Book review: The Future of Accounting and Finance: Embracing Technology, Digitalisation, Sustainability, Education, and Employability

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The book *The Future of Accounting and Finance: Embracing Technology, Digitalisation, Sustainability, Education, and Employability* is a comprehensive academic work that describes the major transformations taking place in the fields of accounting and finance in the digital and sustainability era. This book does not merely discuss technical changes but also re-examines the epistemological foundations, ethics and professional practices that are now increasingly influenced by technologies such as artificial intelligence, the digitalisation of financial systems and the demands of sustainable development (Nguyen and Le, 2026). Overall, this book positions accounting and finance as disciplines currently in a transitional phase towards the integration of technological innovation and global social responsibility (Hossain *et al.*, 2024). As an edited volume, this work is authored by a diverse group of academics and researchers from various countries with strong backgrounds in accounting, finance, financial technology and development economics. The contributors present an interdisciplinary approach that enriches the perspective, ranging from theoretical approaches based on economic models to empirical studies and literature reviews. This gives the book a high depth of analysis whilst remaining relevant to global developments, particularly regarding issues such as ESG (environmental, social and governance), artificial intelligence and the transformation of higher education.

In its chapter-by-chapter analysis, this book begins with a conceptual critique of the integration of sustainable finance, artificial intelligence and responsible investment in the first chapter, which highlights the tension between profit objectives and ethical values. The second chapter extends the discourse into the realm of economic theory by presenting an AI-enhanced general equilibrium model to understand corporate behaviour in imperfect markets. Chapter three addresses the phenomenon of greenwashing, demonstrating how companies exploit sustainability narratives for reputational gain without genuine implementation. Chapters four to six focus on technological and risk dimensions, ranging from the evolution of machine learning in detecting financial fraud, digital transformation within the banking system and its implications for risk management, to critical issues regarding cryptocurrency as a potential vehicle for money laundering. Chapters seven and eight then link corporate scandals to corporate governance, emphasising the importance of board oversight in addressing the complexities of fintech and covert tax avoidance practices.

Chapters 9 to 11 explore issues of accountability and stability in greater depth, including the phenomenon of CSR decoupling, the relationship between carbon emissions and economic stability within the framework of the SDGs and the dilemma of technology investment in the banking sector as a source of both opportunity and risk. Chapters 12 to 14 are more focused on global and regional contexts, analysing the drivers of sustainable development in Asia, the

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volatility of digital assets and corporate capital structure strategies in the GCC region. The final section of the book, comprising chapters 15 to 20, specifically addresses the issue of accounting and finance education in the digital age. These chapters highlight the role of AI in enhancing the quality of learning, the adoption of technology in higher education, the need for radical curriculum reform and computational approaches to portfolio optimisation using the Markowitz Portfolio Theory model. Furthermore, there is a psychological analysis of accounting students and an exploration of fintech innovations in higher education within the context of developing countries such as Mexico.

The conclusion of this book emphasises that the future of accounting and finance cannot be separated from the integration of digital technology, sustainability principles and educational transformation. These disciplines no longer serve merely as tools for recording and reporting but have evolved into strategic instruments for complex, data-driven and long-term decision-making. This book also emphasises that the main challenge ahead is maintaining a balance between technological innovation and ethical integrity. The implications of this book for the field of knowledge are significant. Firstly, it broadens the research horizon in the field of accounting by incorporating technological perspectives such as artificial intelligence and big data analytics. Secondly, it strengthens the integration between accounting and global sustainability issues, making it relevant within the discourse on sustainable development. Thirdly, in an educational context, the book encourages a paradigm shift in learning towards an approach that is more adaptive, digital and based on future-oriented competencies.

In terms of its strengths, this book offers a very broad scope and is highly relevant to contemporary global issues. The interdisciplinary approach employed provides significant added value, particularly for readers seeking to understand the interconnections between technology, finance and sustainability. Furthermore, the combination of theory and empirical studies ensures that the book is not only conceptual but also practical. However, there are several shortcomings, including the relatively high complexity of the language and analysis, which may make it less accessible to novice readers. Furthermore, as an edited volume, there is some variation in the quality and depth of the chapters, which is not always entirely consistent. The benefits of this book for readers are considerable, particularly for academics, researchers, postgraduate students and practitioners in the fields of accounting and finance. This book can serve as a primary reference for understanding the future direction of this discipline whilst also providing a foundation for designing research, policy and educational innovation. For readers in developing countries such as Indonesia, this book also offers strategic insights for adapting to global transformations within specific and dynamic local contexts.

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