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Exploring Technostress in Accounting Perspectives in the Era of Digital Transformation: A Systematic Literature Review

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Abstract: This study aims to gain a comprehensive understanding of the study related to the relationship between technostress and the use of digital technology in an accounting perspective. The Systematic Literature Review (SLR) approach with the PRISMA framework is used to minimize bias over diverse previous research. Software Publish or Perish as a tool and Google Scholars as a search engine. 25 relevant scientific articles were obtained in accordance with the inclusion and exclusion criteria in the period 2015-2025. The results of this study show that scientific articles related to the influence of technostress on the use of digital technology in accounting perspectives have diverse and varied results. It is known that there are 5 technostress indicators that are often used by previous research in measuring the level of technostress of its users. This research is expected to be able to contribute to mapping related to research conducted on technostress in the use of digital technology in an accounting perspective.

Keywords: Technostress, Digital Technology, Accounting Perspective.

Introduction

Along with the digital transformation era, information and communication technology has become a fundamental aspect of daily life, influencing various aspects, including the way individuals work, communicate, and access information (Sanjeeva Kumar, 2024). The rapidly growing digital era today makes digital transformation mandatory in various sectors, including accounting, digital transformation in accounting is characterized by the use of advanced technology that not only speeds up and simplifies the accounting process, but also increases accuracy and work efficiency (Hutabarat & Malikussaleh, 2024). In this era of digital transformation, organizations and professionals in the accounting field are facing significant changes in the way they collect, analyze, and report financial information (Salsabila & Rahman, 2023).

Digitization of accounting and finance is characterized by the use of accounting information systems, cloud computing, big data, blockchain, Robotic Process Automation (RPA) and financial technology (FinTech) which are able to improve efficiency, transparency, and quality of decision-making. This can be seen from the use of accounting information systems on company to help their accounting process, accounting Information system (SIA) is a mechanism that combines information technology with accounting practices to manage the financial data cycle, from collection to report presentation. The main components in SIA include accounting software, databases, standardized work procedures, and human resources in charge of controlling and processing financial data. The effectiveness of SIA implementation is believed to be able to increase organizational accountability, reduce recording errors, and accelerate the delivery of financial information that is more relevant for strategic decision-making (Nov, 2025).

Also, company often use big data and advanced analytics just by leveraging large volumes of data, accountants can identify trends, patterns, and anomalies that were previously difficult to detect. This data analysis helps in better decision-making, financial planning, and risk management. The use of big data in accounting is the key to understanding the technological transformation of the accounting

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profession and the potential opportunities that can be created. Today, the development of big data allows accounting software to perform a variety of complex functions that in the past were the exclusive domain of professional accountants (Khasanah et al., 2024).

The adoption of cloud computing marks a major transformation in the way organizations and individuals manage data and applications. In accounting, this technology is a major factor in achieving process efficiency. Conceptually, cloud computing is a service distribution model over the internet that provides easy access, scalability, and flexibility to computing resources, ranging from servers, storage, databases, networks, to applications (Salsabilla et al., 2024).

Blockchain technology has also brought revolutionary changes in the accounting profession, by providing decentralized and immutable transaction records, thereby increasing transparency, facilitating audits, and minimizing the risk of fraud (Natanael et al., 2025). Blockchain is a technological innovation that offers a distributed ledger-based recording system that is decentralized, transparent, and immutable. Every transaction entered into the blockchain network cannot be altered or deleted, thus ensuring a level of security and reliability of the data (Lisdawati et al., 2024). The presence of this technology is expected to have a significant impact on corporate governance practices, including in terms of real-time information updates, improving the accuracy of accounting reports, and mitigating agency issues (Judijanto et al., 2024).

Furthermore, the application of Robotic Process Automation (RPA) in accounting information systems has the potential to increase efficiency in recording and managing financial transactions, preparing reports, and accelerating the completion of routine financial processes. With the increasing volume of data that must be processed and time constraints, automation has become increasingly crucial to ensure the accuracy and consistency of accounting information (Turrahmi & Firdaus, 2024). The development of technology in the field of accounting is marked by the presence of Robotic Process Automation (RPA), which is a system that is able to replace most of the routine accounting work (Jeman & Tandean, 2024). RPA is believed to bring a great transformational impact, especially in terms of efficiency, technology integration, and competitive advantage. From an efficiency standpoint, RPA allows for the continuous execution of accounting tasks, with minimal error rates, and a higher completion speed than conventional methods (Syahfitri, 2025).

On the other hand, in the scope of the development of digital technology in the financial sphere, it can be seen from the development of financial technology, as the main representation of technology-based financial services, financial technology (fintech) is a technological innovation in the financial sector that produces business models, applications, processes, or products that significantly affect the provision of financial services (Ningsih et al., 2020). Innovations such as mobile-based financial applications, digital payment systems, and technology-based service platforms have been widely adopted by companies to improve operational efficiency, speed up transaction processes, and provide more convenience to users (Wulandari et al., 2024).

Financial technology is now part of the global financial industry, including in Indonesia. The development of fintech in Indonesia began with the presence of internet-based banking services and mobile banking (Silvia Van Marsally et al., 2024). *Financial technology* is an integration between financial management and the use of technological systems. Fintech attracts public attention because it offers a variety of features that make financial activities easier, including its use in financial institutions, cooperatives, banks, and the insurance sector (Yuningsih et al., 2022). According to the Financial Services Authority (OJK), fintech in Indonesia can be classified into several main categories based on the type of services offered. One of the largest and most dominant sectors is digital payments, which includes digital wallets (e-wallets) such as GoPay, OVO, and Dana, as well as other electronic payment systems that allow cashless transactions (Silvia Van Marsally et al., 2024).

In the context of the application of information and communication technology, although it provides efficiency and convenience, there are still psychological implications that need to be considered (Putriani & Apriani, 2022a). Psychological pressures that arise on users, such as anxiety due to potential privacy violations, concerns about transaction errors, and the risk of digital fraud, are factors that can directly trigger the emergence of technostress among consumers. Intensive use of technology and rapid change often creates a stress known as technostress (Ridhallah & Kurniawan, 2025). *Technostress* Defined as physical, behavioral, and psychological stress arising from changes in the work environment triggered by the use of information and communication technology (Lee, 2021).

Technostress is a form of psychological stress that arises in response to the inability of individuals to adapt effectively to rapid and complex technological developments. The psychological impact can be seen in anxiety, mental fatigue, frustration, and increased cognitive load resulting from the high intensity of interaction with digital devices, continuous technological changes, and the demand to stay

connected and master digital skills optimally (David, 2025).

The development of digital technology in accounting has provided high convenience, efficiency, and accessibility for its users. However, on the other hand, the use of technology can also cause technostress. Technostress has the potential to cause various effects, both on individual aspects, such as stress, satisfaction, digital fatigue, and on aspects of user behavior, such as the intention to continue or stop use, satisfaction with services, loyalty, and the quality of financial decision-making.

This development shows that there is a need for a more in-depth study of how these technologies are actually a source of psychological and cognitive pressure for accountants and other stakeholders. Therefore, this study aims to identify the literature that discusses the relationship between the use of digital technology and the occurrence of technostress, explore the forms of technostress that arise in the context of accounting, and synthesize various findings related to causative factors, mechanisms, and consequences. With the Systematic Literature Review (SLR) approach, this research is expected to provide theoretical contributions through more comprehensive conceptual mapping, as well as practical contributions in providing strategic insights for the accounting profession in facing the challenges of the digital era. This research is expected to be able to answer several questions, namely (1) What is the relationship between the use of digital technology and the emergence of technostress in an accounting perspective? (2) What are the forms of technostress that arise due to the use of digital technology in accounting practice?

Method

The research method used in this article is systematic literature review (SLR), which is a research approach conducted to thoroughly identify, evaluate, and interpret all studies relevant to a particular topic that are conducted in a structured, transparent, and repeatable manner, with the aim of presenting a comprehensive synthesis of existing findings, minimizing potential bias, and supporting evidence-based decision-making (Erin Widianti, 2025).

The PRISMA flowchart illustrates the stages of the data collection process that was carried out using Harzing's Publish or Perish (PoP) application version 8 (Windows GUI Edition 8) with data sources from Google Scholar, based on specific keywords as well as publication year limits between 2015 and 2025 (Erstiawan et al., 2024). The purpose of using the Publish or Perish (PoP) application in this study is to make it easier for researchers to utilize a database system that is integrated with various sources, including Google Scholar, so that the process of searching and collecting literature becomes more efficient and directed.

Furthermore, the identification of articles begins with the search for various references relevant to technostress in the use of digital technology in the field of accounting in the form of Cloud computing, Big Data, Robotic Process Automation (RPA), Accounting Information Systems, Blockchain and financial technology based on Financial Technology. as well as articles published in national journals (indexed) and international journals. The articles obtained are publications that have gone through scientific publishing procedures, have high credibility and validity, and have been reviewed by reviewers, so that the content and results of published research can be accounted for academically. The inclusion and exclusion criteria can be seen in Table 1 and Table 2.

Table 1. Inclusion Criteria

Type	Inclusion
Types of Literature	Published articles on the topic of technostress with digital technology, especially in the field of accounting and finance (SIA, Blockchain, Cloud Computing, Big Data, RPA, Fintech)
Year of Publication	2015 – 2025
Database/Literature	Articles published in national and international journals
Accessibility	Articles can be accessed in full-text form, either free of charge or through institutional access.
Language spoken	Indonesian and English

Table 2. Exclusion Criteria

No	Inclusion
1	Topics that are not relevant to technostress in the use of digital technology in the field of accounting
2	Not gaining full access
3	Not a scientific article
4	Non-Indonesian and English

Table 3. Distribution of Scientific Journals

No	Scientific Journal	Index	Number of Articles
1	IEEE Access	Scopus Q1	10
2	Multidisciplinary Digital Publishing Institute (Suistanibility)	Scopus Q1	1
3	Asia Pacific Journal of Marketing and Logistics	Scopus Q1	1
4	Development and Learning in Organizations	Scopus Q2	1
5	Human Technology	Scopus Q2	1

6	Journal of Governance and Regulation	Scopus Q4	1
7	Canadian Center of Science and Education	Scopus Q4	1
8	Research Square	International	1
9	Asia Pacific Management and Business Application)	Sinta 2	1
10	Journal of Accounting and Finance Review	Sinta 2	1
11	Accounting and Finance Research in Indonesia	Sinta 2	1
12	Journal of Accounting and Investment	Sinta 2	1
13	AFRE Accounting Financial Review	Sinta 2	1
14	Journal of Finance and Business	Sinta 4	1
15	Economics and Digital Business Review	Sinta 5	1
16	Applied Economics and Accounting Studies	Terindex	1
Total Scientific Articles			25

Referring to the data presented in Table 3 shows that the distribution of scientific journals based on the type of index as well as the number of articles deemed appropriate by the author to be used as a reference. From this table, it can be seen that there are as many as 25 scientific journals from various indexed journals, both on a national and international scale. This spread indicates that the authors used varied literature sources to ensure the accuracy and basic coverage of the theories in this study.

Then this study uses the Preferred Reporting Items for Systematic Reviews and Meta Analyses (PRISMA) approach (Khan et al., 2003) as shown in Figure 1.

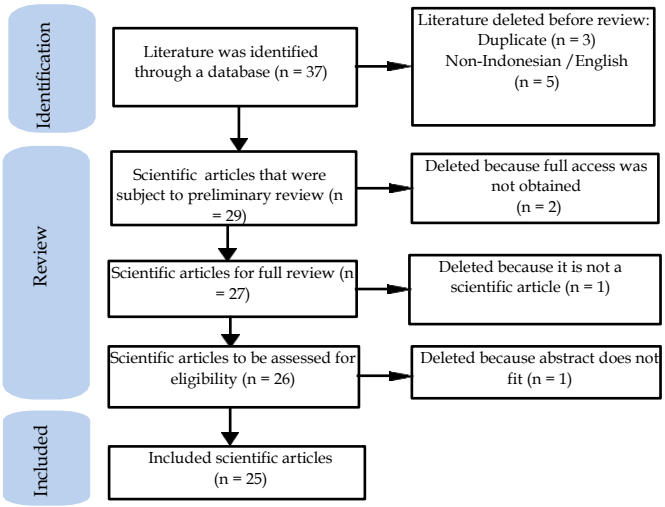

Figure 1. Review Implementation Framework
Source: Data processed by the author

Result and Discussion

What is the relationship between the use of digital technology and the emergence of technostress from an accounting *perspective?*

Based on the results of the literature review that has been conducted, these results show that the use of digital technology in an accounting perspective can be seen from the application of accounting information systems, big data, blockchain, Robotic Process Automation (RPA), and fintech that can affect the occurrence of technostress in users. Research from an accounting perspective in various contexts of the use of digital accounting technology shows the influence of the use of digital accounting technology on the onset of technostress.

Research conducted by (Artina, 2019; Saganuwan et al., 2015; Sultana, 2022) which both examined the influence of technostress in the use of Accounting Information Systems, the results of the literature review showed that the research conducted by (Saganuwan et al., 2015) By testing Technostress Creator and Technostress Inhibitor as Intervening Variables and Mediation, it was found that Technostress Creators had a negative impact on job satisfaction and performance, although this effect could be suppressed by Technostress Inhibitors which even contributed positively to both. In line with the research, the research conducted by (Sultana, 2022) shows that technostress mediates the relationship between AIS and organizational performance, where excessive pressure can decrease job satisfaction and productivity. On the contrary, the results of the study (Artina, 2019), showing that technostress can actually have a positive effect on individual performance in using accounting information systems. In other words, technostress is not only understood as a pressure that reduces performance, but can also serve as a stimulus that strengthens work motivation, depending on the context of the organization and the user's adaptive capacity.

Based on the findings of the research admitted by (Pan et al., 2023) Related to the influence of technostress in the use of big data, it was found that the complexity of big data can cause technostress to users, this is because the big data system has a large, diverse and fast-changing structure so that when accountants or financial analysts do not have adequate technical skills in processing big data, this will affect cognitive and emotional pressure which directly impacts a decrease in productivity and productivity. The Degree of Accuracy. This means that the higher the level of complexity and frequency of use of digital technology in the form of big data, the higher the potential for technostress for its users, especially among accountant professionals. This study also found that control and mastery of technology

can weaken the negative relationship between the use of technology and technostress, which means that if an individual has good digital skills, receives adequate training, and has organizational support, the influence of technology use on technostress can be minimized.

Research related to the influence of technostress in the use of blockchain has also been carried out by (Alshurafat et al., 2023) and (Shbail et al., 2023). The study confirms that technostress affects perceived usefulness and perceived ease of use, in line with this, Alshufarat proved that technostress has a significant negative influence on both perceptions, it can be interpreted that technostress can inhibit the intention to adopt blockchain in accounting practice. These findings confirm that high levels of technostress can lower users' confidence in the usability and ease of blockchain, thus limiting its potential for optimal application in the field of accounting. Meanwhile, research by (Montazer, et al., 2023) found that technostress plays a role as a moderation factor that can weaken the relationship between innovation and competitive advantage. Thus, the success of the application of digital technology in accounting is not only determined by technological sophistication, but also by the organization's ability to manage technostress through training, system support, and the development of easy-to-use technology designs.

Furthermore, the research conducted by (Haapanen, 2024) which focuses on the use of digital accounting technology in the form of Robotic Process Automation (RPA) shows that technostress is identified in the implementation of RPA. Technostress in this case does not only stand alone, but interacts with occupational stress, resulting in disruptions to work processes and obstacles to individual performance. These findings confirm that while RPA offers a high potential for automation, the success of its implementation is highly dependent on the organization's ability to manage the impact of technostress so as not to lead to decreased productivity.

Based on the results of a study of research articles related to technostress and the use of financial technology (FinTech), it was found that not all technostress indicators have the same influence on the intention and behavior of FinTech use. In general, the results of the literature show that techno-overload and techno-complexity indicators are the two technostress factors that most consistently affect the intention of using FinTech. A number of studies (Gayuh Rizki Utomo et al., 2024; Korosec-Serfaty et al., 2025; Lee, 2021a; Putriani & Apriani, 2022a; Wahyuni et al., 2024) shows that these two factors can decrease an individual's intention to use FinTech because it causes digital fatigue and confusion in the use of applications. However, in certain contexts, especially in the younger generation who have high digital literacy, techno-overload and techno-complexity actually cause positive effects in the form of increasing the desire to adapt and master new technologies as a form of digital competency development.

Meanwhile, the influence of techno-invasion and techno-uncertainty on FinTech usage tends to be inconsistent and often insignificant. Techno-invasion has not been shown to significantly reduce the intention of using FinTech in some studies (Gayuh Rizki Utomo et al., 2024; Putriani & Apriani, 2022b; Putriani & Putriana, 2023). This can be due to the characteristics of respondents, most of whom come from the digital native generation, such as Generation Z, who are used to technology integration and have a high tolerance for the disclosure of personal data in digital transactions. Similarly, techno-uncertainty or uncertainty due to technological changes was also found to not significantly affect the intention of FinTech use (Putriani & Apriani, 2022b; Wahyuni et al., 2024), this can be due to the fact that users tend to believe in the stability and security of the FinTech system used.

What are the forms of technostress that arise due to the use of digital technology in accounting practices?

The development of digital technology in the field of accounting, such as accounting information systems (SIA), big data, blockchain, Robotic Process Automation, and Financial Technology has provided significant changes in the use of technology in work. However, in its use, the use of technology that has developed brings challenges in the form of psychological pressure on its users in the form of technostress. Based on the results of the study, it can be seen that the most common forms of technostress are techno-overload, techno-invasion, techno-complexity, techno-insecurity, and techno-uncertainty, which act as factors that form psychological pressure due to the use of technology. This is in line with the five main dimensions put forward by (Ragu-Nathan et al., 2024) and the most widely used by various studies to be used as a form in measuring technostress in the use of technology. The five dimensions are: *techno-overload, techno-invasion, techno-complexity, techno-insecurity, dan techno-uncertainty*.

Techno-overload It is a condition when information system users face demands to work at higher intensity and faster speeds. *Techno-invasion* It is a condition in which individuals can be contacted anytime and anywhere, so that they are always connected even in personal affairs, which can ultimately interfere with personal life. *Techno-complexity* refers to a situation where technology users feel overwhelmed by the complexity of information and communication technology, so they are forced to spend time and effort to learn and understand it. *Techno-insecurity* is a

condition when users feel threatened with losing their jobs, both due to automation by information and communication technology and because of other individuals who have a better understanding of technology (Wahyuni et al., 2024). Meanwhile, *techno-uncertainty* refers to changes and updates in information and communication technology that are continuous, causing uncertainty, and encouraging users to continue to learn about the development of these technologies (Putriani & Apriani, 2022b).

However, in various studies that are used as literature reviews, the benefits of technostress that are often the focus in knowing the form of technostress in the use of technology are *techno-overload*, *techno-invasion*, *techno-complexity*, *techno-uncertainty*, while techno-insecurity is not used, this is because conceptually *techno-insecurity* more emphasis on the aspect of relationships between individuals and others in an organization. Meanwhile, many studies have focused on the identification of technostress that arises on the basis of direct interaction of technology users with the technology itself. Therefore, based on the above, several studies do not use a form of techno-insecurity in measuring the level of technostress on the use of technology (Lee, 2021a).

In addition to these five indicators, recent studies have expanded the form of technostress that arises from the use of technology by using other dimensions such as *Customer Support* (CS) and *Security* (SC), especially in the context of digital accounting with FinTech-based financial systems. Tecnostress that arises in the form of *Customer Support* (CS) explains that technostress arises when a user experiences problems or technical problems, but does not get adequate help from the system provider. This condition can cause psychological damage to the user in the form of stress. Meanwhile, *Security* (SC) in relation to the form of technostress that arises due to concerns about the security of financial data and user privacy, especially in cloud-based systems and electronic transactions involving sessive information. Research by (Daulay et al., 2025; Fatimah et al., 2024; Putinagari et al., 2025) It shows that a lack of security and customer support can increase technostress because it decreases trust in the digital systems used.

Thus, the form of technostress in the use of digital-based accounting technology is not only limited to five forms of technostress as explained by RAGU but the form of technostress has developed with the emergence of two new forms of technostress, namely Customer Service (CS) and Security (SC) which can be used to measure technostress in the use of digital-based accounting technology. So that the use of technology for the occurrence of technostress is not only in the form of technical aspects but can also include non-technical aspects.

Conclusion

Based on the results of the literature review, it can be concluded that the use of digital technology in the field of accounting provides diverse results. The use of digital technology in the field of accounting, in addition to increasing work efficiency and accuracy, can also cause technostress to its users. The results of this study also explain that the use of digital technology in the field of accounting for the onset of technostress can vary depending on the level of digital literacy, organizational support or the characteristics of the system used. So that based on this, as an organization or practitioner, they can pay more attention to the psychological impact caused by the use of this technology.

It is suggested that further research to be more specific in researching technostress in the use of digital technology in the field of accounting, especially blessed with the use of digital applications or systems used by accountants in their work activities, will be able to provide a more targeted context in analyzing technostress. Thus, the research can produce more comprehensive and relevant findings for the development of accounting practices in the era of digital technology transformation.

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