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# PROBLEMS OF ORGANIZATION AND MAINTENANCE OF FINANCIAL ACCOUNTING IN THE CONDITIONS OF IMPLEMENTATION OF THE LATEST METHODS AND TOOLS

## ABSTRACT

The relevance of the research topic is related to the emergence of a number of new challenges for the financial accounting system along with unresolved problems that have existed for a long time. The purpose of the research is to study the existing problems of financial accounting and outline the new challenges of modernity, which carry both threats and opportunities. The following scientific methods were used in the article: analysis and synthesis, generalization, the method of establishing causal relationships, the method of economic and statistical analysis, and graphic methods. As a result of the research, a number of problems were identified, which were defined as "traditional", that is, those that have existed for a long time, as well as a group of problems characterized as "new challenges", which are mostly associated with the emergence of innovative accounting tools. "Traditional" problems were considered in general and in terms of individual directions. The characteristics of the new challenges consist in the disclosure of the most popular modern financial accounting tools and the risks associated with their use. As a result of the study, it is stated that part of the existing problems of accounting and financial accounting should be solved at the state level by making changes to the legislative framework. Another part of the problems can be solved through the introduction of the latest technologies. It is emphasized that inefficient and inappropriate application of new technologies may not lead to the improvement of financial accounting organization, but to the appearance of new problems. The direction of further research may be to study the experience of other countries in harmonizing IFRS with national reporting standards and the use of the latest technologies, as well as in finding ways to adapt this experience to Ukrainian realities.

**Keywords:** accounting and financial accounting, digitalization, latest technologies, blockchain, big data, cloud technologies, artificial intelligence

**JEL Classification:** M41, O33

## INTRODUCTION

The study of the main issues of financial accounting remains relevant for a long time, and today many problematic aspects remain unresolved. At the same time, the present poses new challenges to the system of financial accounting, mainly associated with globalization processes, the rapid development of technology, innovative tools, and methods. New challenges arise practically every day, so the relevance of monitoring and analysis of the most acute problems and opportunities of financial accounting will only increase.

Researchers highlight both general and narrowly focused problems in the financial accounting system. In addition, many papers examine the problems associated with the global digitalization of all processes and systems. The digitalization of financial accounting contains, among other things, the application of innovative tools and technologies such as big data, blockchain, cloud technology, the Internet of Things, artificial intelligence, etc. As noted above, all these technologies, in addition to broad opportunities, pose significant challenges to business entities - both in the process of implementation and at the stage of application. During implementation, ineffective solutions or the

choice of inappropriate tools can lead to losses. At the application stage, each tool has its own shortcomings or risks, the realization of which can lead to problems in operations.

Thus, along with the “traditional” problems of financial accounting (organizational, problems of legislative regulation, inefficient maintenance, etc.) it is necessary to consider a number of new challenges, mainly related to the introduction of the latest technologies, as well as general trends in financial accounting.

## LITERATURE REVIEW

Many Ukrainian and foreign researchers studied the problems of financial accounting. The general range of problems in financial accounting was studied by Bahrii (2019), who defines the main aspects of the organization of accounting, its legislative regulation, and the harmonization of accounting with IFRS. Matiukha & Mysaka (2018) elaborate on a detailed study of the problems of harmonization of national accounting standards with IFRS and note that, in general, similar standards have also a number of differences, which business entities should consider when transitioning to IFRS. Besonova (2021), like Bahrii, gives a general description of the problems of financial accounting, related mainly to the organization of accounting and public administration. After reviewing the problems, the scholars also provide a list of recommendations to improve accounting organization.

Instead of characterizing general problems, some scholars have focused on more narrowly focused problematic aspects of financial accounting. For example, Yaremenko (2018) investigated the problems of accounts receivable accounting. The researcher notes that a significant share of receivables in the assets of Ukrainian enterprises can be associated with imperfect accounting and management of receivables, which can lead to the deterioration of the enterprise’s financial condition. Yasyshena (2020) also focuses on a narrower direction and studies the problems of accounting for intangible assets.

A great deal of research on the problems and prospects of financial accounting is related to the emergence of new trends in the world economy and, in particular, in accounting. First of all, such trends include the digitalization of the economy and, in particular, the accounting system of business entities. Digitalization reveals both broad opportunities for the accounting system and poses a number of problems and challenges, an ineffective response to which can lead to losses or even the termination of the enterprise. The problems and prospects for the development of financial accounting in the context of digitalization are considered in their study Shendryhorenko & Liadska (2020), as well as Orlov (2022), who, among other things, reveals in detail how the current most popular innovative tools used in financial accounting work, as well as their advantages and disadvantages. In particular, the researcher reveals the essence of such technologies as cloud technology, extensive data, the Internet of Things, etc. Spilnyk & Paliukh (2019) also explore the development of accounting in the digital economy and extend the list of innovative tools proposed by previous researchers with technologies such as blockchain, QR codes, digital reporting, etc.

Gao (2022) - exploring extensive data and applications in financial accounting, Yu et al. (2018) - exploring the use of blockchain technology in accounting, Guo (2019) - citing the application of artificial intelligence in accounting, Lehenchuk et al. (2021) - revealing aspects of the Internet of Things are also detailed on selected innovative tools. Studies on outsourcing accounting services are also of interest. This tool can also be attributed to the innovative and such that in Ukraine are in the stage of development, and have its own problems of application, but quite promising. Studies of financial accounting outsourcing were conducted by Davydiuk & Lehotska (2018), as well as Synytsia (2014).

## AIMS AND OBJECTIVES

Consequently, the purpose of the study is to examine the existing problems of financial accounting, as well as identify new challenges of our time, carrying both threats and opportunities.

In order to achieve these goals, it is necessary to solve a number of following tasks:

- identify the major “traditional” financial accounting problems in their general sense;
- to outline the most important narrowly focused “traditional” financial accounting problems;
- identify the threats to financial accounting posed by modern globalization processes and the introduction of digitalization;
- to characterize the major innovative tools, identifying the opportunities they offer and the disadvantages that can lead to problems;

- summarize ways to optimize the financial accounting system.

## METHODS

The article used the following scientific methods: analysis and synthesis - to study the existing problems in financial accounting, generalization - to describe the latest methods of accounting system, the method of establishing cause-and-effect connections - to identify problems and their consequences, the method of economic and statistical analysis - to reflect the dynamics of receivables of Ukrainian business entities, graphic methods - to present the results of economic and statistical analysis and increase the clarity of information.

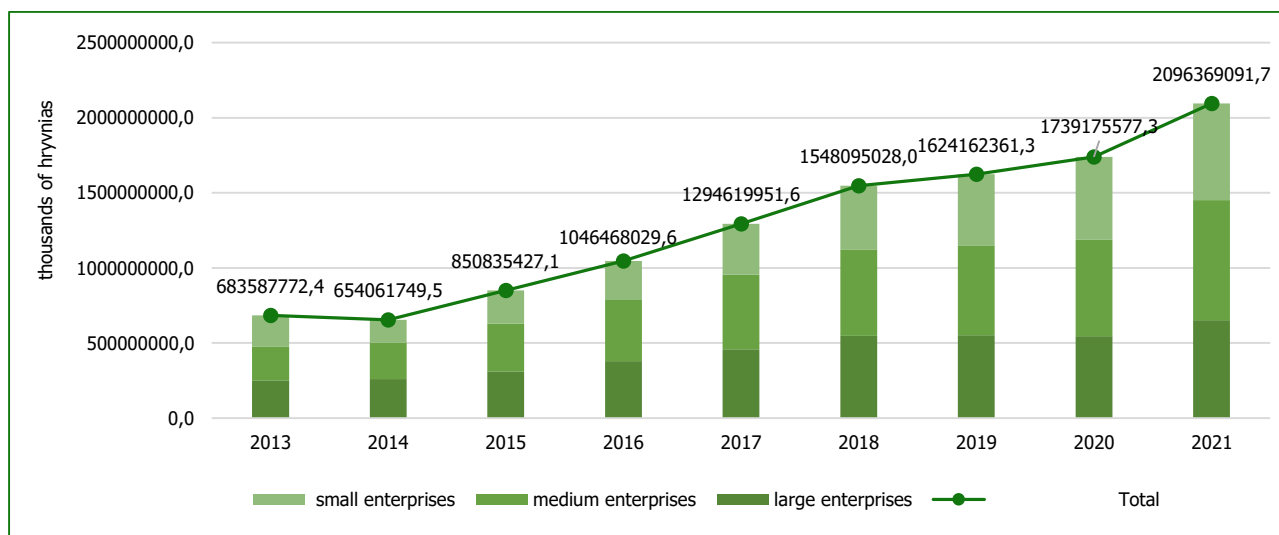
## RESULTS

Modern society is quite dynamic and characterized by a number of radical socio-economic changes (Omelchuk, 2022). This is due, among other things, to the global processes of integration that affect all spheres of life and activities of people. The accounting system, in particular financial accounting, has also recently been undergoing significant changes. This creates new challenges for the system, while a number of existing problems remain unresolved.

Thus, the study has two key directions: on the one hand, it is necessary to investigate which problems related to organizational, documentary, and/or legislative, informational, and other types of support remain unresolved today. On the other hand, it is advisable to identify new challenges for the financial accounting system, associated mainly with the emergence of new technologies, innovations, techniques, ways of organizing activities, globalization, etc.

### *Accounts receivable.*

As the first problematic issue, it is advisable to consider the problems associated with accounting and management of accounts receivable. Normal functioning of the enterprise at all stages of the production process depends, among other things, on the availability of reliable and complete information on accounts receivable. The amount of accounts receivable reflects the condition of settlements of the enterprise with debtors connected with the movement of financial flows. Comparing the share of accounts receivable in Ukrainian business entities with foreign ones, it can be noted that this indicator in Ukraine is at the level of more than 60 per cent, while in foreign entities it is about 20 per cent (Yaremenko, 2018). In Figure 1 it is possible to trace the dynamics of accounts receivable in Ukrainian enterprises.



**Figure 1. Dynamics of accounts receivable of Ukrainian enterprises.** (Source: State Statistics Service of Ukraine, 2022)

Figure 1 shows the upward trend in accounts receivable. This situation may be due to the following negative factors:

- slowing of capital turnover - this factor is accompanied by the withdrawal of funds from the turnover, which may cause the deterioration of the financial position of the enterprise and, in addition, reduces innovation activity;
- funds may depreciate over time, so failure to repay debts in due time may lead to significant losses;
- reduced liquidity due to the significant share of accounts receivable in assets (Yaremenko, 2018).

Yaremenko (2018) cites the following financial accounting problems associated with accounts receivable:

- imperfect legal and regulatory framework for accounts receivable accounting;
- uncertainty in distinguishing its types;
- inconsistency of the methods given in NP(S)BO 10 when using them in practice in the calculation of the volume of the reserve for bad debts;
- imperfection of the internal control system and receivables management policy;
- the lack of effective scientific and practical developments in accounting for receivables.

#### *Accounting for intangible assets.*

The initial accounting of intangible assets has a significant list of ways to maintain it, which makes it much more difficult to document them.

Yasyshena (2020) forms the following series of controversial issues related to intangible asset accounting that need to be addressed (Figure 2).

|   |   |
|---|---|
| Conflicting issues related to the accounting of intangible assets | allocation of the share of intangible assets in the process of business valuation                                       |
|   | contribution of intangible assets to the authorized capital   |
|   | determining the profitability of intangible assets in the future  |
|   | transformation of accounting and reporting information in terms of intangible assets in the formation of IFRS reporting |
|   | revaluation of intangible assets with zero residual value   |
|   | assessment of the rights of use of natural resources  |
|   | assessment of internal goodwill arising in the current activities of the enterprise                                     |
|   | determination of the impact of intangible assets on the market value of the enterprise                                  |

**Figure 2. Conflicting issues related to accounting for intangible assets.** Notes: IFRS - International Financial Reporting Standards. (Source: (Yasyshena, 2020))

#### *Harmonization of financial accounting according to IFRS.*

As noted above, in the process of globalization, Ukraine is facing such challenges as the need to bring national accounting standards in line with global ones. IFRS are similar to national standards but have a number of differences that should be taken into account by business entities in their transition to IFRS. These differences include:

- clear regulation of the actions of accountants;
- IFRS are more focused on users, and national standards - mainly on the requests of regulatory institutes;
- differences in valuation and disclosure of liabilities and other nuances (Matiukha & Mysaka, 2018).

#### *Problems of the mechanism for the organization of financial accounting.*

Bahrui (2019) summarizes the main problems of financial accounting organization as follows:

- inconsistency of national standards on IFRS;
- insufficient quality and openness of information for external users;
- imperfect legal and regulatory framework with regard to the taxation system and organizational aspects of financial accounting;
- regulation of financial accounting exclusively by the state;
- lack of established norms to regulate the behaviour of participants in the financial and economic activities of business entities.

### *Challenges and Opportunities of Financial Accounting in Today's Realities.*

The next stage of the study reveals, as noted above, the challenges that have arisen for financial accounting with the emergence of the latest technologies, methods, ways of accounting, etc. Together with certain threats and the problems they may entail, these challenges bring great opportunities for improvement, greater security, and faster record-keeping.

### *Outsourcing of financial accounting services.*

Outsourcing financial accounting services consist of providing accounting services by an outside company. The advantages of this method of financial accounting can include a significant reduction in the cost of financial accounting services, savings on the purchase of valuable accounting software, tax optimization due to the extensive experience of the outsourcing company with a number of other clients, reduced opportunities for various financial scams due to limited access to funds or other assets of the outsourcer, legal advice on financial accounting and reporting, digitalization of accounting, application of the latest technologies, etc. (Davydiuk & Lehotska, 2018).

In contrast to the advantages, Synytsia (2014) highlights the following disadvantages of outsourcing financial accounting services:

- concerns regarding the transfer of confidential information to third parties;
- lack of control over the generation and filing of reports;
- lack of certainty as to whether the professionals performing the financial accounting have a sufficient level of qualifications;
- risk of dishonest or unprofessional performance.

The researcher also notes that there are a number of factors hindering the development of outsourcing in Ukraine, including a lack of funds for investment in innovative management technologies, lack of experience in the management of business entities regarding the introduction of outsourcing and its services market, lack of appropriate regulatory mechanisms in the legislation and established procedures for contracting, which can lead to misunderstandings regarding the responsibilities of the parties to the contract.

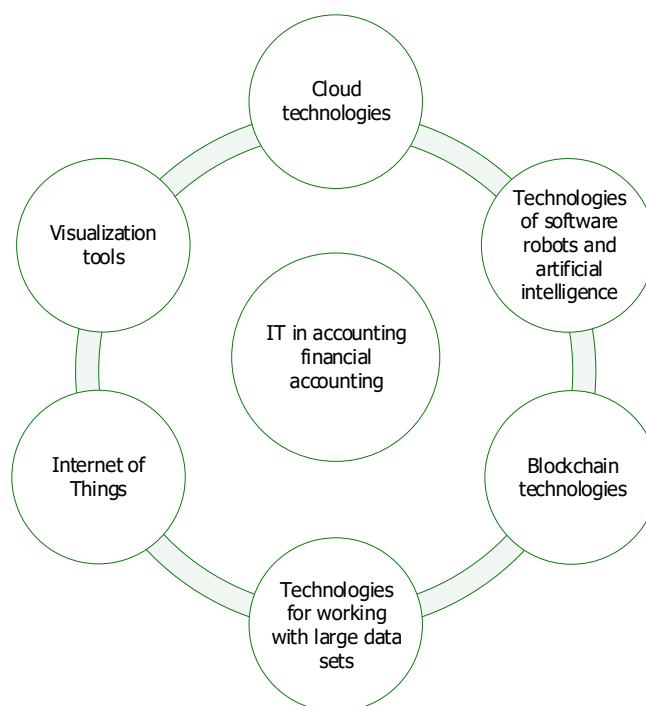
### *Digitalization in Financial Accounting.*

Digitalization is one of the most significant challenges for modern economic entities. The concept of development of the digital economy and society of Ukraine for 2018-2020 and the approval of the action plan for its implementation defines digitalization as saturation of the physical world with electronic digital devices, tools, systems and the establishment of electronic communication exchange between them, which actually allows the integral interaction of virtual and, that is, creates a cyber-physical space (Official web portal of the Parliament of Ukraine).

Representing an inevitable and non-alternative process, digitalization is often a decisive factor in whether a business will be successful or whether it will have to cease its activities. Business entities that are unable to adapt and implement the latest digital technologies into their activities are likely to be unable to compete in the market.

The pace of digital transformation in financial accounting also tends to accelerate, because the use of the latest information technology reveals a wide range of opportunities to solve existing problems, allows modernizing ways of operating with information, and increases the efficiency of financial accounting (Shendryhorenko & Liadska, 2020). Thus, in the context of determining the problems of financial accounting, it is appropriate to consider the latest innovative technologies that can be used in the process of its management and the controversial issues associated with their implementation.

Zolkover et al. (2020) note that the main problem of the introduction of digitalization in the Ukrainian economy as a whole is a lack of innovation with high innovation potential, as evidenced by the small share of total costs in GDP, the low cost of new developments with a large number of scientists in the regions of Ukraine. However, despite this, the latest technologies are gradually introduced in Ukrainian business entities. The main and most used technologies in financial accounting are the innovations shown in Figure 3.



**Figure 3. Information technologies in financial accounting.** (Source: summarized and compiled by the authors)

#### *Cloud technologies.*

Cloud technology is one of the main innovative tools that have recently begun to be used in financial accounting. More than half of business entities today already use cloud technology in their financial accounting. The essence of this technology is to store information in the cloud, to which users can have simultaneous access and view or edit it from virtually any part of the world. Among the advantages of cloud technology is the speed of introducing the cloud into a company's operations because it does not require downloading and installing additional software. This technology is especially convenient for business entities that have a large number of offices located in different geographic locations (Orlov, 2022).

Orlov (2022) identifies the following advantages of cloud technology specifically in accounting:

- real-time data analysis;
- filtering out irrelevant information;
- increasing the convenience of presenting information to the accountant;
- timely updating and refreshing of information;
- automation of calculations, reducing to a minimum the number of manual errors;
- ability to store large amounts of data in a convenient and much less valuable way;
- creating backup copies of information that protects information from loss.

#### *Artificial intelligence.*

In a manual or computerized accounting environment, it is difficult to avoid such phenomena as manual errors or data falsification, which will lead to the distortion of accounting information. In addition, the work of entering, collating, and analyzing financial accounting information is difficult, time-consuming, and inefficient. With intelligent software, the entry and analysis of accounting information can use a variety of processing methods, such as voice input, automatic scanning, and intelligent software processing. These methods avoid manual errors as much as possible and then reduce the level of distortion of accounting information, which helps ensure the authenticity and accuracy of accounting information. At the same time, the use of intelligent software can increase the speed of accounting information processing, which facilitates the automatic integration of accounting data. At the same time, it reduces the cumbersome process of manual input and analysis. All of this has greatly increased the efficiency of accounting work (Guo, 2019).



### *Blockchain technology.*

Spilnyk & Paliukh (2019) define blockchain technology as a distributed registry of information that contains data about all transactions made in a closed user system. Such information is a sequence of blocks (block, chain) containing records of transactions. A significant advantage of the technology is the impossibility of counterfeiting because each subsequent record confirms the existing chain. Another positive point can be defined as the distribution of information, which means that all users of the system are kept up-to-date because the data is automatically updated after each change. Blockchain technology has become in demand in the context of cryptocurrencies, but over time it has gained significance in its own right as a secure way to store information. Blockchain is potentially adaptable to any application.

Blockchain, as a decentralized accounting technology with the characteristics of transparency, security, consistency, and immutability, is in its experimental stage and has several problems to solve, including limited data processing capabilities, information privacy, and regulatory controversy. In the short term, public blockchain can be used as a platform for voluntary disclosure by companies. In the long term, the program can effectively reduce errors in disclosure and earnings management, improve the quality of accounting information and reduce information asymmetry (Yu et al., 2018).

### *Big Data.*

Big Data analysis or Big Data is another emerging trend in financial accounting. Big data is an in-demand technology in business and finance. Big Data is a significant amount of data of enormous size, which is virtually impossible to handle manually or using outdated tools. There are structured and unstructured elements within such data, making it increasingly difficult to process with traditional accounting technologies. Big Data can be divided into four areas: volume (a significant amount of information), variety (a wide range of data types), speed (speed of processing), and reliability (reliability of information) (Orlov, 2022).

Gao (2022) cites the following benefits of using big data in enterprises. In the context of the era of big data, the advancement of financial accounting informatization management can not only increase the efficiency of enterprises, but also provide an optimized level of financial management, and most importantly, maximize the economic benefits of enterprises. Big data itself has its own characteristics, such as that data is more complex, there are more types of data, and the value is relatively high. With Big Data technology, the management of enterprise financial accounting information can be made more scientific and efficient.

When Big Data is applied to enterprises, the role of the accountant in the enterprise is not diminished, but there is a need for specialists with the appropriate information processing skills. In addition, the main disadvantages of Big Data for the enterprise can include privacy issues, as well as problems related to the risk of cyberattacks. These problems can lead to the loss or unfavourable use of information (Orlov, 2022). The development and effective use of Big Data technology should, among other things, further optimize the goal of financial informatization management, strengthen the focus on building financial management informatization, create a system of information risk prevention, strengthen the software and hardware conditions for building informatization for the development of accounting information management (Gao, 2022).

### *Internet of Things or IoT.*

The Internet of Things is one of the most in-demand technologies used in financial accounting. IoT has a significant impact on the accounting process because it not only provides connectivity for people, but it also connects things, which means that all devices connected to the network can share information with each other. The Internet of Things can be called universal because it can be used in virtually any field of activity. IoT in financial accounting is used to provide communication between the links of the business process. Through the IoT, information can be transferred to other devices as quickly and securely as possible. An example would be tracking production inventory through the use of special chips that provide information on the exact location of any piece of inventory. The Internet of Things makes it possible to learn about the demand for a particular product, allows the accountant to always know exactly what in the activity needs to be corrected, and thus better make predictions regarding budget allocation in the future. In this way, IoT contributes to increased productivity, as well as positive customer attitudes. A major disadvantage of using the IoT includes the risk of cybersecurity breaches (Orlov, 2022). This risk can be mitigated by applying an appropriate cryptographic algorithm (Lehenchuk et al., 2021).

### *QR-codes.*

Researchers Spilnyk & Paliukh (2019) among prospective technologies applied to improve the financial accounting system highlight such a direction as the use of QR codes. Scientists note that one of the most important directions of the development of the digital economy is the use of contactless information identification technology. Such technologies may include plastic cards, biometric technologies, barcodes, voice input of information, machine vision, etc. Among other things, QR-coding can be referred to such technologies. This technology makes it much easier to send and receive any information which can be encoded and accessed quickly by scanning it with modern devices. QR codes on a business entity can be used to save information on product descriptions, customer contacts, messages, and e-mails, to track products, or to identify objects, etc. (Spilnyk & Paliukh, 2019).

### *Digital financial reporting.*

It is not an exaggeration to say that digital financial reporting is the most used technology by entities to improve their financial accounting system. Although it is not new, it must be mentioned in the context of its impact on the accounting system when digital reporting first appeared on business entities. Its benefits include rapid reporting, automation of financial reporting, ease of searching for reports online, simplified information handling, increased control, etc. (Spilnyk & Paliukh, 2019).

Consequently, the study characterized the main problems in financial accounting in business entities, as well as new challenges for the accounting system. It is determined that the new challenges, particularly innovative technologies, contain a wide range of opportunities, but also have some drawbacks. The next unit contains an analysis of the results obtained in the article and compares them with the conclusions of other researchers, in particular regarding ways to optimize the financial accounting system.

## **DISCUSSION**

The outlined problems of financial accounting need to find ways to solve or minimize them. As found in the article, a number of problems can be eliminated by introducing the latest tools into the accounting system. During such a process, a skilled and balanced approach is important, because the inexperienced implementation of new technologies can entail a number of new problems.

In addition to new tools, researchers also highlight a number of suggestions for improvement of a more general nature. According to the author, an experienced combination of such general recommendations with the introduction of the latest technology can solve a number of problems. So, Bessonova (2021) singles out the following directions of improvement of the organization of accounting in a business entity: improvement of the quality of information preparation, harmonization of national standards with IFRS, elimination of institutional contradictions between these standards, strengthening of quality control of reporting, ensuring an appropriate level of qualification of employees, in particular about awareness of IFRS. According to the author, the areas of improvement related to the harmonization of national standards with IFRS should be implemented mainly at the state level. Other directions can be implemented, among other things, through the introduction of the latest tools.

Bahrii (2019), in addition to the already noted measures to improve the financial accounting system, also highlights the need to increase the transparency and accessibility of financial information by the state, introduce the participation of representatives of ministries and accounting organizations in regulatory bodies on a legislative basis in order to expand the subjects of methodological influence. on accounting activities, the introduction of modern technologies to create electronic document management, the use of international experience in the implementation of Thus the researcher, as in the author's article, emphasizes the need for both "traditional" measures of improvement, in particular those that can only be introduced by the state, and the newest, involving the use of innovation. However, unlike the author's study, Bagrii notes the need to adapt the international experience to national realities. This aspect was not addressed in the article, but it raises interest in solving the problem of harmonization of national standards with IFRS. In addition, the experience of other countries may be useful in applying the latest technologies. Thus, the study of foreign experience should be the direction of further development and research.



## CONCLUSIONS

The study conducted in the article allows us to argue that the system of financial accounting today has a number of problems that need to be solved. The article divides these problems into "traditional" - that is, existing for a long time and related to the imperfection of the organization, the legislative framework with regard to financial accounting, etc., and new challenges - problems that may affect the organization of accounting due to the need to introduce the latest technologies.

The study offers a detailed and comprehensive consideration of these problems in the context of the following areas: general "traditional" problems of the financial accounting system, narrowly focused "traditional" problems (such as problems of accounting for receivables, intangible assets), as well as problems that may arise from the implementation of digitalization in general and with the use of certain tools. Such tools include blockchain technology, cloud computing, big data, artificial intelligence, QR codes, etc.

The direction of further research may be to study the experience of other countries on the harmonization of IFRS with national accounting standards and the use of the latest technologies, as well as finding ways to adapt this experience to the Ukrainian reality.

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## ПРОБЛЕМИ ОРГАНІЗАЦІЇ ТА ВЕДЕННЯ ФІНАНСОВОГО ОБЛІКУ В УМОВАХ ІМПЛЕМЕНТАЦІЇ НОВІТНІХ МЕТОДІВ ТА ІНСТРУМЕНТІВ

Актуальність теми дослідження пов'язана з появою ряду нових викликів для системи бухгалтерського фінансового обліку поряд із невирішеними проблемами, що існують уже тривалий час. Метою дослідження є вивчення існуючих проблем бухгалтерського фінансового обліку, а також окреслення нових викликів сучасності, що несуть і загрози, і можливості. У дослідженні використано такі наукові методи: аналіз і синтез, узагальнення, метод установлення причинно-наслідкових зв'язків, метод економіко-статистичного аналізу, графічні методи. У результаті проведеного дослідження визначено ряд проблем, які було визначено як «традиційні», тобто такі, що існують тривалий час, а також групу проблем, які охарактеризовані як «нові виклики», що пов'язані здебільшого з появою інноваційних інструментів обліку. «Традиційні» проблеми розглянуто загалом та в розрізі окремих напрямів. Характеристика нових викликів полягає в розкритті найбільш популярних на сьогодні новітніх інструментів обліку, а також у характеристиці ризиків, пов'язаних із їх застосуванням. У підсумку дослідження зазначено, що частина існуючих проблем бухгалтерського фінансового обліку має бути вирішена на державному рівні шляхом унесення змін до законодавчої бази. Інша частина проблем може бути розв'язана через запровадження новітніх технологій. Наголошено, що неефективне та невідповідне застосування нових технологій може призвести не до покращення організації бухгалтерського обліку, а до появи нових проблем. Напрямом подальших досліджень може бути вивчення досвіду інших країн

щодо гармонізації МСФЗ з національними стандартами звітності та використання новітніх технологій, а також пошук шляхів адаптації цього досвіду до українських реалій.

**Ключові слова:** бухгалтерський фінансовий облік, цифровізація, новітні технології, блокчейн, великі дані, хмарні технології, штучний інтелект

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