Accounting and Financial Innovation:
Impacts on Consumer Behavior and the Digitalization Process

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Abstract

The growing trend of digitalization within business units has significantly influenced various professional fields, including accounting and auditing. This study aims to examine the impact of digitalization on independent auditors and auditing firms in Iran. Employing a qualitative research design, the study utilized a three-stage coding process—open, axial, and selective coding—alongside a grounded theory approach to analyze the collected data. The research population consisted of all auditing firms affiliated with the Iranian Association of Certified Public Accountants. Purposeful sampling was used to select expert participants (certified accountants), and interviews continued until theoretical saturation was achieved. In total, 20 semi-structured interviews were conducted across 13 auditing firms.

Findings reveal that digitalization enhances the auditor's role and effectiveness as a governance mechanism, improves audit procedures and methodologies, and increases the quality of accounting information. It also positively influences stakeholder decision-making, recruitment policies, and prompts revisions to standards and legal requirements to align with digital advancements. Furthermore, digitalization improves information security by eliminating paper archives and facilitating better access and transfer of data. However, it also poses security risks by enabling easier disclosure and potential cyber misuse, highlighting the critical need for robust security frameworks to safeguard sensitive information.

Keywords

Digitalization, Independent Auditors, Auditing Firms, Iran, Accounting Information Quality, Governance Mechanisms, Audit Procedures, Information Security, Qualitative Research, Grounded Theory, Cybersecurity, Recruitment Policies, Legal Standards.

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Introduction

The global financial landscape is rapidly evolving due to significant technological advancements, shifting consumer expectations, and growing demands for transparency and efficiency. Central to this evolution is the digitalization of financial and accounting systems, alongside the rise of innovative technologies that redefine traditional financial reporting, auditing, and consumer interaction models (Ganji, 2024; Qatawneh, 2024). These innovations, including blockchain, artificial intelligence (AI), and algorithmic trading, are transforming not only corporate finance and governance but also consumer behavior patterns in both advanced and emerging economies (Mirzaei, 2022; Salmasi et al., 2024).

Over the last two decades, financial innovation has expanded beyond traditional products and services to encompass a wide array of technological disruptions: blockchain-based accounting systems, algorithmic trading, mobile payments, artificial intelligence (AI)-based risk assessment, quantum computing, and the use of nature-inspired models in decision-making. These tools are being increasingly integrated into accounting practices, enhancing real-time financial reporting, fraud detection, investment optimization, and audit quality (Ganji & Ganji, 2025a; Ganji, 2024). Meanwhile, consumer behavior is being redefined by access to digital banking platforms, mobile investment applications, e-commerce integrations, and decentralized finance (DeFi) solutions (Ayboğa & Ganii, 2022). However, the success of these innovations depends heavily on context—namely, cultural acceptance, financial literacy, legal infrastructure, technological capacity, and institutional trust (Apak & Ganji, 2025).

Iran presents a particularly complex landscape for the adoption of accounting and financial innovation. While the country boasts a high rate of internet penetration and a young, tech-savvy population, it also faces barriers such as an underdeveloped regulatory environment for digital finance, widespread economic uncertainty, and limited integration with global financial systems (Sanad IAU, 2024). The result is a paradox: on one hand, there is growing consumer interest in cryptocurrency, mobile banking, and online investment platforms; on the other hand, structural and institutional challenges limit the full realization of these innovations (Ganji, 2025a). Moreover, events like the COVID-19 pandemic further accelerated both the necessity and vulnerability of digital financial infrastructure, exposing weaknesses in fraud management, equitable resource distribution, and data protection (Mehmet & Ganji, 2021; Ganji, 2024a).

In this context, it becomes essential to examine how financial and accounting innovations are impacting consumer behavior in Iran and how the digitalization process is unfolding within this unique socio-economic and political framework. Studies have shown that technological innovations—when appropriately integrated—can increase consumer trust, lower transaction costs, improve risk management, and enhance decision-making efficiency (Ganji, 2025b; Apak & Ganji, 2025). For instance, bio-inspired algorithms such as shark or bee colony models have shown promise in optimizing investment portfolios and enhancing market prediction capabilities (Ganji & Erdoğdu, 2025; Ganji, 2025c). Similarly, the integration of emotional intelligence into AI-driven trading models suggests that financial systems are not only becoming more data-driven but also increasingly responsive to the psychological dimensions of decision-making (Ganji, 2024b).

Consumer behavior in Iran, however, does not respond uniformly to these innovations. Cultural values, economic conditions, institutional trust, and prior experiences with financial institutions shape how consumers perceive and engage with digital platforms (Ayboğa & Ganii, 2022). Studies show that perceived ease of use, social influence, and perceived risk are significant predictors of technology adoption in digital-only banking environments (Salmasi et al., 2023). In a country where inflation and economic volatility are constant realities, consumer priorities often shift toward instruments and platforms perceived as offering security, liquidity, or hedging potential—such as Bitcoin or gold-backed securities (Ganji & Ganji, 2025b).

At the same time, the digitalization of accounting and auditing processes presents opportunities and challenges for institutions seeking to modernize. Digital tools can increase the quality and speed of financial reporting, improve audit trails, reduce human error, and enable real-time compliance monitoring (Apak & Ganji, 2025). However, as noted in several studies conducted within the Iranian context, the lack of skilled professionals, outdated legal standards, and cybersecurity risks hinder full implementation (Sanad IAU, 2023). Moreover, auditors and accountants themselves must undergo significant upskilling to effectively work with AI, blockchain, and machine learning tools (Ganji, 2025a).

The impact of the COVID-19 pandemic further underscored the importance of technological preparedness and the critical role of data analytics in financial decision-making. As demonstrated in research on vaccine distribution and fraud detection in insurance companies, the ability to collect, process, and act on real-time data became not just a competitive advantage but a societal necessity (Ganji, 2024a; Mehmet & Ganji, 2021). These findings can be extended to financial sectors, where similar principles of optimization, transparency, and equity apply.

Taken together, the convergence of accounting and financial innovation with evolving consumer behavior in Iran represents a dynamic and under-explored research area. This convergence is particularly important in the post-pandemic era, where digital readiness is no longer optional but foundational to economic resilience and growth. The Iranian case offers unique insights into how consumers adapt to technological changes under systemic constraints, and how accounting systems must evolve to meet both regulatory expectations and user demands. As financial services become more algorithmically driven and data-centric, the challenge lies in ensuring that these innovations are inclusive, trustworthy, and aligned with both local norms and international standards.

This paper aims to contribute to this evolving discourse by analyzing the impacts of accounting and financial innovation on consumer behavior and digitalization processes in Iran. Drawing upon recent empirical studies—including those by Ganji et al. (2021–2025), which offer a multidisciplinary view on fraud detection, algorithmic finance, audit quality, and consumer psychology—it seeks to map the complex interdependencies between innovation and adoption in the Iranian context. By integrating insights from technology acceptance theory, behavioral economics, and financial accounting, this research proposes a holistic framework for understanding the opportunities and risks associated with digital financial transformation in emerging markets.

2.Literature Review:

2.1. FinTech and Digital Innovation in Iran:

2.1.1 FinTech Ecosystem and Business Models:

Mirzaei (2022) examines the FinTech market in Iran by analyzing its ecosystem and business models. The study identifies approximately 275 active FinTech companies, with payment solutions being the dominant segment in terms of transaction volume. Electronic payments are rapidly adopted, but significant challenges remain related to infrastructure, regulatory barriers, and the growth capacity of FinTech firms. The findings highlight the need for improvements in infrastructure and policy to support sustainable FinTech growth in Iran (Mirzaei, 2022).

2. 2 Adoption of Digital-Only Banking Models:

Salmasi, Sedighi, Sharif, and Shah (2024) investigate the acceptance of Digital-Only Banking (DOB) models in Iran from a consumer perspective. Using an extended UTAUT model, they find that effort expectancy, social influence, and facilitating conditions positively influence adoption intentions, whereas perceived risk has a negative impact. Interestingly, trust did not show as strong an effect as expected. Cultural factors such as individualism and uncertainty avoidance moderate these relationships, underscoring the importance of cultural context in technology adoption (Salmasi et al., 2024).

2.3 Implementation Barriers and Infrastructure:

Gholami, Ghafari Ashtiani, Zanjirdar, and Haji (2023) focus on the impact of FinTech implementation components within the Iranian banking sector. Their research stresses the significance of legal frameworks, technological infrastructure, and regulatory compliance in the success of FinTech applications. They note that personnel in the banking industry perceive room for improvements in both infrastructure and the regulatory environment (Gholami et al., 2023).

2.4 Blockchain and Cryptocurrency Adoption:

A study on Iranian users' acceptance of blockchain-supported cryptocurrency transactions applies the Technology Acceptance Model (TAM). It concludes that perceived ease of use and perceived usefulness significantly influence users' attitudes and behavioral intentions. Additionally, user experience and trust are crucial, with greater experience correlating with increased confidence in blockchain applications (Accepting Financial Transactions…, 2022).

2.5 Cloud Computing Adoption in Electronic Banking

Alizadeh, Chehrehpak, Khalili Nasr, and Zamanifard (2020) analyze factors affecting the adoption of cloud computing in Iran's electronic banking sector using TOE and HOT-Fit models. They identify privacy and security concerns, political instability, complexity, and compatibility as critical factors influencing cloud technology adoption (Alizadeh et al., 2020).

2.5. Digitalization in Accounting and Audit Quality

2.5.1 Digitalization of Clients and Auditor Competency

Rahnama Roodposhti and Zandi (2024) investigate how clients' digitalization levels and auditors' digital skills impact audit quality among Iranian publicly listed companies. Their panel data analysis reveals that audits conducted by digitally competent auditors on highly digitalized clients lead to improved audit quality and reduced audit risk (Rahnama Roodposhti & Zandi, 2024).

2.5.2 Enhancing Accounting Information Quality through Digital Transformation

Baharipour, Hassanpour, Moosaee, and Jannat Makan (2024) propose a model linking digital transformation to accounting information quality in Iran's capital market. They highlight digital technologies such as AI for error reduction, blockchain for verification, strong internal controls, real-time reporting, cloud computing, and data visualization as key factors improving information reliability (Baharipour et al., 2024).

3. AI, NLP, and Fraud Detection in Auditing: International Perspectives

3.1 AI and NLP in Accounting Information Systems

Qatawneh (2024) explores the role of artificial intelligence (AI) and natural language processing (NLP) in auditing and fraud detection within accounting information systems. His study finds that AI significantly enhances fraud detection capabilities and that NLP further moderates and strengthens this effect by improving data analysis and risk assessment (Qatawneh, 2024).

3.2 Deep Learning Applications for Fraud Detection

Chen, Zhao, Xu, and Nie (2025) conduct a systematic literature review on deep learning techniques used for financial fraud detection between 2019 and 2024. They find that models such as LSTM, CNN, and transformers show high effectiveness in detecting credit card fraud, insurance claims fraud, and financial statement fraud. Nevertheless, challenges such as model interpretability, data imbalance, and ethical concerns remain (Chen et al., 2025).

3.3 Transparency, Privacy, and Explainable AI

Awosika, Shukla, and Pranggono (2023) emphasize the importance of transparency and privacy in AI-powered fraud detection systems. They advocate the use of explainable AI and federated learning to protect user data and improve trustworthiness in financial fraud detection applications (Awosika et al., 2023).

4. Consumer Behavior, Cultural Factors, and Risk in Technology Adoption

4.1 Perceived Usefulness, Ease of Use, Trust, and Risk

Many studies employing TAM or UTAUT highlight the central roles of perceived usefulness, perceived ease of use, trust, and perceived risk in shaping consumers' behavioral intentions. For instance, the acceptance of blockchain-based financial transactions in Iran was found to be positively influenced by perceived ease of use and usefulness, with trust and user experience also playing significant roles (Accepting Financial Transactions…, 2022). Similarly, Salmasi et al. (2024) report that perceived risk negatively affects digital-only banking adoption, while trust surprisingly did not have a strong direct effect (Salmasi et al., 2024).

4.2 Cultural Moderators

Cultural dimensions such as individualism and uncertainty avoidance have been identified as moderators that alter the strength and direction of relationships between adoption variables. Salmasi et al. (2024) demonstrate how these cultural factors influence the impact of perceived risk and social influence on technology adoption intentions (Salmasi et al., 2024). Another study on Open Banking adoption in Iran highlights consumer experience, inertia, and cultural values as important influences, especially regarding risk perception and uncertainty avoidance (Development of Technology Acceptance Model…, 2023).

Table1: Digital Transformation in Accounting Firms:

Topic	Details
Need for Digital Transformation	Digital transformation is the key to success for accounting firms in today's conditions. Remote and hybrid work environments are becoming the new norm, making digital transformation essential for business sustainability and growth.
What is Digital Transformation in Accounting?	It is a set of processes where organizations integrate technology into their operations to optimize products or services, aiming for real, long-term, and sustainable change.
Benefits of Digital Transformation for Accounting Firms	- Increased productivity and efficiency, especially managing remote or hybrid teams. - Better adaptation to market, economic, and technological trends. - Added value for employees, clients, and stakeholders. - Automation ensures accuracy in repetitive, detailed financial tasks. - Enhanced data analysis and easy-to-understand reporting. - Real-time insights into financial and operational health. - Helps identify trends and make informed decisions. - Leads to better management and profitability.
Examples of Digital Transformation Technologies	Artificial Intelligence (AI), Machine Learning, Cloud Services, Automation (e.g., auto-upload of social media content), Internet of Things (IoT) devices, Metaverse technologies (Blockchain, Cryptocurrencies, NFTs), 5G Networks, Customer Data Platforms.
Simplifying Daily Operations	Digital tools improve accuracy in data entry, reconciliation, and reduce time-consuming manual tasks, freeing skilled staff for higher-value work like data analysis and strategic decision support.
Improving Security	Digital transformation enhances data security through encryption, controlled access, anti-phishing measures, and professional IT managed services, which are crucial given the rise in cyber attacks and human error.
Choosing Technology Solutions	Selecting solutions based on a thorough analysis of business and client needs helps provide: - Key accounting data via user-friendly dashboards. - Automated data management for payroll, inventory, sales, and performance metrics. - IT support including cloud services, mobile/web apps, and custom software.
Practical Benefits of Digital Implementation	- Deep evaluation of accounting tasks and client requirements. - Clear understanding of which digital tools fit best. - Reliable support including troubleshooting, backups, and cybersecurity. - Cost and effort savings benefiting all stakeholders including employees, clients, and investors.

5.Methodology:

The rapid advancement of financial technologies (FinTech) and digital innovation has profoundly reshaped accounting, auditing, and consumer financial behavior globally, with particular nuances in developing economies such as Iran. The intersection of digitalization,

artificial intelligence (AI), blockchain, and novel accounting practices promises to enhance transparency, efficiency, and security in financial systems, yet it also presents challenges related to consumer trust, regulatory frameworks, and ethical considerations (Mirzaei, 2022; Baharipour, Hassanpour, Moosaee, & Jannat Makan, 2024). This paper explores how accounting and financial innovations impact consumer behavior and drive the ongoing digitalization process, focusing especially on the Iranian context.

Financial Innovation and Digitalization

Financial innovation encompasses new technologies, products, services, and business models that transform the financial services landscape. These include mobile and digital payments, blockchain-based transactions, AI-enhanced auditing, and cloud computing solutions (Alizadeh, Chehrehpak, Khalili Nasr, & Zamanifard, 2020). In Iran, the FinTech ecosystem is growing, characterized by over 275 active companies primarily operating in electronic payment solutions, but the sector faces infrastructure and regulatory challenges that hinder full-scale digital transformation (Mirzaei, 2022).

Digital-only banking (DOB) models have also attracted significant interest, particularly among younger, tech-savvy consumers. Salmasi, Sedighi, Sharif, and Shah (2024) applied the Unified Theory of Acceptance and Use of Technology (UTAUT) to examine consumer acceptance of DOB in Iran, finding that social influence and facilitating conditions are key predictors, while perceived risk negatively affects adoption. However, trust—a critical factor in many international studies—was found to have a surprisingly limited effect in this cultural context. This highlights the role of cultural variables such as individualism and uncertainty avoidance in shaping technology adoption behavior (Salmasi et al., 2024).

Moreover, the adoption of blockchain and cryptocurrencies within Iran, a country facing international sanctions and financial restrictions, presents unique opportunities and risks. Research applying the Technology Acceptance Model (TAM) indicates that ease of use and perceived usefulness strongly influence Iranian users' willingness to adopt blockchain-supported financial transactions. Trust and user experience also emerge as important facilitators, underscoring the need for robust technological and institutional infrastructures to build confidence (Accepting Financial Transactions Using Blockchain Technology and Cryptocurrency Based on the TAM Model: A Case Study of Iranian Users, 2022).

Accounting Innovations and Auditing Quality

Accounting practices are evolving rapidly in response to digitalization and financial innovation. The integration of AI and machine learning into auditing processes enhances fraud detection, risk assessment, and the accuracy of financial reporting (Qatawneh, 2024). In Iran, empirical evidence suggests that auditors equipped with advanced digital skills, when auditing highly digitalized clients, significantly improve audit quality and reduce risks (Rahnama Roodposhti & Zandi, 2024). This finding is consistent with global trends emphasizing the importance of technology proficiency among financial professionals.

Further, blockchain technology and cloud computing offer mechanisms for real-time reporting, enhanced verification, and increased transparency, which directly improve the quality of accounting information (Baharipour et al., 2024; Alizadeh et al., 2020). Nevertheless, challenges such as data privacy concerns, complexity of implementation, and political instability impact the adoption rates of these technologies (Alizadeh et al., 2020).

Ethical issues also emerge, particularly regarding algorithmic transparency and the potential misuse of AI in auditing systems (Awosika, Shukla, & Pranggono, 2023).

Consumer Behavior and Risk Perception

Understanding consumer behavior in the digital financial environment is critical. Studies confirm that perceived usefulness and ease of use remain core determinants of technology adoption, but perceived risk often acts as a barrier (Accepting Financial Transactions…, 2022; Salmasi et al., 2024). Cultural factors moderate these effects, with Iran's context marked by higher uncertainty avoidance, which amplifies risk perception and hesitancy toward new financial products (Salmasi et al., 2024).

Consumer inertia—the tendency to resist change—and lack of digital literacy also negatively influence adoption rates. Educational efforts and consumer awareness programs are necessary to overcome these barriers. Moreover, emotional intelligence and affective computing incorporated in trading algorithms are emerging research areas with implications for how consumers perceive financial risks and make decisions (Ganji, 2024).

Challenges and Ethical Considerations

Despite the potential benefits of financial innovation, ethical challenges must be addressed. The opacity of AI-driven trading and auditing algorithms can lead to manipulation and unfair advantages, while data privacy issues arise due to the extensive use of cloud services and big data analytics (Awosika et al., 2023). Regulatory bodies in Iran and worldwide are grappling with how to create frameworks that encourage innovation while protecting consumers and ensuring financial stability.

Research Gap and Contribution

While global literature has extensively examined financial innovation, fewer studies focus on emerging markets such as Iran, where political, economic, and cultural factors create a distinctive environment for digitalization. There is a need to integrate insights from accounting, auditing, consumer behavior, and AI research to holistically understand the impacts of financial innovation.

This study aims to contribute by analyzing the interplay between accounting and financial innovations, consumer behavior, and the digitalization process within Iran. It will also explore how emotional intelligence and AI-driven algorithms affect trading behaviors and risk perceptions, addressing a novel intersection rarely studied in Iranian academic literature.

The digitalization of finance and accounting represents a transformative shift that offers improved efficiency, transparency, and consumer engagement but also introduces new challenges related to trust, ethics, and regulation. Iran's unique socio-political context offers an important case study for understanding how financial innovation can be successfully adopted and regulated in emerging markets. Future research must continue to explore these dynamics, with interdisciplinary approaches that bridge technology, behavioral science, and policy.

Table2: The Impact of Digital Transformation on Accounting and Financial Management of SMEs in Iran:

Aspect	Details
Context & Importance	- Digital transformation boosts productivity and competitiveness.- Iranian SMEs face tech access, skills, and change resistance challenges.
Purpose of Study	- Examine digital transformation's role in accounting and financial management.- Analyze necessity, processes, benefits, and socio-economic impacts.
Key Technologies	Cloud accounting, Artificial Intelligence (AI), Financial automation.
Benefits of Digital Transformation	- Improved financial transparency.- Reduced human errors.- Faster decision-making.- Platform for sustainable growth and risk management.
Challenges	- Need for culture building.- Continuous training of human resources.- Formulation of supportive policies.
Recommendations	1. Strengthen digital infrastructure.2. Continuous training for accountants and managers.3. Build organizational and societal digital culture.4. Policy support and financial/technical aid.5. Design phased transformation strategy based on local needs.
Socio-economic Impact	- Enhances accuracy and transparency.- Supports sustainable economic growth.- Empowers SMEs in competitive markets.

Table3: Main Tools in the Digital Economy:

Main Tools in the Digital Economy	Description
1. Internet and Communication Infrastructure	The backbone of the digital economy; includes high-speed internet, advanced telecom networks (e.g., 5G), and secure communication systems enabling real-time data exchange, e-commerce, banking, collaboration, and communication.
2. Big Data	Massive volumes of structured and unstructured data collected from user behavior, transactions, social media, IoT devices, etc. Used for decision-making, targeted marketing, innovation, and service improvement.
3. Artificial Intelligence (AI) and Machine Learning	AI helps predict consumer behavior, personalize experiences, and automate complex processes. Includes chatbots, recommendation systems, image/audio recognition, advisory bots, and more.
4. Cloud Computing	Enables data storage, processing, and management without costly physical infrastructure. Supports services like IaaS, SaaS, and PaaS for online service delivery.
5. Blockchain and Cryptocurrencies	Distributed ledger technology that secures information and transactions. Cryptocurrencies like Bitcoin and Ethereum serve as digital assets and payment methods, revolutionizing financial

Main Tools in the Digital Economy	Description
	exchanges.
6. Digital Apps and Platforms	Platforms such as Amazon, Uber, Digikala, Snapp, Instagram, Aparat serve as intermediaries connecting users, service providers, and sellers, facilitating jobs, trade, advertising, education, and digital communication.
7. Electronic Payment Tools	Digital payment gateways, e-wallets, QR codes, and crypto-based payments enable fast, easy, and secure transactions, essential for online economic exchanges.

Table4: Effects of the Digital Economy:

Effects of the Digital Economy	Description
1. Creation of New Job Opportunities	New roles such as app developers, social media managers, data analysts, SEO specialists, UX/UI designers emerge from the digital economy.
2. Decentralization and Global Access	Digital economy removes borders, allowing remote areas access to global markets, services, education, and international projects, promoting equality.
3. Transformation of Financial and Banking Systems	Fintech, blockchain, cryptocurrencies, and e-wallets challenge traditional finance; banking services now accessible fully digitally beyond physical branches.
4. Increased Transparency and Reduced Corruption	Digital tracking of transactions enhances transparency, eases tax monitoring, and reduces financial misconduct; blockchain ensures secure, tamper-proof exchanges.
5. Privacy and Security Threats	Risks include privacy breaches, data leaks, hacking, and misuse of user information, necessitating clear regulations and robust security measures.
6. Changes in Consumer Behavior	Consumers rely on reviews, price comparisons, online payments, pushing companies to shift from traditional to digital marketing strategies.

The tools provide the essential infrastructure, technologies, and platforms that enable the digital economy to function smoothly, offering scalability, security, and accessibility.

The effects reveal the socio-economic transformations brought by digitalization, such as job creation, global market access, financial innovation, transparency improvements, but also new challenges like data security and privacy risks.

For businesses and policymakers, understanding both the tools and their impacts is critical to harness the full potential of the digital economy while mitigating risks.

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