



Digital Transformation in the Accounting Profession in Sub-Saharan Africa: Challenges, Opportunities, and Strategic Pathways



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Abstract: The digital transformation of professional sectors requires a systematic renewal of processes, and the accounting profession is no exception. In Sub-Saharan Africa (SSA), active engagement with digital transformation is critical for accounting professionals, who must adapt to meet emerging demands in a rapidly evolving digital landscape. This transformation entails not only technological upgrades but also a shift in the societal perception of the accounting profession, driven by enhanced operational efficiency, data security, and transparency facilitated by digital systems. However, significant challenges hinder the seamless integration of digital technologies in accounting practices across the region. These include concerns regarding ethics, inadequate digital infrastructure, high implementation costs, cybersecurity threats, and a skills gap among professionals, compounded by institutional resistance to change. Nevertheless, the digital transformation offers substantial opportunities to enhance efficiency, accountability, and transparency in accounting operations. AI technologies, for instance, can automate repetitive tasks, enabling accountants to focus on more strategic, advisory roles. The potential for digital innovation also extends to fostering collaboration among stakeholders, including government bodies, which could play a pivotal role in creating the necessary infrastructure and policy frameworks to support digital transformation. Furthermore, partnerships between industry and academia are essential for the development of curricula that address the evolving needs of the profession. In light of these considerations, it is essential that efforts are made to overcome existing barriers, while leveraging digital transformation to foster a more efficient, transparent, and resilient accounting profession across SSA.

Keywords: Digital transformation; Opportunities; Challenges; Accounting profession; SSA

JEL Classification: M41

1. Introduction and Background

For a number of years, the term “digital transformation” has been buzzing in the corporate world, posing significant challenges for organisations striving to remain competitive in an era of technological change. Khanom (2020) avers that businesses must adapt their strategies as technology disrupts traditional business models. This means that digital transformation has a significant impact on the organisation as it is perceived to affect the business strategy, its competitiveness, operations, and approach to the market. The accounting profession is no exception; it faces imminent changes prompted by digitilisation (Zainuddin et al., 2022). For many years the accounting profession has been governed through local and international frameworks, guided by professional bodies such as the International Accounting Standard Board (IASB) and legislative frameworks that regularly review and update them to reflect evolving business practices and economic conditions. However, the digitilisation has introduced profound shifts, transforming how businesses operate using the digital transformation (Kraus et al., 2022; Verhoef et al., 2021). These changes have led to the development of new systems and tools actively used by accountants. Digital transformation for the accounting profession in Sub-Saharan Africa (SSA) has the potential to enhance competitiveness, sustainability, and economic growth. Achieng & Malatji (2022) adduce that, in SSA, there has been a significant increase in adopting emerging technologies, even though some areas of potential

remain unlocked. For instance, digital infrastructure, skills, and internet connectivity. As a result, this portrays an uneven pace of digital transformation in accounting across SSA.

In addition, the International Monetary Fund (2021) further states that digital transformation for accounting using technologies has the potential to rapidly expand customer and supplier bases, providing new business models aimed at improving business operations, products, and services for value creation and revenue generation. The discourse on technology adoption in accounting further indicates that the use of technologies is more likely to increase mobility and improve interconnectedness with other accountants outside the SSA. The evolving technology has brought with it challenges and opportunities to the accounting profession. However, these challenges that affect the SSA are not known with certainty, and some are based on contextual settings.

Therefore, this paper addresses the primary research question: What are the key challenges and opportunities associated with digital transformation in the accounting profession in SSA, and how can these opportunities be harnessed to shape the future of the profession? Lastly, what is the way forward for the accounting profession? By focusing on this question, the systematic literature review sought to contribute to the theoretical discussion on digital transformation by addressing the questions. The review sought to provide informative insights into the possibilities, constraints, and implications of digital transformation in accounting to scholars, policymakers, and practitioners. The chapter is structured into sections. The first section covers the chapter introduction, while the second section consists of the background and literature review. The third section describes the methodology that was used in gathering literature. The fourth section discusses the findings on the opportunities and challenges in digital transformation in the accounting profession. The fifth and last section provides the main conclusions and recommendations of the research. It also discusses the direction for future research on an ever-changing digital transformation environment.

1.1 Understanding Digital Transformation

Busulwa & Evans (2021) mentioned that the digital transformation in accounting refers to bringing together advanced technologies such as artificial intelligence, cloud computing, and automation practices into accounting. The digital transformation in accounting entails the revolution of accounting methods to digital technologies in areas such as accounting operations. The system has changed how accounting data is managed and analysed (Moll & Yigitbasioglu, 2019). This means that the digital transformation advancement has steered in a fresh industrial revolution marked by the rapid and widespread adoption of technological advancements. The contemporary literature shows that digital transformation has deeply impacted various professions in different sectors of the economy, including the accounting profession (Association of Chartered Certified Accountants, 2023; Mhlanga, 2023). According to Higgins (2021), the rapid advancement of technology in a globalised economy has become an important tool for transforming the traditional accounting practises to meet the requirements of the digitalised economy. It can be inferred that the integration of advanced technologies into the accounting profession, such as blockchain, cloud computing, and AI, has increased efficiency and redefined the roles and responsibilities of accounting professionals. This chapter seeks to explore the evolving role of accountants as technology adopters and enablers in the context of the 4IR era, with a particular focus on the challenges and opportunities of digital transformation in the accounting profession in SSA.

1.2 Digital Transformation in Accounting

The evidence from contemporary literature shows that digital transformation in accounting has influenced a comprehensive change in processes and practices. Smith (2024) documents that the accounting professionals are no longer limited to their customary roles of compliance and financial reporting. Accountants are evolving as strategic consultants and advisors who assist the organisation to drive digital innovation, driving digital innovation within their organizations (Mhlanga, 2023; Smith, 2024). Hence, the adoption of digital systems has led to increased efficiency and accuracy in financial data management, enabling real-time reporting and more informed decision-making. However, this transition also demands a shift in the skills required of accounting professionals. To remain relevant in this rapidly changing landscape, accountants must develop proficiency in digital technologies and data analytics, positioning themselves as key players in the digital economy (Kaplan, 2023). According to International Labour Organization (2020), digital transformation has enhanced data management, transparency, and accountability, also providing real-time data. In addition, by leveraging digital transformation tools, the accountants can stimulate gender equality through flexible working arrangements and access to financial services for underserved populations. However, the digital transformation journey has its challenges. These challenges are not known with certainty and are context dependent. According to Weber (2012), a phenomenon is context-based when the functionality and effectiveness of its properties are influenced by the context. Considering digital transformation as a context-dependent social phenomenon shows that the functionality of digital transformation is prompted by the dynamics of the systems in which it exists. As such, the digital transformation in the accounting profession could enhance the value-relevance of the profession in SSA and beyond. However,

the ability to digitalise the profession is context dependent.

Issues such as the resistance to change, cost implications, and workforce readiness need to be addressed to fully harness the potential that digital transformation is advancing the profession (Hariyani et al., 2025). This paper, through a qualitative systematic literature review, aims to identify these challenges and propose best practices for embracing digital transformation in accounting, offering valuable insights for scholars, practitioners, and policymakers alike.

1.3 Theoretical Framework

This section presents theories that underpin digital transformation in accounting. These theories include the technology acceptance model (TAM), diffusion of innovations theory (DIT), and resource-based view theory (RBV). Table 1 below presents a summarised theoretical framework.

Table 1. Summary of theoretical framework

Theoretical Framework		
TAM	DIT	RBV
TAM provides the accounting profession with a perspective on the emergence of digital technologies in the accounting industry. It mainly focuses on the perceived ease of use and usefulness factors which determines the adoption of the new technologies for the profession. To create value and enhance performance, perceived strategic value is also considered (Davis, 1989).	In the 4IR era, accountants can leverage on DIT to adopt and implement digital tools in accounting. This is because, DIT is widely used to study the adoption of innovations such as Internet of Things, Artificial Intelligence and Cloud computing. Four main elements of the diffusion innovations include, innovation, communication channels, time and social system (Rogers, 2003).	The theory emphasises that an organisation should identify its unique capabilities that cannot be easily copied and leverage with them to gain competitive advantage. In accounting the resources may refer to skilled personnel, advanced technological infrastructure and software. The integration of blockchain and AI technologies can enhance efficiency in the process of accounting (Ferreira & Ferreira, 2025).

2. Methodology

This chapter aims to assess the opportunities and challenges of digital transformation in accounting. A systematic literature review approach was employed, taking a leaf from Snyder (2019), who articulated at length what it is and how scholars should use it. This approach acts as a technique to review, analyse and synthesise the study findings in a logical and transparent manner. According to Mpofu & Mpofu (2024), the purpose of the systematic literature review is to identify, extract, and synthesise literature based on the specific frameworks (it could be by the year of publication, theme of the study, and design). It is noteworthy that the research findings can be either qualitative or quantitative in nature. Snyder (2019) further alludes to the fact that the major focus of systematic review is to identify all existing and reviewed literature that fits the pre-specified inclusion criteria to answer a specific research question or hypothesis. It can be inferred that the application of the systematic literature review approach results in credible, trustworthy, transferable, rich, and nuanced findings. Also, the findings can contribute to policy formulation and theory development.

The researchers' focus was on two specific strands. Firstly, it tackled the challenges and opportunities of digital transformation in accounting. Secondly, it delved into how digital transformation can advance accounting in the digital economy. The search and extraction of relevant literature was done through Scopus, Google Scholar, ScienceDirect, ProQuest, Elsevier, Springer, and Emerald databases. The following search terms were used to extract relevant information: "digital information in accounting", "the role of digital information in enhancing the accounting systems", and "challenges and opportunities of digital transformation in accounting". Also, researchers established the basis for exclusion and inclusion. The paper included articles that were written in English, and those that were not written using the English instruction were excluded. Both journal articles and webpages were utilised for the systematic literature review process. The reason for utilising certain webpage articles is due to the information richness that is not yet found in academic articles. Taking this additional information into account added to the possible challenges and opportunities of digital transformation in the accounting profession. Reports and authoritative working papers were extracted from well-known institutions such as the World Economic Forum (WEF), the World Bank, and the United Nations, as well as the Organisation for Economic Co-operation & Development (OECD).

Also, the relevant articles included should have focused on the digital transformation in accounting and the associated challenges and opportunities of digital transformation in accounting. Furthermore, for an article to be reviewed, a full text should have been accessed. Seventy articles were accessed and screened based on the inclusion and exclusion criteria by vetting the article titles and the abstract. The selected articles were further screened based on the accessibility or non-accessibility of full papers. This resulted in thirty-seven articles being included in the

study. Five additional articles were identified through citation list mining from the reference lists of the selected papers, forming part of the articles included in the study. These five papers were “mined” because the scholars were leading in digital transformation, and their contributions were novel and tackled topical issues. The selected references were then identified through the search engines, and the inclusion and exclusion process were applied to their inclusion in the study. In aggregate, thirty-seven articles were included in the review. The dates of the reviewed articles remain unspecified. Figure 1 shows an overview of the review decorum.

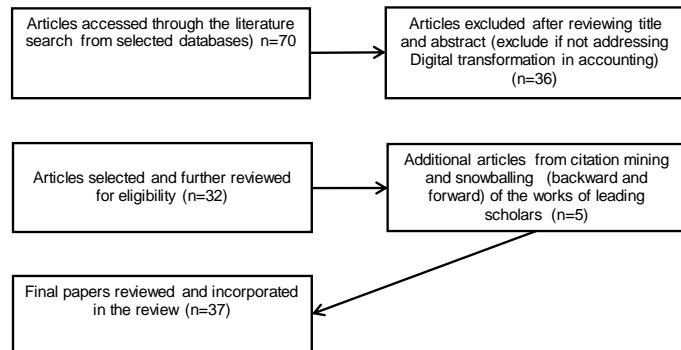


Figure 1. Literature review protocol

3. Results

This section of the study presents the opportunities and challenges that affect the digital transformation of the accounting profession, with a specific focus on SSA. It is noteworthy that both challenges and opportunities discussed in this section of results are context dependent. This means that they are based on the SSA experiences and systems, though they can be generalisable to other settings across the globe.

3.1 Opportunities for Digital Transformation in Accounting

Many African countries have the likelihood to gain competitiveness and value creation due to digital transformation. This can be possible through the adoption and use of emerging technologies such as AI, blockchain technology, cloud computing, and so on. Warren et al. (2015) revealed that digitization in accounting allows streamlining of processes, thereby reducing manual labour and enhancing decision-making processes. This implies that modern accounting is based on digitalisation, automation, and robotics, as well as on the provision of expertise in the wider field of accounting. While the traditional accounting model, based on paper documentation and manual processing and archiving of data, has become inefficient in the face of modern technology. This is because it is riddled with flaws of errors and delays. Thus, due to digital transformation, the accounting discipline is being revolutionized through digitisation, process improvements, and automation, resulting in faster and more accurate data management. Some of the opportunities associated with digital transformation in accounting include advancing analytics skills, allowing remote work, and providing real-time financial reporting platforms. Figure 2 presents summarised opportunities for digital transformation in accounting.

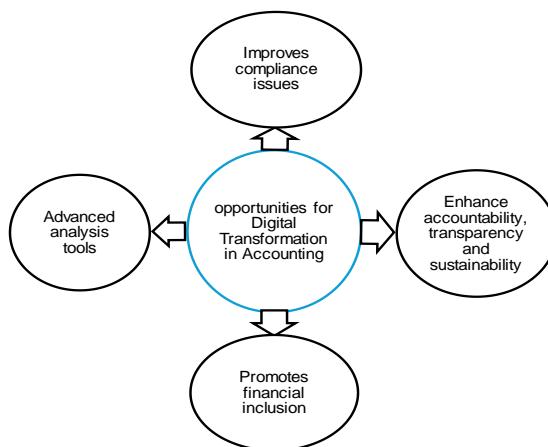


Figure 2. Opportunities for digital transformation in accounting

Accountants are adopters and enablers of digital transformation, as they are responsible for integrating AI, blockchain, cloud-based solutions, and other technological tools (Olewi, 2023). Association of Chartered Certified Accountants (2023) documents that cloud-based accounting software is crucial in business decision-making as data is readily available. The rise in cloud-based accounting solutions allows the organisation's employees to work remotely, as cloud-based storage enables accountants to access data remotely. Organisations can stimulate gender equality by providing employees flexibility and support to improve their working conditions. This implies that even female employees who could not be in the office because of maternity leave can now work in the comfort of their homes. Additionally, PwC (2022) asserts that digital transformation allows organisations to extend the skills and talent from different locations, as access to data is not limited to a particular area. It was also established that remote work is beneficial during a crisis like the COVID-19 pandemic (PwC, 2022).

3.1.1 Advanced analysis tools

Digital transformation equips accountants with advanced analytics tools that process large volumes of data and identify patterns and trends, enabling informed decision-making. These tools support risk assessment and financial forecasting, enhancing strategic planning (PwC, 2022). Smith (2024) emphasizes that leveraging big data provides accountants with insights that guide organisational direction. Furthermore, technologies such as AI enable real-time financial reporting, improving accuracy and responsiveness (Gonçalves et al., 2022). Real-time reporting facilitates timely managerial decisions and strengthens competitive advantage (Coursera, 2021). Collectively, these innovations foster efficiency, innovation, and infrastructure growth within organisations.

3.1.2 Promotes financial inclusion

Digital transformation extends financial services to underserved communities, thereby improving access and reducing inequality (Busulwa & Evans, 2021; International Monetary Fund, 2021). In addition, accounting professionals can use technology to enhance tax collection and bridge socio-economic gaps (Kaplan, 2023). It also follows that digital platforms enable personalised services, improving efficiency and client satisfaction (Altundağ, 2024). Data analytics further strengthens customer relationship management by anticipating client needs, which contributes to organisational performance and economic growth.

3.1.3 Enhances transparency, accountability and sustainability

Digital tools improve transparency and accountability in financial reporting, reinforcing organisational governance and stability (Mhlanga, 2023; Netgain, 2024). By reducing reliance on paper and enabling remote work, digitalisation supports resource efficiency and cost reduction (Herath & Herath, 2024; Kaplan, 2023; Smith, 2024). These practices not only strengthen trust and operational resilience but also align with broader sustainability objectives by minimising waste and optimising resource use.

3.1.4 Improves compliance issues

Digital transformation simplifies compliance through automated processes and real-time regulatory updates, ensuring organisations meet legal obligations effectively (UN Women, 2021). Enhanced compliance fosters transparency and trust, which are fundamental to the accounting profession and critical for organisational growth (Busulwa & Evans, 2021). In light of the above, it is apparent that digital transformation has the potential to enhance professional operations. It was established that advanced analytics and data-driven tools allow organisations to streamline processes, affording real-time financial reporting, risk assessment, and strategic decision-making. In addition, digital transformations ensure that transparency and accountability in financial reporting are strengthened and optimization of the resource allocation is achieved. It can be inferred that digital transformation also enhances compliance, ensuring effective corporate governance in these professional bodies and beyond.

3.2 Challenges Associated with Digital Transformation in Accounting

Digital transformation is viewed as a challenge in the accounting fraternity, as some communities still struggle to access technology (UNESCO, 2021). This implies a gap between organisations with access to modern information and communication technology and those without. According to UN Women (2021), companies and accountants face unreliable internet connectivity and advanced digital tools and technologies in several developing countries. As a result, this limits most institutions in developing countries from embracing digital transformation, leading to an uneven playing field in the global accounting profession (UN Women, 2021). The following paragraphs discuss the challenges accountants and organisations face in embracing digital transformation in accounting. Figure 3 summarises the challenges faced in digital transformation.

3.2.1 Surge in cybersecurity in accounting systems

Herath & Herath (2024) document that the risk associated with cyber threats increases as digital transformation

in accounting systems increases. This calls for strong measures to be put in place to protect sensitive financial data from malicious attacks from cybersecurity. Altundağ (2024) warns that accountants should exercise vigilance and proactively manage and protect financial data from threats. There is a consistent evolution of cyber threats, and organisations should continuously update their systems to enhance security protocols. According to Das (2025), continuous updates are time-consuming and costly to organisations.

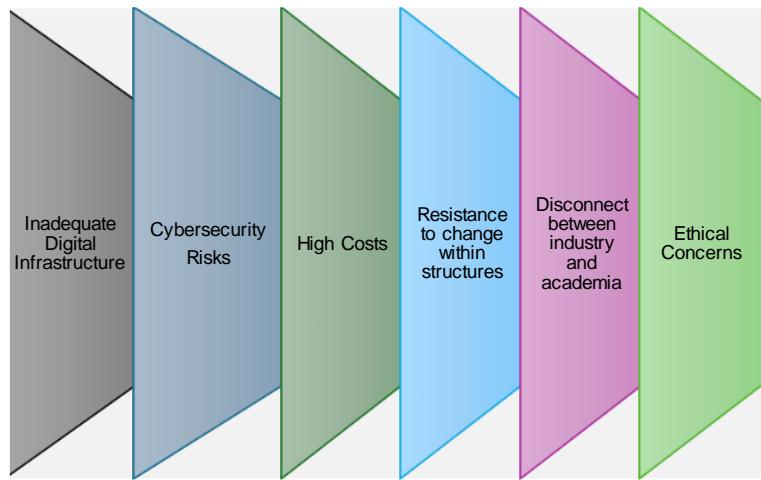


Figure 3. Challenges associated with digital transformation in accounting

3.2.2 Ethical concerns in adopting emerging technologies

According to Altundağ (2024), embracing machine learning and AI in accounting processes raises ethical concerns. Explaining further, Altundağ (2024) suggests that the use of AI can be manipulated and produce biased results; as such, organisations must maintain trust and fairness by operating transparently. It is also important to note that digital tools can expose the organisation to ethical considerations such as data privacy protection. It should be noted that balancing the benefits of digital transformation with ethical practices is a multifaceted but important exercise for accountants (World Economic Forum, 2022). In addition, it was further established from contemporary studies that the digital transformation of accounting faces challenges in navigating the complex regulatory landscape. Socoliuc (2023) documents that digital tools and systems evolve consistently, as do the regulations governing their use. Therefore, accountants should ensure that they comply with data protection laws, financial reporting standards, and industry-specific regulations as they embrace digital transformation.

3.2.3 Inadequate skills to embrace digital accounting tools

In embracing digital transformation, most organisations face challenges related to the need for new skills, including proficiency in data analytics, cybersecurity, and digital financial tools (Kaplan, 2023). Gulin et al. (2019) revealed that in most cases, accountants may lack some of the skills that are important in digital transformation, leading to a skills gap in the profession. In order to bridge the gap, companies should consider continuous training and equipping the accountants with the necessary skills. This implies that, it is vital for organisations to invest in the upskilling of employees to ensure preparedness for digital transformation.

3.2.4 High digital transformation setup costs

Organisation for Economic Co-operation & Development (2020) revealed that one of the challenges accountants faces in implementing digital transformation is high setup costs. The typical costs include acquiring advanced digital tools, maintaining the system, and training employees. Association of Chartered Certified Accountants (2023) infers that Small-Medium Enterprises (SMEs) always find mobilising resources necessary for digital transformation challenging. SMEs have a small capital base; hence, allocating the necessary resources for digital transformation is challenging to balance with the organisation's long-term benefits.

3.2.5 Resistance to change in digital transformation

According to Yigitbasiglu et al. (2023), digital transformation is often faced with resistance to change like any other change that organisations initiate. Aljazeera & Al-Sartawi (2023) mentioned that it is human nature to resist change because change carries several uncertainties. Incorporating learning technologies in an organisation is a complex process, as employees may view it as disruptive to their day-to-day lives (International Labour Organization, 2020). The human resistance can, therefore, affect the adoption of technology. Further, it explains that it is essential for an organisation to spell out a clear implementation plan and outline the benefits of the change to affected stakeholders. Human resistance to change is a common challenge in digital transformation (Gulin et

al., 2019). UNESCO (2021) asserts that resistance is common in institutions that are accustomed to traditional methods of doing things and may be reluctant to adopt new technologies. Yigitbasioglu et al. (2023) suggest that effective communication, training and demonstrating targetable benefits of digital transformation are essential for the change programme's success.

In light of the aforementioned, it is apparent that the accounting profession has the potential to transform significantly, backed by new technologies, and these include cloud computing, automation, and AI. These technologies have transformed financial data management and analysis, and accountants are becoming the best decision-makers. Aithal & Venugopala Rao (2025) attest that the adoption and implementation of these data analytics, cloud computing, and many others play a crucial role in enhancing accuracy, efficiency, and real-time reporting. This implies that for accountants to be up to speed with digital advancements and remain competitive, there is a need to acquire critical skills required in the digital era. It can be concluded that digital transformation has resulted in a shift from traditional bookkeeping to strategic financial analysis, and it allows critical thinking and innovativeness, leading to strategic decisions. In addition, by leveraging digital technologies, the accounting profession has a crucial role in the achievement of strategic objectives. Firstly, through new technologies, the accountants could produce reports on a timely basis and more accurately; that will result in informed decision-making and fair allocation of resources. In addition, accountants can act as a buffer in assisting organisations to align their strategic objectives with new business models in the digital economy. However, in order to enjoy the opportunities embedded in digital transformation, it is imperative that organisations address the challenges identified above.

4. Conclusion

The paper explored the impact of digital transformation on the accounting profession across SSA. The paper extensively reviewed the literature on the avenues available to African countries to improve accounting through emerging technologies, the challenges associated with digital transformation, and possible ways to be exploited to embrace digital transformation. Digital transformation in accounting presents a myriad of opportunities, such as the ability to work remotely, advanced data analysis, real-time financial reporting, increased efficiency and productivity, enhanced client relationships, cost savings, improved transparency and accountability, promotion of sustainability, and better compliance. However, the challenges that accompany digital transformation, such as heightened cybersecurity risks, high setup costs, resistance to change, inadequate skills, ethical concerns with AI adoption, and legal enforcement issues, cannot be overlooked. Addressing these challenges requires robust strategies, continuous education and training, and a commitment to ethical practices. By balancing the opportunities and overcoming the challenges, the accounting profession can fully harness the potential of digital transformation to support sustainable development and create a more resilient and transparent financial ecosystem.

5. Recommendations

It is vital to make recommendations drawing on the findings of this study. The study results show that digital transformation in accounting reduces pressure on accountants and organisations regarding workload and costs. However, this comes with significant challenges that have the potential to jeopardise all the opportunities that come with it. It is, therefore, essential to pay attention to the key aspects that emerged and make the following recommendations:

The study recommended that organisations strategically align their policies with the digital transformation in accounting by implementing automation tools to take charge of repetitive accounting tasks to improve efficiency by reducing errors, costs and manual labour. For example, invoice processing and data entry can be automated. Additionally, cloud-based accounting can provide real-time updates and help by streamlining some processes.

That study recommends conducting a cost-benefit analysis to justify the change to digital transformation and convince the stakeholders of the long-term benefits. Based on the study's findings that implementation costs might be high in some organisations, it is recommended that digital transformation be implemented in phases to distribute the expenses over time, thereby minimising the impact of costs and financial strain.

Furthermore, the study recommends that organisations develop comprehensive change management programs before implementing changes. The program should address employee anxieties and deliver a clear path of benefits of digital transformation in accounting and their personal lives. The digital transformation benefits should be communicated consistently across the organisation, and where possible, success stories should be used to illustrate the positive impact of digital transformation in accounting. Organisations should also engage employees in the planning and implementation of the programme to reduce resistance.

Data Availability

The data used to support the research findings are available from the corresponding author upon request.

Conflicts of Interest

The author declares no conflict of interest.

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