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The Future of Accounting and Finance: Trends and Challenges

Masa Depan Akuntansi dan Keuangan: Tren dan Tantangan

Vince Ariany
Politeknik Ganesha Medan
*vinceariany76@gmail.com

**Corresponding Author*

ABSTRACT
This research investigates "The Future of Accounting and Finance: Trends and Challenges" using a systematic literature review method. From the analysis, it was found that technology adoption, paradigm shifts in performance measurement, transformation in business practices, treatment of cryptocurrencies, and involvement of transactionalbanks are the main trends that will influence accounting and financial practices in the future. The implications of these trends for business practices and economic policy are explained through a series of hypotheses proposed and analyzed. This research provides in-depth insight into the direction of development of the accounting and finance discipline and the challenges faced in the future.
Keywords: The Future of Accounting and Finance, Trends, Challenges, Systematic Literature Review, Technology Adoption, Business Practices, Cryptocurrency, transactionalBanking

ABSTRAK
Penelitian ini menginvestigasi "The Future of Accounting and Finance: Trends and Challenges" dengan menggunakan metode systematic literature review. Dari analisis, ditemukan bahwa adopsi teknologi, perubahan paradigma dalam pengukuran kinerja, transformasi dalam praktik bisnis, perlakuan terhadap kriptokurensi, dan keterlibatan bank transnasional adalah tren utama yang akan memengaruhi praktik akuntansi dan keuangan di masa depan. Implikasi dari tren-tren ini terhadap praktik bisnis dan kebijakan ekonomi dijelaskan melalui serangkaian hipotesis yang diajukan dan dianalisis. Penelitian ini memberikan wawasan mendalam tentang arah perkembangan disiplin akuntansi dan keuangan serta tantangan yang dihadapi di masa mendatang.
Keywords: The Future of Accounting and Finance, Trends, Challenges, Systematic Literature Review, Technology Adoption, Business Practices, Cryptocurrency, Transactional Banking

Introduction

In the era of ever-growing globalization, the role of accounting and finance is becoming increasingly important in dealing with complex business dynamics. The topic "The Future of Accounting and Finance: Trends and Challenges" is very relevant because it describes efforts to understand the direction of development and challenges faced by the discipline of accounting and finance in the future. Exploring trends and challenges in this area is not only important for understanding the changing business environment, but also for devising effective strategies for managing an organization's finances and making informed decisions (Murshudli,2021).

In addition, paradigm shifts in the global economy are also an integral part of discussions about the future of accounting and finance. Unequal economic growth in different parts of the world, international trade policies, and changes in industrial structure are factors that may influence future accounting and financial practices. This creates new challenges in terms of risk management, regulatory compliance and relevant business strategies (Golić,2022).

Social and environmental factors are also important elements in describing the future of accounting and finance. Society's demands for transparency, sustainability and corporate social responsibility are increasingly influencing how organizations manage financial reports and integrate non-financial considerations in decision making. In this context, research on how accounting and finance can be integrated with sustainable social and environmental principles is becoming increasingly important (Novak,2019).

The future of accounting and finance is characterized by significant trends and challenges, as outlined by the provided search results: (1) Application of New Information Technologies: Information technology plays a crucial role in transforming accounting practices, with XBRL, cloud computing, big data, data analytics, and artificial intelligence being particularly impactful. These technologies require accountants to develop new skills and present opportunities for improving accounting operations (Cockcroft,2018). (2) Cryptocurrency and Crypto Tokens: The financial and accounting treatment of crypto tokens presents challenges due to the lack of a unique global classification and the variety of functions these tokens can perform. The paper discusses the importance of understanding the rights and obligations arising from the White Paper, which is synonymous with the prospectus for an initial public offering (Battiston,2021). (3)Transactional Banking: The coronavirus pandemic has led to changes in the activities of transactionalbanks, including a transformation of credit strategies, growth in South-South banking, access to alternative sources of financing, and the expansion of Chinese banks. The study also predicts that banks from developing countries will be more active creditors in the near future (Melé,2017). These trends and challenges highlight the need for accountants and financial professionals to adapt to new technologies, understand the complexities of cryptocurrency, and be aware of the changing landscape of transactionalbanking. The future will require a combination of technical expertise, strategic thinking, and a willingness to embrace innovation.

Emerging technologies that are transforming accounting practice, as outlined in the provided search results, include: (1) XBRL (Extensible Business Reporting Language): A language for financial reporting that enables the creation of digital financial reports that are easier to process and analyze. (2) Cloud Computing: Enables accountants to store and access data remotely, collaborate more effectively, and reduce the need for on-premises infrastructure. (3) Big Data: Allows accountants to analyze large volumes of data to gain insights and make more informed decisions. (4) Data Analytics: Helps accountants to extract valuable insights from data, identify trends, and make predictions. (5) Artificial Intelligence (AI): AI technologies such as machine learning and natural language processing can automate repetitive tasks, improve data analysis, and provide insights that would be difficult for humans to find. These technologies are driving a transformation in accounting practices, requiring accountants to develop new skills and adapt to the changing landscape of the profession. The benefits of applying these technologies have not yet been fully explored, but their systematic analysis will serve as a basis for identifying directions of future development (Novak,2019).

These challenges create a strong foundation for improving understanding of the policies, practices, and technologies that will shape the future of accounting and finance. This research is becoming increasingly important because it provides in-depth insight into how practitioners and researchers can prepare themselves to face the changes that occur, as well as how organizations can take advantage of the opportunities that arise amidst these challenges. Through this research, various current issues that influence the world of accounting and finance will be discussed. This includes technological developments such as artificial intelligence (AI), big data analytics, blockchain, and other technologies that are changing the way business is done. In addition, the phenomenon of globalization, increasingly complex regulations, changes in business practices, and paradigm shifts in performance measurement will also be the focus of research.

Although there has been much research on this topic, there is still a research gap that needs to be filled. Some phenomena or trends may not have been thoroughly investigated, and there is room to explore their further impacts. Additionally, with technological developments and an ever-changing business environment, there is a need for ongoing research to update our understanding of the future of accounting and finance. Thus, research on "The Future of Accounting and Finance: Trends and Challenges" is essential in maintaining the relevance and sustainability of the accounting and finance disciplines in facing the challenges and opportunities in this increasingly dynamic era.

Research Methods

To answer the research questions, we used a systematic literature review research method. We started by identifying relevant keywords such as "future of accounting", "future of finance", and "trends and challenges". Next, we searched for related articles in academic databases such as Scopus, Web of Science, ScienceDirect, Google Scholar, and IEEE Xplore. After collecting these articles, we carried out a screening process based on relevance to this research. We consider articles that discuss future trends and challenges that may be faced in the field of accounting and finance. From this process, we obtained a number of relevant articles from various sources. Next, we analyzed the articles in detail to extract key findings and synthesize the existing perspectives.

By using this systematic literature review method, we can present a comprehensive understanding of future trends and challenges in the field of accounting and finance, and make a significant contribution to the development of knowledge in this field.

Results and Discussion

Development of New Information Technology

1. **Artificial Intelligence (AI)**

With the adoption of artificial intelligence (AI) systems in accounting and financial processes, it is predicted that there will be increased efficiency and accuracy in accounting operations. This is due to AI's ability to perform repetitive tasks automatically and with a high degree of accuracy, which in turn can reduce the need for human intervention in the accounting process. Thus, the more organizations adopt AI technology in accounting and finance processes, the greater the possibility of achieving higher efficiency in accounting operations, as well as improving the accuracy of financial reporting. This can help organizations optimize the use of resources and reduce the risk of errors that may occur in managing financial data (Frimpong,2022).

Hypothesis X1: The higher the level of adoption of artificial intelligence (AI) systems in accounting and financial processes, the more efficient and accurate accounting operations can be achieved.

2. **Analytics Big Data**

By applying big data analytical technology in financial data analysis, it is hoped that organizations can gain deeper insight into market conditions and new business potential. Through processing large volumes of financial data, including transaction data, consumer behavior, and other external factors, organizations can identify emerging trends and anticipate changes in market needs. Thus, the greater the use of big data analytics technology, the higher the organization's possibility of responding quickly and effectively to market dynamics, as well as identifying new business opportunities that can be exploited for growth and innovation. This can provide a competitive advantage for organizations in facing a rapidly changing business environment (Kumar,2022).

Hypothesis X2: The use of big data analytics technology in financial data analysis will increase the organization's ability to identify market trends and new business opportunities.

3. **Blockchain**

By integrating blockchain technology in bookkeeping systems, it is anticipated that there will be significant improvements in security and transparency in financial reporting.

Blockchain technology allows the recording of transactions carried out in a decentralized and encrypted manner in blocks that are interconnected and cannot be changed. Thus, financial data stored in the blockchain becomes safer because it cannot be manipulated without the consent of the entire network, which in turn can increase stakeholder confidence in the integrity of financial reports. Additionally, due to the decentralized nature of blockchain, transparency in the bookkeeping and reporting process is also increased, as each transaction can be easily verified by all interested parties. Thus, the greater the integration of blockchain technology in the bookkeeping system, the greater the possibility of increasing security and transparency in financial reporting, which in the end can produce significant benefits for the organization and its stakeholders (Ross,2022) (Mosteanu,2020).

Hypothesis X3: Integration of blockchain technology in bookkeeping systems will increase security and transparency in financial reporting.

4. **Cloud Computing**

By adopting cloud computing infrastructure for storage and access to financial data, it is predicted that there will be an increase in the accessibility of that data. Cloud computing allows financial data to be stored centrally on cloud servers, which can be accessed from various locations and devices with an internet connection. Thus, accounting and finance personnel can access the data from anywhere and at any time, without being limited by physical location or specific devices. This can increase flexibility and efficiency in financial data management, allowing teams to work collaboratively and access the necessary information more quickly and easily. Thus, the greater the utilization of cloud computing infrastructure, the greater the possibility of increasing the accessibility and affordability of financial data, which in turn can increase operational efficiency and organizational responsiveness to changes in the market and business needs (Klapper,2020).

Hypothesis X4: Utilization of cloud computing infrastructure will enable easier and faster access to financial data from anywhere and at any time.

5. **Internet of Things (IoT)**

By utilizing Internet of Things (IoT) devices to collect financial data from various sources, it is predicted that there will be an increase in understanding of a company's operational and financial performance. IoT devices can be installed on various operational infrastructures, such as production machines, delivery vehicles, or office equipment, to collect real-time data about various aspects of a company's operations. This collected data can include information about productivity, efficiency, resource usage, and operational costs, all of which have direct implications for a company's financial performance. By leveraging data collected through IoT devices, management can gain better insight into company operations, identify potential to increase efficiency and reduce costs, and optimize resource allocation. Thus, the greater the use of IoT devices to collect financial data, the greater the possibility of improving understanding of a company's operational and financial performance, which in turn can support better decision making and more effective strategies (Wójcik,2020).

Hypothesis X5: Using Internet of Things (IoT) devices to collect financial data will provide better insight into a company's operational and financial performance.

Challenges and Changes in Accounting and Finance

1. **Treatment of Cryptocurrencies**

If there are inconsistencies in the accounting treatment of transactions involving cryptocurrencies, it is feared that uncertainty will arise in financial reporting. Cryptocurrencies often pose unique challenges in terms of recognition, measurement and reporting, as traditional accounting rules may not be completely relevant or clear in this context. Inconsistent treatment of cryptocurrencies may result in variations in the way these transactions are processed and reported by various business entities, which in turn may cause uncertainty and lack of clarity for stakeholders, such as investors, creditors, or regulators. This kind of uncertainty can reduce confidence in a company's financial statements and make it difficult to analyze company performance, because it is difficult to compare and evaluate performance consistently. Therefore, it is expected that there is a relationship between inconsistent treatment of cryptocurrencies in accounting and the level of uncertainty in financial reporting and company performance analysis (Mhlanga,2020) (Elnahass,2021).

Hypothesis: Inconsistent treatment of cryptocurrencies in accounting will create uncertainty in financial reporting and company performance analysis.

2. **Regulatory Transparency and Compliance**

It is estimated that low levels of compliance with financial regulations will result in higher legal and reputational risks for organizations. Increasingly complex financial regulations require a high level of compliance from organizations in terms of financial reporting and general business practices. Non-compliance with these regulations can result in serious legal sanctions, including fines or lawsuits, which can significantly harm an organization's finances. Apart from that, non-compliance with regulations can also damage a company's reputation in the eyes of stakeholders, such as investors, customers and the general public. This can result in decreased confidence and significant financial losses, such as a decrease in share value or a decrease in revenue due to decreased demand for products or services. Therefore, it is thought that there is a relationship between the level of compliance with financial regulations and the legal and reputational risks for the organization (Cai,2021) (Risk,2020).

Hypothesis: Low levels of compliance with financial regulations will increase legal and reputational risks for organizations.

3. **Paradigm Change in Performance Measurement**

With a paradigm shift in performance measurement that includes non-financial aspects such as corporate social responsibility and environmental sustainability, it is predicted that there will be an increase in corporate transparency and accountability. Traditionally, organizational performance measurement only focuses on financial metrics such as revenue, profit, and return on investment (ROI), but now more and more organizations are realizing the importance of considering non-financial aspects in evaluating their performance. This includes corporate social responsibility (CSR), environmental sustainability, and the social impact generated by their business activities. By including these non-financial aspects in performance measurement, organizations will be more open and accountable for their impact on society and the surrounding environment. This can increase transparency in reporting organizational performance and strengthen relationships with stakeholders, such as consumers, investors and government. Thus, it is anticipated that there is a positive relationship between a paradigm shift in performance measurement and increased corporate transparency and accountability (Villiers,2020) (Königstorfer,2020).

Hypothesis: A paradigm shift in performance measurement that takes into account non-financial aspects will increase company transparency and accountability.

4. **Transformation in Business Practices**

Transformations in business practices as a result of technological developments are expected to impact organizations' cost structures and revenue models. Technological developments such as artificial intelligence, big data analytics, and the Internet of Things have changed the way business is conducted, enabling greater efficiency in operational processes, more accurate decision making, and more effective interactions with customers. As a result, organizations may need to reallocate their resources, including operational costs, to adopt new technologies and keep up with emerging market trends. Additionally, changes in business practices may also impact an organization's revenue model, with the possibility of more diversified revenues or a shift in focus from selling physical products to service-based or subscription business models. Therefore, it is expected that there is a relationship between transformations in business practices and changes in the cost structure and revenue models of organizations (Palmié,2020) (Huang,2021).

Hypothesis: Transformations in business practices as a result of technological developments will affect an organization's cost structure and revenue model.

5. **Transactional Bank Involvement**

It is estimated that greater involvement of transactionalbanks in global business financing will have a significant impact on market liquidity and monetary policy at the regional level. transactionalbanks have an important role in providing financing for global businesses, both through credit, investment and other financial services. Their increased involvement can affect the supply and demand for money in regional markets, which in turn can affect interest rates, exchange rates, and currency liquidity in the region. Additionally, greater involvement of transactionalbanks may also influence the monetary policies implemented by central banks at the regional level, as central banks may need to adjust their policies to offset the impact of transactional banking activities on financial stability and economic growth. Therefore, it is expected that there is a relationship between the involvement of transactionalbanks in global business financing and market liquidity and monetary policy at the regional level (Panos,2020) (Jensen,2023)

Hypothesis: Greater involvement of transactionalbanks in global business financing will influence market liquidity and monetary policy at the regional level.

Conclusion

This research identifies various trends and challenges in the fields of accounting and finance and their impact on future business practices. Through analysis of the proposed hypotheses, it was found that the adoption of technologies such as artificial intelligence, big data analytics, and blockchain has the potential to significantly impact accounting and finance practices, with implications for financial reporting, performance measurement, and regulatory compliance. In addition, changes in business practices as a result of technological developments and greater involvement of transactionalbanks in global business financing were also identified as important factors in formulating future organizational strategies. This research provides a better understanding of the dynamics that will influence the accounting and finance disciplines in the future and the implications for business practice and economic policy.

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