THE INFLUENCE OF DIGITALIZATION ON THE IMPLEMENTATION OF THE PRINCIPLE OF AMAR MA'RUF NAHI MUNKAR IN PROFESSIONAL ETHICS OF ACCOUNTANTS: A SYSTEMATIC LITERATURE REVIEW (SLR)

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ABSTRACT

The digital transformation of the accounting profession presents significant challenges and opportunities, particularly in the context of professional ethics. This study explores the application of the principle of Amar Ma'ruf Nahi Munkar as a moral framework to address ethical challenges arising from digitalization, such as data manipulation and privacy violations. By leveraging advanced technologies such as blockchain and artificial intelligence (AI), accountants can improve transparency, integrity, and fairness in financial reporting. However, without a strong ethical foundation, these technologies have the potential for misuse. The study's findings suggest that accounting education needs to be updated to encompass relevant digital skills and moral values so that accountants can maintain professional integrity in the digital age. Through the integration of the principle of Amar Ma'ruf Nahi Munkar, accountants are expected to become agents of change who promote goodness while preventing unethical practices, thereby maintaining public trust in their profession.

Keywords: Challenges of Digitalization, Principles of Amar Ma'ruf Nahi Munkar, Ethics Education

INTRODUCTION

The rapid development of information technology in the digital era has fundamentally transformed the accounting profession. Digitalization has changed not only how accountants record, process, analyze, and report financial information but also how professional responsibilities and ethical challenges are understood. The increasing adoption of artificial intelligence (AI), blockchain, automation, and other digital technologies enables accounting processes to become more efficient, transparent, and accurate. Han et al. (2023) explain that blockchain and AI have significantly influenced the recording, analysis, and auditing of financial information. Blockchain offers transparency and immutability that can strengthen trust in accounting information, while AI enables accountants to process large volumes of data efficiently and identify anomalies more rapidly. These developments indicate that technological competence has become an essential component of the contemporary accounting profession.

However, technological advancement also creates new ethical challenges that cannot be addressed solely through technical competence. The increasingly automated accounting environment may create risks related to data manipulation, misuse of technology, information asymmetry, and decisions that prioritize efficiency over ethical considerations. Wanderley and Horton (2024) emphasize that digital transformation has changed public expectations regarding the role of accountants, particularly by increasing the importance of integrity, accountability, and professional responsibility. Thus, accountants are no longer expected merely to function as technical processors of financial information but also as professionals who are capable of maintaining public trust and protecting the interests of stakeholders. Without a strong ethical foundation, even technologies designed to improve transparency and accountability may potentially be utilized in ways that contradict moral and professional values.

In this context, the principle of Amar Ma'ruf Nahi Munkar provides a relevant ethical perspective for strengthening the accounting profession in the digital era. Amar Ma'ruf, which refers to encouraging goodness, can be manifested through accountants' commitment to transparency, honesty, integrity, accountability, and fairness in recording, analyzing, and reporting financial information. Meanwhile, Nahi Munkar, which refers to preventing wrongdoing, can serve as a moral control mechanism that encourages accountants to reject data manipulation, fraudulent practices, conflicts of interest, violations of professional standards, and other actions that may harm stakeholders. Imjai et al. (2024) similarly emphasize the importance of divine values, including honesty, integrity, and responsibility, in strengthening professional accounting ethics in the digital era. Therefore, integrating religious and moral values into accounting ethics can provide a broader foundation for responding to ethical challenges arising from technological transformation.

Although previous studies have examined the impact of digital technologies on accounting practices and highlighted the increasing importance of ethics, integrity, and professional responsibility, there remains a need to conceptually connect technological transformation in accounting with the principle of Amar Ma'ruf Nahi Munkar as an ethical framework. Existing discussions tend to emphasize technological capabilities or general professional ethics, while the application of Islamic moral principles as a foundation for accountants' behavior in a highly digitalized environment has received comparatively less attention. This research addresses this gap by positioning Amar Ma'ruf Nahi Munkar not merely as a religious concept but as an ethical framework that can guide accountants in utilizing digital technologies responsibly. The novelty of this study lies in integrating the principles of encouraging goodness and preventing wrongdoing with contemporary accounting ethics, particularly in relation to transparency, integrity, accountability, data integrity, and the protection of public trust.

Based on this perspective, this study aims to examine the relevance of the principle of Amar Ma'ruf Nahi Munkar in strengthening the ethical foundation of the accounting profession in the digital era. The study seeks to explain how Amar Ma'ruf can encourage accountants to uphold positive professional values, while Nahi Munkar can function as a moral control against unethical practices enabled or facilitated by digital technologies. Through this integration, accountants are expected to remain professionally relevant amid rapid technological development while simultaneously acting as guardians of ethical and moral trust in the accounting profession.

RESEARCH METHODS

This research uses a qualitative approach based on a literature review. This approach was chosen to analyze in-depth various literature discussing the digitalization of accounting, ethical challenges in the accounting profession, and the application of the values of *Amar Ma'ruf Nahi Munkar*. This method aims to understand how these moral principles can provide solutions to ethical problems arising from digital transformation. The study began with the formulation of research questions that served as the basis for literature exploration. The main questions include how digital transformation affects ethical practices in the accounting profession and how the principles of *Amar Ma'ruf Nahi Munkar* can be applied to address these challenges. To answer these questions, the research was conducted by collecting data from various relevant literature sources. These sources include internationally indexed journals such as Scopus and IEEE, academic books discussing digitalization, accounting ethics, and Islamic values, and policy documents related to accounting standards and technology.

During data collection, the study established inclusion and exclusion criteria to ensure the relevance of the literature used. The selected literature addressed digitalization in accounting, ethical challenges, and the application of Islamic-based moral principles. Studies not directly related to the topic or not addressing moral values in an accounting context were excluded. The collected data was then analyzed using a thematic approach. This analysis was conducted to identify patterns, themes, and relationships between digital transformation, ethical challenges, and the application of the moral principle of *Amar Ma'ruf Nahi Munkar*. The analytical framework used encompasses two main aspects: *Amar Ma'ruf and Nahi Munkar*. The *Amar Ma'ruf* aspect focuses on how technologies such as blockchain and AI can be utilized to promote transparency, integrity, and fairness in accounting practices. Meanwhile, the *Nahi Munkar* aspect highlights how technology can be misused for data manipulation or unethical actions, as well as efforts to prevent such misuse. The results of the analysis are presented in the form of a thematic narrative that illustrates the impact of digitalization on accounting ethics and how the application of the *Amar Ma'ruf Nahi Munkar* principle can serve as a relevant ethical framework. This methodology is designed to ensure that the research is conducted systematically and comprehensively, thus providing a relevant framework for improving the ethics of the accounting profession amidst the challenges of the digital era.

RESULTS AND DISCUSSION

Digital transformation has brought significant changes to various aspects of life, including the accounting profession. These changes include the implementation of advanced technologies such as blockchain, artificial intelligence (AI), and big data analytics, which are impacting the way financial data is recorded, analyzed, and reported. These technologies offer various benefits, such as increased efficiency, transparency, and accuracy. However, this transformation also poses serious challenges, particularly in terms of ethics and morality. Unsupervised technology can be used for data manipulation, privacy violations, or other irregularities that undermine public trust in the accounting profession. In this context, the principle of *Amar Ma'ruf Nahi Munkar* comes from the values Islam is highly relevant for integration into accounting practices. This principle encourages accountants to utilize technology for good purposes, such as: Strengthening transparency and fairness, while preventing the use of technology for unethical purposes. Therefore, this discussion aims to explore how the principle of *Amar Ma'ruf Nahi Munkar* can be applied in the context of accounting digitalization and how this principle can help the accounting profession face increasingly complex ethical challenges.

This discussion will begin by outlining the impact of digitalization on accounting ethics, followed by the application of the principle of *Amar Ma'ruf Nahi Munkar* as a solution to maintain professional integrity in the digital age. Finally, this discussion will link the importance of integrating moral values into technology to ensure the sustainability of an ethically responsible accounting profession.

Table 1 Analysis systematic literature review regarding accounting ethics in the digital era

No	Researcher & Year Study	Research Title	Research result
1	Huy & Phuc (2023)	Big data in relation to business intelligence capabilities and e-commerce during COVID-19 pandemic in accountant's perspective	The use of Big Data as a Service (BAAS) and Business Intelligence (BI) enhances the transparency and accuracy of financial information and supports data-driven decision-making. These technologies help accountants reduce subjectivity and the potential for manipulation, improve regulatory compliance, and highlight the importance of data protection and privacy. Digital technologies can also support business sustainability and social responsibility, particularly for MSMEs.
2	Petchu et al. (2024)	Integrating Digital Technologies in Sustainability Accounting and Reporting: Perceptions of Professional Cloud Computing Users	Cloud computing, big data analytics, AI, IoT, and blockchain enhance the efficiency, accuracy, and transparency of financial reporting. Blockchain provides a transparent and tamper-resistant ledger, thereby reducing the risk of fraud and improving the reliability of financial statements. However, the adoption of these technologies faces challenges such as data privacy concerns, the need for infrastructure investment, the need for new skills, and regulatory compliance requirements.
3	Bażyńskiego (2024)	Digital competencies Systems of finance and accounting students competencies of finance and accounting	Digital transformation demands that aspiring accountants improve their digital competencies. Although most students feel confident using spreadsheets and about 60% of respondents reported improving their digital skills during their studies, there remains a gap between students' competencies and the needs of the workforce, particularly in programming, database management, and data analysis. Therefore, the accounting curriculum needs to be updated to better align with technological advancements.

4	Brabete et al., (2024)	Redesign of Accounting Education to Meet the Challenges of Artificial Intelligence – A Literature Review	Advances in AI are significantly transforming the accounting profession and requiring the development of new competencies. Accountants need to master data analysis, digital technology, as well as ethical and business skills. Research findings emphasize that reforming the accounting education curriculum is essential so that graduates possess skills relevant to the demands of an increasingly digitized profession.
5	Imjai et al. (2025)	Impact of AI literacy and adaptability on financial analyst skills among prospective Thai accountants: The role of critical thinking	AI literacy has a positive effect on adaptability and critical thinking, which in turn enhance the financial analysis skills of aspiring accountants. Adaptability acts as a mediator between AI literacy and financial analysis skills, while critical thinking helps aspiring accountants analyze data more thoroughly and make better decisions. These findings underscore the importance of integrating AI literacy, adaptability, and critical thinking into accounting education.

The findings of this study indicate that digital technologies, including Big Data as a Service (BAAS) and Business Intelligence (BI), have significantly impacted the way accountants perform their work. Research conducted by (Huy & Phuc, 2023) emphasizes the importance of technologies such as Big Data as a Service (BAAS) and Business Intelligence (BI) in increasing the transparency and accuracy of financial reports. These technologies facilitate data-driven decision-making, thereby reducing subjectivity and manipulation. During the ongoing pandemic, the implementation of these technologies has helped maintain business stability, particularly in the MSME sector. These findings confirm that technology can be a valuable instrument in upholding the integrity of the accounting profession.

As noted by Petcu et al., 2024, technologies such as cloud computing and blockchain are having a significant impact on the financial reporting landscape. The transparent and immutable nature of blockchain technology fosters greater trust in financial reporting. Furthermore, this technology facilitates compliance with regulatory requirements. However, research also indicates challenges related to data protection, privacy, and the need for professional training. Integrating ethical values is crucial to ensure these technologies are used ethically and responsibly.

Furthermore, accounting education has not fully addressed the rapidly evolving need for digital competencies. Studies by Bażyńskiego (2024) and Brabete et al. (2024) revealed a gap between accounting students' skills and industry demands, particularly in the areas of data management and programming. This calls for curriculum reform that encompasses not only technological literacy but also the integration of moral values. Research (Imjai et al., 2025) provides strategic insights into the importance of artificial intelligence (AI) literacy in developing robust financial analysis skills. AI literacy not only enhances technical skills but also adaptability and critical thinking, two factors essential for navigating ethical dilemmas and technological complexity in the digital age. This research also shows that adaptability plays a crucial role in mediating the relationship between AI literacy and financial analysis skills, while critical thinking skills enable accountants to make more ethical and data-driven decisions. This context further emphasizes the need for accounting education reform to ensure that aspiring accountants master not only technical skills but also a solid moral foundation. Accounting curricula should encompass technological literacy, such as blockchain, big data, and AI, while instilling strong ethical values. This combination of skills not only prepares accountants to face industry challenges but also ensures they adhere to moral principles in carrying out their duties.

In facing the challenges identified by Huy & Phuc's (2023) research, Petcu et al. (2024), Bażyńskiego (2024), and Imjai et al. (2025), value *Amar Ma'ruf Nahi Munkar* can provide a strong moral foundation. The principle of *Amar Ma'ruf* encourages the use of technology to increase transparency and justice, while the principle of *Nahi Munkar* serves as a check to prevent the misuse of technology in unethical practices. *Amar Ma'ruf* (inviting to goodness) encourages the use of technologies such as blockchain and big data to create transparency and fairness in financial management. This technology can be used to ensure that every transaction is recorded honestly and can be verified, which is in line with Allah's command in Surah *Al-Baqarah* verse 282, while the Principle *Nahi Munkar* serves as a moral control to prevent accountants from manipulating data, violating privacy, or using technology for unethical purposes.
This value is reflected in Surah Al-Baqarah verse 283.

CONCLUSION

The ethics of the accounting profession in the digital era demonstrates that digital transformation brings significant challenges and opportunities for this profession. With the application of advanced technologies such as blockchain, artificial intelligence, and big data, accountants can improve transparency, accuracy, and efficiency in financial reporting. However, the risk of data manipulation and ethical violations also increases with the ease of access to technology. The principle of *Amar Ma'ruf Nahi Munkar* provides a relevant moral framework to address these challenges. This principle encourages accountants to promote goodness and reject unethical practices, thereby maintaining the integrity of the profession and public trust. Furthermore, the importance of accounting education that integrates moral and ethical values into the curriculum is crucial to ensure that prospective accountants possess not only technical skills but also a strong ethical foundation. Overall, the application of ethical principles that based on divine values can help accountants adapt to digital change while maintaining high moral standards in their professional practice.

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