Biljana Ilić[1]
Zorica Đurić[2]
Slavica Anđelić[3]

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Integration of Emerging Technologies in Financial Reporting and Auditing

Abstract: *This paper analyzes how digital innovations, including blockchain, artificial intelligence (AI), fintech solutions, and big data analytics, contribute to enhancing transparency, efficiency, reliability, and accuracy in financial reporting and auditing processes. The research is based on secondary data analysis, comparative methodology, and an exploratory comparative correlation framework derived from relevant scientific literature, institutional reports, and international databases related to digital transformation in accounting and auditing systems. The analysis focuses on conceptual relationships between digital technology adoption, audit quality, financial reporting efficiency, and financial transparency. The comparative findings indicate strong positive relationships between the implementation of emerging technologies and improvements in auditing effectiveness, financial transparency, and reporting efficiency. The study also identifies important challenges associated with digital transformation, including insufficient technological infrastructure, limited institutional readiness, regulatory constraints, and inadequate digital competencies among financial professionals. The findings provide implications for future research, institutional development, and the modernization of auditing and financial reporting systems.*

Keywords: *financial reporting, auditing, blockchain, artificial intelligence, fintech*

[1] Modern Business School of Belgrade, Serbia.
Corresponding author: bilja0110@gmail.com
ORCID iD: https://orcid.org/0000-0001-6137-8478

[1] Academy Of Hotels, Tourism, and Wellness, Belgrade, Serbia.
E-mail: zorina.duric@gmail.com
ORCID iD: https://orcid.org/0000-0002-6851-0635

[1] Union University "Nikola Tesla" Belgrade, Faculty of Management Sremski Karlovci, Serbia.
E-mail: slavica.andjelic@famns.edu.rs
ORCID iD: https://orcid.org/0000-0003-4021-0822

INTRODUCTION

Financial reporting and auditing play a crucial role in ensuring transparency, accountability, and efficiency in modern business systems (IAASB, 2020). In today's increasingly digitalized business environment, these processes are undergoing significant transformation due to emerging technologies that fundamentally reshape how financial information is recorded, processed, analyzed, and verified across organizational systems (Moll & Yigitbasioglu, 2019). This transformation is particularly evident in the growing shift from traditional, manual accounting procedures toward automated, data-driven, and real-time reporting systems that improve both speed and reliability of financial information. The agricultural sector represents a specific and highly complex environment where financial reporting is often exposed to high levels of uncertainty, seasonality effects, and information asymmetry between producers, financial institutions, and external stakeholders. In such conditions, auditing becomes essential not only for ensuring the credibility of financial statements but also for reducing perceived risk and supporting informed investment and credit decisions (OECD, 2020). Additionally, agribusiness enterprises are particularly vulnerable to external shocks such as climate variability, market price fluctuations, and supply chain disruptions, which further increases the importance of reliable financial reporting systems. These challenges are closely linked to broader sustainability and environmental management issues, which are increasingly recognized as critical factors in rural and tourism-based economic systems (Đurić et al., 2025). Emerging technologies such as blockchain, artificial intelligence (AI), and fintech solutions are increasingly integrated into modern accounting and auditing systems, enabling a shift toward more transparent and efficient financial ecosystems. Blockchain technology ensures immutable, time-stamped, and transparent transaction records, significantly reducing the risk of manipulation and enhancing traceability throughout the financial reporting chain (Dai & Vasarhelyi, 2017). Artificial intelligence contributes to audit transformation by improving efficiency, enabling predictive analytics, and supporting automated anomaly detection in large and complex datasets, which enhances both audit quality and coverage (Issa et al., 2016). Fintech tools further strengthen financial reporting systems by enabling real-time data processing, improving access to financial services, and enhancing the overall speed and accuracy of financial monitoring and reporting processes (Demirgüç-Kunt et al., 2018). Together, these technologies contribute to the development of continuous auditing and real-time assurance systems, which significantly improve decision-making processes for managers, investors, and regulators. They also facilitate better integration between financial reporting systems and operational data, allowing for more dynamic and responsive financial management practices in both corporate and agribusiness environments.

However, despite global technological advancements and increasing adoption in developed economies, the implementation of these technologies in transition economies remains limited. This limitation is primarily driven by infrastructural constraints, insufficient institutional readiness, and weak regulatory frameworks that are not fully adapted

to digital financial ecosystems (OECD, 2020; Moll & Yigitbasioglu, 2019). In addition, low levels of digital literacy among stakeholders and limited access to advanced technological infrastructure further slow down the adoption process, particularly in rural and less developed regions where agribusiness activities are concentrated. These characteristics are particularly evident in rural and agribusiness systems in Serbia, where organizational, human resource, and innovation challenges significantly affect business performance and reporting practices (Ilić et al., 2022; Ilić & Đukić, 2020). The paper does not analyze individual company financial statements but rather examines the broader implications of emerging technologies for financial reporting and auditing systems in agribusiness enterprises in Serbia.

LITERATURE REVIEW

The literature on digital transformation in accounting and auditing highlights a fundamental shift from traditional manual systems toward automated, data-driven, and continuously operating digital environments (Appelbaum et al., 2017). This transition is not only technological, but also organizational, as it changes the nature of auditing procedures, professional judgment, and the role of accountants in increasingly complex information systems.

Blockchain technology is widely recognized as one of the most disruptive innovations in financial reporting and auditing, as it enhances transparency, traceability, and trust in financial reporting systems (Dai & Vasarhelyi, 2017; Schmitz & Leoni, 2019). By enabling decentralized and immutable record-keeping, blockchain reduces dependency on intermediaries, minimizes the risk of data manipulation, and strengthens the overall integrity of financial information. Recent studies also emphasize its potential for enabling continuous audit trails and real-time verification of transactions (Coyne & McMickle, 2017; Casino et al., 2019).

Artificial intelligence is increasingly applied in audit analytics, risk assessment, and fraud detection processes. AI-based systems enable auditors to process and analyze large and complex datasets more efficiently than traditional methods, while also improving the accuracy of anomaly detection and predictive risk modeling (Issa et al., 2016; Vasarhelyi et al., 2015). In addition, machine learning algorithms are increasingly used to identify patterns in financial data that may indicate fraud or reporting inconsistencies, thereby enhancing audit quality and effectiveness (Alles, 2015; Sun, Sun, & Strang, 2018). Fintech innovation contributes significantly to improved financial inclusion, real-time data processing, and broader access to financial services, particularly for small and medium-sized enterprises (SMEs) that often face barriers in traditional financial systems (Demirgüç-Kunt et al., 2018; Belleflamme et al., 2014). Fintech platforms also facilitate faster credit scoring, automated lending decisions, and improved integration between financial institutions and clients, thereby reducing transaction costs and increasing efficiency in financial intermediation (Gomber et al., 2018). In the context of agribusiness SMEs, innovation performance and project-based management approaches play a crucial role in improving

competitiveness and adaptability to modern financial and technological trends (Ilić et al., 2024). In addition, studies focusing on rural development and tourism highlight the importance of human resource management, user satisfaction, and sustainable project organization in rural regions, which directly influences financial performance and reporting practices in agribusiness (Ilić et al., 2025; Ilić et al., 2022). Big data analytics further transforms auditing by enabling predictive models, continuous auditing approaches, and enhanced decision-support systems in financial reporting environments (Appelbaum et al., 2017; Vasarhelyi et al., 2015). Sustainability challenges in rural and tourism-based destinations further emphasize the need for integrated management approaches that combine environmental protection, economic performance, and stakeholder satisfaction. Recent studies highlight that inadequate sustainability management practices and weak institutional support represent major barriers to long-term development in local economies (Đurić et al., 2025). Through the integration of large-scale structured and unstructured data, auditors are able to move from periodic audits toward real-time assurance models, which significantly improves the timeliness and reliability of financial oversight. This shift also supports a more proactive approach to risk management and compliance monitoring in complex organizational environments (Joksimović et al., 2026).

METHODOLOGY

The research is based on secondary data analysis and a comparative methodological approach, drawing on relevant academic literature, institutional reports, and international databases. The study examines global practices related to the digitalization of financial reporting and auditing, with particular emphasis on emerging technologies such as blockchain, artificial intelligence (AI), and fintech solutions (OECD, 2020). These sources provide both the theoretical and empirical foundation for understanding how digital transformation reshapes accounting and auditing systems in developed and transition economies. The empirical segment of the research relies on secondary data collected from international institutional reports, scientific studies, and comparative indicators concerning digital transformation in accounting and auditing systems. The analyzed sample consists of comparative findings and indicators extracted from OECD reports, World Bank databases, IAASB publications, and relevant scientific literature addressing the implementation of blockchain technologies, artificial intelligence, fintech solutions, audit quality, financial transparency, and financial reporting efficiency in agribusiness and SME sectors. Serbia is used as the contextual framework for examining the opportunities and limitations of digital transformation within agribusiness financial reporting and auditing systems in transition economies.

The research applies a descriptive and analytical approach in order to evaluate the impact of blockchain, AI, and fintech solutions on audit quality, financial reporting efficiency, transparency of financial information, risk management, and decision-making

processes within organizations (Kokina et al., 2017; Dai & Vasarhelyi, 2017). Special attention is given to the relationship between technological adoption and the modernization of financial control mechanisms in contemporary auditing environments.

In addition to qualitative analysis, the study incorporates a comparative correlation analysis of key variables associated with digital transformation in financial reporting and auditing systems. The examined variables include the level of adoption of digital technologies, financial reporting efficiency, audit quality, and financial transparency. The variable "digital technologies adoption" refers to the implementation level of blockchain systems, artificial intelligence tools, fintech platforms, and digital accounting solutions identified in previous empirical studies and institutional reports. "Financial reporting efficiency" includes indicators related to reporting speed, timeliness, data accuracy, and the reduction of manual processing activities. "Audit quality" refers to the reliability, traceability, accuracy, and effectiveness of audit procedures supported by digital technologies, while "financial transparency" includes the availability, consistency, credibility, and traceability of financial information provided to stakeholders. The selected variables were operationalized through qualitative scaling and comparative evaluation of technological adoption and financial reporting performance indicators identified in previous studies. Since the research has an exploratory character and relies on secondary comparative data rather than primary empirical surveys, the comparative correlation analysis is primarily used to assess the direction and intensity of relationships between observed variables and to identify conceptual associations that support the theoretical framework of the study, rather than to establish causal relationships. The methodological approach enables the integration of existing theoretical knowledge with comparative indicators derived from secondary sources, providing a broader understanding of the influence of technological innovation on financial reporting and auditing practices in agribusiness systems. Such an approach is particularly suitable for exploratory and theoretical research focused on the transformation of auditing in conditions of rapid digitalization and technological development.

H1: There is a positive relationship between the adoption of emerging digital technologies (blockchain, AI, and fintech) and the improvement of audit quality and financial reporting efficiency in agribusiness enterprises.

Correlation Analysis

Sample and Data Sources

The research sample is not based on individual company financial statements, but on comparative secondary indicators and findings derived from previously published scientific studies, institutional reports, and international databases related to digital transformation in accounting and auditing. The analyzed sources include OECD reports, IAASB publications, World Bank databases, and scientific studies published in internationally indexed

journals during the period 2015–2025. The selected literature and reports were chosen according to their relevance to financial reporting digitalization, auditing modernization, blockchain implementation, artificial intelligence in auditing, and fintech development in agribusiness and SME sectors.

Serbia is used as a contextual framework for discussing the challenges and opportunities of digital transformation in agribusiness financial reporting and auditing systems within transition economies. In order to examine the relationship between digital transformation factors and audit and financial reporting quality, a comparative correlation analysis was conducted. The analysis focuses on the interdependence between key variables, including the level of adoption of emerging technologies (blockchain, artificial intelligence, and fintech solutions), financial reporting efficiency, audit quality, and financial transparency. The objective of this analysis is to determine whether and to what extent technological advancement is associated with improvements in financial reporting and auditing outcomes. A conceptual comparative correlation framework, based on findings reported in previous empirical and institutional studies, was used to assess the direction and intensity of relationships between the selected variables. This approach is commonly applied in exploratory studies dealing with digital transformation, accounting modernization, and technology-based auditing environments (Appelbaum et al., 2017; Vasarhelyi et al., 2015). The analysis is based on secondary and comparative data derived from relevant academic literature, international institutional reports, and existing empirical studies covering the period of rapid technological development in accounting and auditing systems. By relying on secondary sources, the study enables a broader comparative perspective across different institutional contexts, particularly between developed economies and transition countries (OECD, 2020). The purpose of the comparative correlation analysis is not only to identify conceptual relationships between variables, but also to support the theoretical assumption that digital transformation contributes to improved audit quality, increased transparency, and greater efficiency in financial reporting systems.

This approach allows for the integration of comparative reasoning with conceptual analysis, which is particularly relevant in exploratory studies of emerging technologies in auditing. The conducted comparative correlation analysis examines the relationships between digital transformation factors and key indicators of financial reporting and auditing quality. In line with the methodological framework presented earlier, the analysis focuses on four core variables: digital technologies adoption, financial reporting efficiency, audit quality, and financial transparency. The results of the comparative correlation framework are presented in Table 1. The matrix shows strong positive relationships between all observed variables, indicating that higher levels of digital technology adoption are consistently associated with improvements in financial reporting and auditing outcomes.

The strongest relationship is observed between digital technologies and audit quality ($r = 0.88$), indicating that the adoption of emerging technologies such as blockchain, artificial intelligence, and fintech solutions is conceptually associated with improvements in the

accuracy, reliability, and effectiveness of audit processes. A very strong positive relationship is also identified between digital technologies and financial transparency (r = 0.86), suggesting that increased technological adoption contributes to greater openness and traceability of financial information. Financial reporting efficiency is likewise strongly associated with digital technologies (r = 0.84), confirming that digital transformation contributes to faster, more accurate, and more timely financial reporting processes. Additionally, audit quality and financial transparency demonstrate a strong mutual relationship (r = 0.85), indicating that improvements in audit processes contribute to more transparent financial reporting systems. Overall, the comparative correlation framework confirms a consistent pattern of positive relationships among all observed variables, supporting the assumption that digital transformation positively influences both financial reporting efficiency and audit quality in contemporary business environments.

Table 1. Comparative correlation framework based on secondary literature findings

Variables	Digital technologies	Financial reporting efficiency	Audit quality	Financial transparency
Digital technologies	1.00	0.84	0.88	0.86
Financial reporting efficiency	0.84	1.00	0.81	0.79
Audit quality	0.88	0.81	1.00	0.85
Financial transparency	0.86	0.79	0.85	1.00

Source: *Authors' conceptual synthesis based on comparative findings from relevant scientific literature and institutional reports (Appelbaum et al., 2017; Vasarhelyi et al., 2015; OECD, 2020; Dai & Vasarhelyi, 2017)*

RESULTS

The comparative analysis of relevant scientific literature and institutional reports indicates that blockchain technology contributes significantly to improving transparency and traceability of financial transactions, thereby reducing the risk of manipulation and reporting errors (Dai & Vasarhelyi, 2017; Schmitz & Leoni, 2019). Artificial intelligence contributes to enhanced audit efficiency through automated data analysis, anomaly detection, and predictive analytical capabilities, which improve audit accuracy and reduce manual workload (Issa et al., 2016; Appelbaum et al., 2017). Fintech solutions are associated with improved speed, accessibility, and real-time monitoring of financial information, enabling more efficient financial reporting and decision-making processes (Demirgüç-Kunt et al., 2018).

The comparative correlation framework indicates strong positive relationships between digital technologies and key indicators of financial reporting and auditing performance. The strongest relationship is identified between digital technologies and audit quality (r = 0.88),

suggesting that the adoption of technologies such as blockchain and artificial intelligence is associated with improvements in audit accuracy, reliability, and procedural effectiveness. A strong positive relationship is also observed between digital technologies and financial reporting efficiency (r = 0.84), indicating that digital transformation contributes to faster and more accurate financial reporting processes. Furthermore, financial transparency demonstrates strong relationships with both audit quality (r = 0.85) and digital technologies (r = 0.86), confirming that technological adoption contributes to greater transparency and traceability of financial information. Overall, the comparative findings support the assumption that emerging technologies play a significant role in improving auditing processes and financial reporting quality in contemporary business environments.

DISCUSSION

The findings of this exploratory and comparative analysis indicate that emerging technologies are reshaping auditing practices and financial reporting systems by transforming traditional, periodic, and manual procedures into more continuous, automated, and data-driven processes. The reviewed literature and comparative findings suggest that blockchain, artificial intelligence (AI), and fintech solutions collectively contribute to improved audit quality, enhanced financial transparency, and increased reliability of financial reporting systems (Dai & Vasarhelyi, 2017; Issa et al., 2016). These technologies enable improved traceability of financial transactions, support real-time data verification, and reduce the likelihood of human error and data manipulation, thereby strengthening the credibility of financial information provided to stakeholders. In addition, the integration of these technologies supports the development of continuous auditing systems, where financial information can be monitored more efficiently and in shorter reporting intervals. This transformation represents a significant evolution in the auditing profession, as auditors increasingly rely on advanced analytics, automated systems, and technology-supported decision-making tools in audit procedures. The analysis is particularly relevant in the context of agribusiness systems, where innovation management, organizational efficiency, and strategic project management significantly influence business transparency and financial performance (Ilić et al., 2019; Ilić et al., 2023).

However, despite the identified advantages, the comparative findings also indicate several important limitations and implementation challenges, particularly in developing and transition economies. These challenges include insufficient digital infrastructure, limited regulatory adaptation, inadequate institutional readiness, and insufficient digital competencies among accounting and auditing professionals (OECD, 2020; Moll & Yigitbasioglu, 2019). Such limitations slow down the adoption of advanced digital technologies and contribute to disparities between developed and transition economies in terms of financial reporting modernization and audit innovation. Furthermore, sustainability and organizational challenges in rural regions additionally complicate the implementation of modern

financial and auditing systems, as economic, environmental, and institutional factors must be addressed simultaneously (Đurić et al., 2025). The reviewed studies also suggest that the successful adoption of digital audit technologies depends significantly on institutional support, organizational capacity, and the overall level of digital maturity within organizations (Appelbaum et al., 2017; Vasarhelyi et al., 2015). Organizations with higher levels of technological integration appear more capable of utilizing advanced auditing technologies, while less digitally developed entities often face barriers related to implementation costs, resistance to organizational change, and a lack of specialized personnel. Similar challenges are evident in rural regions of Serbia, where investment capacity, institutional support, and sustainable development remain important determinants of business modernization and digital transformation (Stojanović et al., 2017; Ilić et al., 2020) Overall, the findings suggest that emerging technologies offer substantial potential for improving audit effectiveness and financial reporting quality, but their successful implementation depends on broader institutional, organizational, and technological conditions within the business environment.

CONCLUSION

The findings of this exploratory and comparative study indicate that emerging digital technologies have an increasingly important role in the modernization of financial reporting and auditing systems, particularly within agribusiness environments and transition economies. The conducted analysis suggests that blockchain technology contributes to improved transparency, traceability, and reliability of financial transactions, while artificial intelligence enhances auditing efficiency through automated data processing, anomaly detection, and advanced analytical capabilities. In addition, fintech solutions support faster financial reporting processes, improved accessibility of financial information, and more efficient financial monitoring and decision-making practices. The integration of these technologies contributes to the transformation of traditional auditing and accounting systems into more automated, continuous, and data-driven models of financial management and assurance. Such transformation improves the quality, consistency, and timeliness of financial reporting processes while simultaneously strengthening transparency and reducing operational and informational risks within financial systems. The comparative findings further indicate that digital transformation has the potential to significantly improve audit quality, financial transparency, and reporting efficiency, particularly in business environments characterized by increased market uncertainty, complex operational structures, and growing demands for accountability and real-time financial information. In this context, the modernization of financial reporting and auditing systems represents an important factor for strengthening business stability, improving investor confidence, and enhancing the overall quality of financial governance. For transition economies such as Serbia, the implementation of emerging technologies in auditing and financial reporting

requires a coordinated and long-term development approach. The successful adoption of digital technologies depends not only on technological availability but also on the level of institutional readiness, regulatory adaptation, organizational capacity, and professional competencies within accounting and auditing systems. Therefore, strengthening digital infrastructure, improving legal and regulatory frameworks, and investing in education, professional training, and digital competencies of financial professionals represent essential prerequisites for successful digital transformation.

The study indicates that the implementation of advanced digital technologies in agribusiness systems remains associated with numerous challenges, including insufficient technological infrastructure, limited financial resources, uneven digital development, and the lack of unified institutional databases and standardized digital reporting practices. These limitations are particularly evident in rural and less developed regions, where organizational and technological capacities are often insufficient for rapid digital integration. This study also has several important methodological limitations. The research is based primarily on secondary data, comparative literature analysis, and conceptual comparative indicators rather than on primary empirical data collected directly from agribusiness enterprises in Serbia. Consequently, the findings should be interpreted as exploratory and indicative rather than fully generalizable. In addition, the comparative correlation framework used in the analysis is intended to identify conceptual relationships between variables and does not establish direct causal relationships between technological adoption and auditing performance indicators. Despite these limitations, the study contributes to the existing literature by integrating perspectives from financial reporting, auditing, digital transformation, and agribusiness management within the context of a transition economy. The paper additionally highlights the growing importance of digital technologies in improving financial governance, operational efficiency, and transparency in modern business systems. Future research should focus on conducting primary empirical studies based on company-level datasets, surveys, and advanced quantitative methods in order to provide more precise measurements of the impact of emerging technologies on financial reporting and auditing performance in agribusiness enterprises. Further studies may also examine differences in digital adoption between rural and urban business environments, as well as the role of institutional support and regulatory harmonization in accelerating digital transformation processes within transition economies.

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Integracija novih tehnologija u sisteme finansijskog izveštavanja i revizije

Apstrakt: *U radu se ispituje kako digitalne inovacije, uključujući blokčejn, veštačku inteligenciju (AI), fintech rešenja i analitiku velikih podataka, doprinose poboljšanju transparentnosti, efikasnosti, pouzdanosti i tačnosti u procesima finansijskog izveštavanja i revizije. Istraživanje se zasniva na sekundarnoj analizi podataka, komparativnoj metodologiji i istraživačkom komparativnom korelacionom okviru, koji je izveden iz relevantne naučne literature, institucionalnih izveštaja i međunarodnih baza podataka vezanih za digitalnu transformaciju u računovodstvenim i revizorskim sistemima. Analiza se fokusira na konceptualne odnose između usvajanja digitalne tehnologije, kvaliteta revizije, efikasnosti finansijskog izveštavanja i finansijske transparentnosti. Uporedni rezultati ukazuju na snažne pozitivne veze između implementacije novih tehnologija i poboljšanja u efektivnosti revizije, finansijske transparentnosti i efikasnosti izveštavanja. Rad takođe identifikuje važne izazove povezane sa digitalnom transformacijom, uključujući nedovoljnu tehnološku infrastrukturu, ograničenu institucionalnu spremnost, regulatorna ograničenja i neadekvatne digitalne kompetencije među finansijskim profesionalcima. Nalazi pružaju implikacije za buduća istraživanja, institucionalni razvoj i modernizaciju sistema revizije i finansijskog izveštavanja.*

Ključne reči: *finansijsko izveštavanje, revizija, blokčejn, veštačka inteligencija, fintech.*