sustainable financial access to approximately 83.1 million individuals and 62.9 million MSME actors across Indonesia.

Furthermore, surveys show that 75% of Indonesians have used digital payment services—such as the OVO e-wallet—within the past three months, followed by the use of debit and credit cards. This indicates that the majority of consumers are now familiar with digital payment systems. Meanwhile, most research on technology adoption has been largely conducted in developed countries. (Ovami et al., 2023). In the context of regulation, digitalization also presents new challenges. Technological changes often outpace regulatory updates, requiring accountants to continuously keep up with the developments in financial reporting and digital audit standards. Inconsistencies between systems and regulations can lead to reporting errors that are detrimental to the company.

Overall, digitalization is a two-sided phenomenon for the accounting world. On one hand, it poses serious challenges in terms of technology adaptation, data security, and changes in professional roles. On the other hand, technology also opens opportunities for accountants to strengthen their strategic role, improve efficiency, and sharpen data analysis skills. Therefore, investment in training, digital literacy, and information security is crucial for the accounting profession to remain relevant and competent in the future. In Indonesia, the application of digital technology in accounting is still limited, especially in SMEs. The main obstacles to digital transformation include limited infrastructure, a lack of skilled workforce, and resistance to change. Nevertheless, the increasing awareness of the benefits of digitization, combined with support from the government and educational institutions, opens up significant opportunities to accelerate the adoption of technology in the accounting profession in Indonesia. The findings confirm previous research indicating that although the challenges of accounting digitization are significant, the opportunities presented are also substantial. With the right approach to competency development, technology investment, and curriculum updates, Indonesian accountants can enhance their global competitiveness and play a strategic role in organizations.

## 4. CONCLUSION

Digitalization has fundamentally changed the role of the accounting profession, which previously focused more on administrative tasks and record-keeping, now evolving into a strategic role as data analysts and decision-makers. The use of automation in accounting systems through technologies such as cloud computing, big data, and artificial intelligence (AI) increases work efficiency and accuracy, but also presents new challenges that must be addressed. Key challenges include a lack of digital competency, particularly among accountants in the MSME sector, resistance to organizational change, low readiness for a digital work culture, as well as issues of data security and inadequate infrastructure, especially in Indonesia. On the other hand, digitalization opens up great opportunities, such as improved operational efficiency, data-driven decision making, an expanded role of accountants in managerial and strategic functions, and the integration of technology into the curriculum and professional training. Although the adoption of digitalization in Indonesia is still developing, with the right approach, the accounting profession in the country has the potential for significant transformation to face global challenges.

## REFERENCES

- ACCA. (2020). *The Digital Accountant: Digital Skills In A Transformed World*. [www.accaglobal.com](http://www.accaglobal.com)
- Anjarwati, S., Zaena, R. R., Fitriani, D., & Sulistiana, I. (2023). Pengaruh Digitalisasi Akuntansi terhadap Efisiensi dan Pengurangan Biaya pada Perusahaan Wirausaha UMKM di Kota Bandung. *JURNAL AKTIVA : Riset Akuntansi Dan Keuangan*, 5(1), 57–72.
- Bhimani, A. (2020). Digital data and management accounting: why we need to rethink research methods. *Journal of Management Control*, 31(1), 9–23. <https://doi.org/10.1007/s00187-020-00295-z>
- Deby, Rinjani, D. F., Haryadi, S., & Yusmaiarti. (2025). *Perkembangan Teori Akuntansi : Tantangan Dan Peluang Di Era Digital* (Vol. 2, Issue 3).
- Digitalisasi, D., Akuntansi, P., Tantangan, :, Peluang, D., Masa, A., Yunita, D., Natanael, A., Pertiwi, T., Hasrul, S., & Jamaris, E. (2025). Mandiri: Jurnal Akuntansi dan Keuangan. In *Jurnal Akuntansi dan Keuangan* (Vol. 3, Issue 1).
- Febri Rinjani, D., Haryadi, S., & Muhammadiyah Bengkulu, U. (n.d.). *Perkembangan Teori Akuntansi : Tantangan Dan Peluang Di Era Digital* (Vol. 2, Issue 3).
- Firmansyah, A., & Prakosa, D. K. (2021). *Edukasi Terkait Optimalisasi Peran Profesi Akuntan Pada Era Revolusi Industri 4.0 Dan Tantangan Society 5.0*. 1(2), 69–76.
- Fitriani, A. P. (2022). Peran Akuntan Syariah Dalam Menghadapi Society 5.0 Pada Era Vuca. *Journal of Islamic Banking and Finance*, 2(1), 73–86.
- Ilmiah Ekonomi Manajemen Bisnis dan Akuntansi Vol, J., Wijayanti UIN Abrurrahman Wahid Pekalongan Suciati UIN KH Abrurrahman Wahid Pekalongan Arifa Ilmiyati UIN KH Abrurrahman Wahid Pekalongan Gunawan Aji UIN KH Abrurrahman Wahid Pekalongan Alamat, H. K., Pahlawan, J. K., & Kajian Kab Pekalongan Kode, R. (n.d.). *KAMPUS AKADEMIK PUBLISHER*. <https://doi.org/10.61722/jemba.v1i2.153>
- Jayashree, R., & Jayakani, S. (2024). An Empirical Analysis Of Digital Transformation In The Accounting Field And Role Of Accountants: A Review Of Literature. *MLAC Journal for Arts, Commerce and Sciences (m-JACS) ISSN: 2584-1920*, 2(4), 14–21. <https://doi.org/10.59415/mjacs.v2i4.216>
- Judijanto, L. (2024). Dampak Penggunaan Teknologi Informasi dalam Peningkatan Akurasi Laporan Keuangan pada Perusahaan Jasa di Indonesia. *Jurnal Akuntansi Dan Keuangan West Science*, 3(03), 276–284.
- Kokina, J., & Davenport, T. H. (2017). The emergence of artificial intelligence: How automation is changing auditing. *Journal of Emerging Technologies in Accounting*, 14(1), 115–122. <https://doi.org/10.2308/jeta-51730>
- Mais, R. G., Wulaningsih, R. W., Oktasari, E., Setiawan, D. A., & Wulandari, W. (2025). Artificial Intelligence (AI) dalam Akuntansi: Peluang dan Tantangan untuk Profesi Akuntan. *Jesya*, 8(1), 751–765. <https://doi.org/10.36778/jesya.v8i1.1976>
- Novelidhawaty, Y., Dewi, F. G., & Syaipudin, U. (2023). Factors Influencing the Implementation of Accounting Digitalization in MSMEs: a Literature Review. *International Journal Of Education, Social Studies, And Management (IJESSM)*, 3(3), 28–38. <https://doi.org/10.52121/ijessm.v3i3.186>
- Nugrahanti, T. P., Puspitasari, N., Andaningsih, I. R., & Soraya, Q. F. E. (2023a). Transformasi Praktik Akuntansi Melalui Teknologi: Peran Kecerdasan Buatan, Analisis Data, dan Blockchain dalam Otomatisasi Proses Akuntansi. *Jurnal Akuntansi Dan Keuangan West Science*, 2, 213–221.
- Nugrahanti, T. P., Puspitasari, N., Andaningsih, I. R., & Soraya, Q. F. E. (2023b). *Transformasi Praktik Akuntansi Melalui Teknologi: Peran Kecerdasan Buatan, Analisis Data, dan Blockchain dalam Otomatisasi Proses Akuntansi*. 2(3), 213–221.
- Nugroho, M. A., Kusumawati, F. D., Putri, W., & Buchori, M. (2024). *Yudishtira Journal: Indonesian Journal of Finance and Strategy Inside*. 4(1). <https://doi.org/10.53363/yud.v4i1.86>
- Nur Hasana Program Studi Akuntansi Syariah, D., Ekonomi Dan Bisnis Islam, F., Islam Negeri Raden Intan Lampung, U., Ersi Sisdianto Program Studi Akuntansi Syariah, I., Alamat, I., Letnan Kolonel Jl Endro Suratmin, J. H., Sukarame, K., & Bandar Lampung, K. (2025). A Literature Review On Csr Practices In Developing Countries: Challenges And Opportunities For Accountants. *Jurnal Ilmiah Ekonomi Bisnis Dan Akuntansi*, 2(1), 472–481. <https://doi.org/10.61722/jemba>
- Ovami, D. C., Wulandari, S., Setiana, E., Hairani, K., Mustika, I. ), Wulandari, D. C., Setiana, S., Hairani, E., & Mustika, K. (2023). Trust in Adopting Digital Payment Systems for MSMEs. *Trust in Adopting Digital Payment Systems for MSMEsIJRS: Internasional Journal Reglement Society*, 4(3), 229–237. <https://doi.org/10.21776/jdss>
- Pargmann, J., Riebenbauer, E., Flick-Holtsch, D., & Berding, F. (2023). Digitalisation in accounting: a systematic literature review of activities and implications for competences. *Empirical Research in Vocational Education and Training*, 15(1), 1. <https://doi.org/10.1186/s40461-023-00141-1>
- Peluang Dan Tantangan Profesi Akuntan Pu*. (n.d.).
- Phaphoom, N., Wang, X., Samuel, S., Helmer, S., & Abrahamsson, P. (2015). A survey study on major technical barriers affecting the decision to adopt cloud services. *Journal of Systems and Software*, 103, 167–181. <https://doi.org/10.1016/j.jss.2015.02.002>
- Rasyid, G., & Fakultas Ekonomi Dan Bisnis Universitas Hasanuddin, akuntansi. (2024). Tantangan Dan Peluang Akuntan Publik Di Era Digital. In *Business, Accounting and Management Journal (BAMJ)* (Vol. 02, Issue 01).

- Respati, H. (2023). *Peluang Dan Tantangan Profesi Akuntan Di Era Society 5.0*.
- Rosmida. (2019). Transformasi Peran Akuntan dalam Era Revolusi Industri 4.0 dan Tantangan Era Society 5.0. *Jurnal Inovasi Bisnis*, 206–212. [www.ejournal.polbeng.ac.id/index.php/IBP](http://www.ejournal.polbeng.ac.id/index.php/IBP)
- Salsabila, A., & Arsjah, R. J. (2024). Analisis Komparatif Sistem Akuntansi Tradisional VS Berbasis Cloud pada UMKM dan Kaitan dengan Technology Acceptance Model (TAM). *EKOMA : Jurnal Ekonomi, Manajemen, Akuntansi*, 3(5), 2710–2720.
- Saputri, A., & Fauziyyah, N. (n.d.). Transisi Akuntansi Menuju Digitalisasi. In *Jurnal Ekonomi dan Akuntansi* (Vol. 3, Issue 1). <https://images.app.goo.gl/N5b3tU875xZki8fv7>
- Setiajatnika, E. (2021). *Akuntansi Adaptasi Kenormalan Baru: Peluang Dan Tantangan Akuntan Pendidik*.
- Susanto, A. (2020). *Sistem Akuntansi Informasi Digital*. Salemba Empat.
- Wangi, E. A. (2024). Dampak Transformasi Digital terhadap Praktik Akuntansi: Kajian Literatur Sistematis. *Jurnal Riset Akuntansi Jambi*, 7(2).