



RESEARCH ARTICLE

Assessing the Intentions to Adopt Cloud Accounting in Medium Msmes in Greater Jakarta

Luthfiyyah Fatima Kusumaning Putri^{1*}, Zahra Yashira², Lusianah, S. E., M. Ak.³

^{1,2,3} Student, Bina Nusantara University, Department of Accounting, School of Accounting, Indonesia

| ARTICLE INFO | ABSTRACT |
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| Received: Apr 29, 2024 | <p>The research objective of this study is to determine the factors that determine the acceptance of Cloud Accounting by Micro, Small and Medium Enterprises (MSMEs) in the Greater Jakarta area. By applying primary data research methods using quantitative variables relevant to current behavior regarding cloud accounting adoption among MSMEs in the Greater Jakarta area, this study uncovers the knowledge, financial, and legal implications of behavior towards cloud accounting usage. Although MSMEs are smaller in size and handle fewer logistical issues compared to large enterprises, they are a good platform for adopting Cloud Accounting by minimizing the complexity of the computing environment. Cloud Accounting has the advantage of flexibility and efficiency over conventional systems, but there are obstacles in its application based on knowledge, financial, and legal factors. The findings of this research indicate that Cloud Accounting should be promoted and expanded to enhance the performance of MSMEs in the international market. Furthermore, the need for additional and more comprehensive levels of information, which makes users' knowledge less uncertain, is required to increase intention towards the Cloud Accounting.</p> |
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| Keywords | |
| Cloud accounting | |
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| *Corresponding Author: | |
| luthfiyyah.putri@binus.ac.id | |

INTRODUCTION

Information and Communication Technology (ICT) has received a lot of interest all over the world and across all levels of businesses including the small and medium scale enterprises in relation to the dynamics and challenges that have emerged in businesses [1], [2], [3]. The role of SMEs is well acknowledged globally, as they are identified as a key source that can enhance a country's economic status, competition and innovativeness [4], [5]. Moreover, the sector is comprised of micro, small, and medium enterprises, and it contributes about 61% of GDP or about IDR 9,580 trillion and contributes to around 97% of the total number of the manpower. Based on reference from the Ministry of Cooperatives and SMEs, there are 65 types of cooperate and SMEs currently operating in Indonesia. Indonesia has 65.5 million MSMEs, which represent 99 percent of total business entities (Coordinating Ministry for Economic Affairs of Indonesia, 2023).

In essence, SMEs should try to get involved in various activities that will ensure that they are able to satisfy IT department needs [6]. On the one hand, SMEs struggle with fundamental issues related to logistics, having a smaller number of employees, and less money to spend than large business giants [3], [7]. On the other hand, SMEs face less complicated computing environments, but they are under similar pressure to meet demands as primary enterprises [8]. Therefore, in the overall process of

managing and supervising cost reduction of production and material procurement, and inventory and resource utilization targets, SMEs need to raise their service standards. Thus, the use of information technology can enable firms to improve their capability to compete in the market place. This utilization not only improves the company's operation and agility but also becomes the commercial value for improving the competitiveness in the global market.

Accounting is an essential determinant of the growth and failures of organizations, big and small. As a result, there has emerged accounting software in order to help the businesses with making necessary financial order [9]. They are contemporary gadgets that act as mechanism to gather, store, retrieve and analyze accounting and financial information to support management decision making processes [10], [11]. They also encourage strong integration with other functional areas in the organization. The proliferation of studies about SMEs has unveiled the importance of information technology in business management [12], [13]. Hence the criticality of the need for SMEs to employ proper account systems in order to gain best results in competency and efficiency. Cloud accounting also known as Internet accounting, SaaS-based accounting, Hosted accounting, Web-enabled or online accounting, Real-time accounting and On-demand accounting offers a paradigm shift to conventional physical accounting in several ways, ways being the type of license acquired (lease-purchase), the location of the program (cloud-based, or on user's premises) and the nature and grounds of maintenance and support [14].

Traditionally, there were only a few software solutions that business organizations could put in their servers and end-user machines to use for accounting purposes [15]. However, implementing conventional accounting systems has some drawbacks, which are as follows: The requirement to install software packages and licensing costs are steep [16]. The following are among the reasons why SMEs consider such accounting packages too complex to manage due to structural constraints: Costs associated with hardware and IT maintenance; A lack of adequate or well-developed IT structure and skills required in order to fully exploit the functionalities of accounting systems and likewise minimize IT costs within any enterprise [17]. On the other hand, the way of introducing necessary premises in an efficient and effective manner has identified as a more viable course of action on the notion of AIS than any other methodology adopted in the past [18].

Conversely, cloud accounting provides accounting services with no prescribed time allowing many users to access them from anywhere at any given time through the vendor applications that are cloud based [14]. Cloud computing alongside with AI, big data analytics, and blockchain has greatly impacted the accounting process as well as the businesses in the recent years [19], [20].

Findings of previous research reveal that the diffusion of IT in MSMEs is faced by various internal and external factors. Internally, it involves; The owner-manager traits, Negative attitude of users towards change, Lack of technological capital, Size of business [21], [22]. Externally, complicated laws, regulations, social, cultural, and economic barriers also undermine this obstacle. Besides, the absence of IT planning and insufficient IT know-how are stated to be the key factors leading to SMEs' failure [23]. SMEs also do not have a well-defined meaning across all the countries but the following elements have been proposed: Small size, few resources, simple organizational structure and owner-dependency [24], [25]. In general, MSMEs are often established by a sole trader who makes many decisions, including investment and liability as a continuous process [26], [27].

Below are the reasons why many MSMEs are yet to adopt cloud accounting in Indonesia: Due to the lack of knowledge and digital literacy, they fail to comprehend the understanding of this technology. Lack of funds is also an issue, since initially significant amounts are deemed too expensive. These challenges are compounded by unequal digital access and the absence of a skilled human resource base. Thirdly, knowledge uncertainty regarding the risks and returns of new technologies hinders MSMEs' decision making. A number of challenges exist in the form of having to overcome complex logistical and regulatory systems and having a rigid conservative mentality that does not like change.

To counter this, education, training and technical support from the government and the private sector are required.

1. LITERATURE REVIEW

2.1 TAM and TOE

Integrating TAM with the TOE framework provides a strong foundation for measuring the predispositions toward the use of cloud-based accounting systems by medium-sized SMEs in the Greater Jakarta region. TAM is known globally as an instrument for analysing the process of absorption and adoption of information technology, while TOE provides an overall view of the factors that affect the adoption of new technologies. TAM is also used as a common framework to understand the evolution of IT and its adoption. It measures user attitudes towards IT and perception of the usefulness of IT in tasks [28], and spells out the factors that influence users' acceptance of various end-user computing technologies [29]. TAM aims at explaining the relationship between the extent to which individuals have adapted to use technology and; consequently, their attitudes towards the use of technology [30]. According to [31], an extension of the TAM incorporating a set of TOE variables is relevant for analyzing the adoption of cloud computing. It is for this reason that Tornatzky and Fleischer developed the TOE model which provided an integrated approach of adopting emerging information technologies as viewed by [32]. The TOE framework has been applied to elaborate the implementation of new technologies in distinct contexts including cloud computing [33], [34], [35], [36]. By integrating these two dual methodologies, scholars can build appropriate hypotheses to identify key variables affecting the adoption decisions and formulate appropriate interventions to foster the adoption of cloud-based accounting systems in these MSMEs.

2.2 Adopt Cloud Accounting

The emergent nature and the growing awareness to engage with new IS architectures and voucher infrastructures have shifted to become a key focus for organizations [37]. Cloud computing offers web services whereby computing resources are available through the internet [38], making the companies invest funds in creating platforms on cloud computing. Thus the opportunity of cloud computing the prospects suggest that not all enterprise are making a beeline to embrace cloud options [36]. According to [39], the three most important requirements for the adoption of cloud computing were defined in relation to technology, organization, and environment. Previous studies have approached the CC adoption from the angel of SMEs [33], [40], [41] and from the industry angle including manufacturing and service industry [36], medical service [35], and educational service Research has suggested that there As mentioned before, no previous IS defines the implementation process of cloud computing, making it easy for the SMEs [42]. Another significant characteristic of cloud accounting as a type of accounting is the fact that it is quite different from other traditional accounting practices. Most other conventional accounting packages need a hard disk installation where the application software and the financial data for working operations are stored, which would not have allowed full mobility of the application or the capability of the application to be accessed from any place or any device through a web browser. Cloud accounting on the other hand uses a web-based server where the end users are allowed to access the financial information of an organization through a browser regardless of the device used (The tools do not have to be installed on the end-user device). As for data renewal, conventional systems renew through another medium while cloud accounting has the feature of backup and renewable data.

2.3 Perceived Usefulness

The gains that a company makes from deploying the cloud computing element are termed the system usability hence includes aspects such as mobility, minimized costs of computing, facility of installation and maintenance, and efficiency in data analysis across the internet as postulated by [43]. According to the definition given by [44], PU refers to the perceptions users have regarding the

likelihood or potential of a specific system to improve the performances of their workers, Technological improvements are perceived to improve work productivity. As such, when people have a positive view of a certain system and realize that their job performance has increased to a certain standard, it can be considered that this system has a more positive and beneficial effect, thus resulting in a shift to a favorable attitude. Mawhinney and Lederer have established perceived usefulness of a system with user satisfaction. Past literature has established that PU has a significant effect on the intention to use the system [45], [46], especially in a Cloud environment [47], and that its impact is also to increase the willingness [47], [48]. Hypotheses of previous studies showed an important role in intentions and behavioral reactions, thus reporting positive relationships between attitude and intentions [49].

H 1: Perceived Usefulness has a significant and positive impact on Intention to Adopt Cloud Accounting.

2.4 Perceived Ease of Use

PEOU is defined as the extent to which an individual thinks using a certain system will require lesser amount of effort and energy [50]. It refers to the level at which an innovation is seen as easy to understand, master, and implement. PEOU measures the ease with which the users of a certain system can interact with it. Also, it evaluates the degree of clarity and simplicity of implementing and utilizing any change or improvement. The following has been identified as one of the major issues affecting companies that are adopting the cloud computing technology; Usability. Moreover, the previous research has suggested that one of the factors affecting the system adoption is the show of user-friendliness [45], including within the framework of cloud computing [47].

H 2: Perceived Ease of Use has a significant and positive impact on Intention to Adopt Cloud Accounting.

2.5 Security Concern

In other words, security concerns are the extent to which individuals have fear or concerns over their interactions and data communication on any online platform. Security risks such as data interception, viruses, and hacking have been described as major empirical concerns affecting OBPs [51], [52], [53], [54]. Security concerns regarding cloud computing have been the subject of studies among SMEs [36], [54], [55], [56], [57]. Based on the findings of [58], it was found that security issues could act as barriers and prolong the implementation of e-commerce in business. Among the security aspects that determine if SMEs will adopt cloud accounting or not, the security of their data while using the technology is an important factor. This might negatively impact the utility of cloud accounting for SMEs due to perceived security risks of data hosted on clouds. Therefore, cloud accounting service providers need to guarantee that the necessary data protection is in place and give customers a proper understanding of security management [59]. Barriers to the use of cloud accounting, particularly among SMEs, are strongly associated with security concerns. To increase the adoption levels service providers need to incorporate adequate data protection methods, ensure that SMEs have adequate knowledge on the security measures being undertaken and also promote clarity regarding their activities.

H3: Security Concern has a significant and positive impact on Intention to Adopt Cloud Accounting.

2.6 Competitive Intensity

This type of pressure refers to the extent of competitive pressure that organizations experience from their counterparts to implement the adoption and deployment of business innovations [60], [61]. In

detail, the implementation of C-ACC can help businesses improve their market prospects, production capacity, organizational performance, and rivalry capability [62], [63]. Firms that are moderately competitive are likely to implement cloud-based systems. This is because the adoption of new technologies by organizations is aimed at increasing their competitiveness and the subsequent utilization of SME technology available in the market [64]. Studies that have explored the role of competitive intent on new technology adoption have pointed to the importance of this factor in the literature [65] when seeking to enhance the levels of adoption intention for C-ACC among SMEs. Industry pressures may very powerfully influence the extent to which SMEs embrace the use of cloud accounting. Small and medium enterprises (SMEs) need to become ever more efficient and effective in the current highly competitive environment. Along this line, cloud accounting appears to be a viable solution to enabling and facilitating the efficient controlling of financial information by SMEs. As such, SMEs have to apply complex solutions such as cloud accounting for the company's elevation. With cloud accounting, SMEs can get up-to-date financial information, create accurate and detailed financial statements, and implement efficient strategies for accounting.

H 4: Competitive Intensity has a significant and positive impact on Intention to Adopt Cloud Accounting.

2.7 Perceived Knowledge Uncertainty

Among other findings, [66] demonstrated that threats in knowledge can affect decision making and people act more conservatively when threatened. Perceived Knowledge Uncertainty indicates a lack of understanding about a particular technology that may lead to undesirable outcomes. Additionally, related changes and usage decisions may carry unforeseen risks. Some researchers see uncertain knowledge as a major obstacle to adopting innovations [61], [67]. Previous related research on technology always indicate that Perceived Knowledge Uncertainty is another factor experienced in uncertain environments. However, in a state of greater uncertainty, responsibility increases as there may be a greater need for altering the business strategies. [68] opined that volatility drives the need for innovation which makes businesses be more receptive to innovate. Thus, the business world should search for more advice and information.

Vagueness might suggest that a lack of familiarity with a specific type of technology might result in the generation of unanticipated outcomes. Hence, the related changes or decisions taken may be having one or the other threat. Premises 2 suggests that the adoption of new technology implicitly carries higher levels because the existence of new innovations can create Knowledge Uncertainty, which might contain cheaper, better, or more appropriate solutions. Therefore managers or decision makers could delay their decision to adopt the technology for some time or even wait for one of their key employees to adopt and use the technology before they can proceed to make their decision. SMEs in particular face certain limitations that can make a misjudgment critical, and the business may not have the time or money to learn what will assist with sorting through technology solutions. Thus, if there are many options for innovation when faced with Perceived Knowledge Uncertainty, SMEs will merely persist with continuing the implementation of innovations to observe what will occur. Hence, based on the above discussion, it can be argued that the more knowledge-poor the environment is, the more SMEs will concentrate on the currently existing technologies for increased efficiency as opposed to taking risks and deciding to adopt innovations.

H 5: The Perceived Knowledge Uncertainty has negative influence on the intention to adopt cloud accounting.

2.8 Supplier Computing Support

Another factor that contributes to the use of cloud computing services is the supplier support in delivering the same services to consumers including extended updates assistance in emergencies, maintenance, troubleshooting, and user training services [69], [70]. Supplier support is the key to the

implementation of cloud-based technology as it is evident that supplier relationships play a critical role in the acceptance or adoption of systems in organizations [71], [72]. Moreover, robust suppliers can leverage IT or IS approaches to incentivize trading partners towards embracing new innovations and adopting them [73]. Under these conditions, businesses is willing to accept technology with the supplier being knowledgeable [74], [75]. According to [76], [77], supplier computing support of cloud services commonly includes training, marketing, support, technical customer service, and troubleshooting. By explaining the value of activities carried out by suppliers (communication and targeting), the perceived risk by potential customers may be reduced. To avoid losing data, service providers should come up with support agreements and make constant systematic checkups and repairs by operating a help center that operates for 24 hours. [78] writes that a competent cloud-computing IS provider assumes the training role within the implementation phase and shares positive experiences for the utilisation and management of cloud-computing services. A study by [79] suggest that measures such as trust building and effective communication can help reduce the perceived risk among the target consumers. In addition, [80] want knowledge transfer and support during the cloud implementation stage; the development of cooperative, trustworthy, and credible cloud partnerships.

H 6: Supplier Computing Support has a significant and positive impact on Intention to Adopt Cloud Accounting.

2.9 Framework

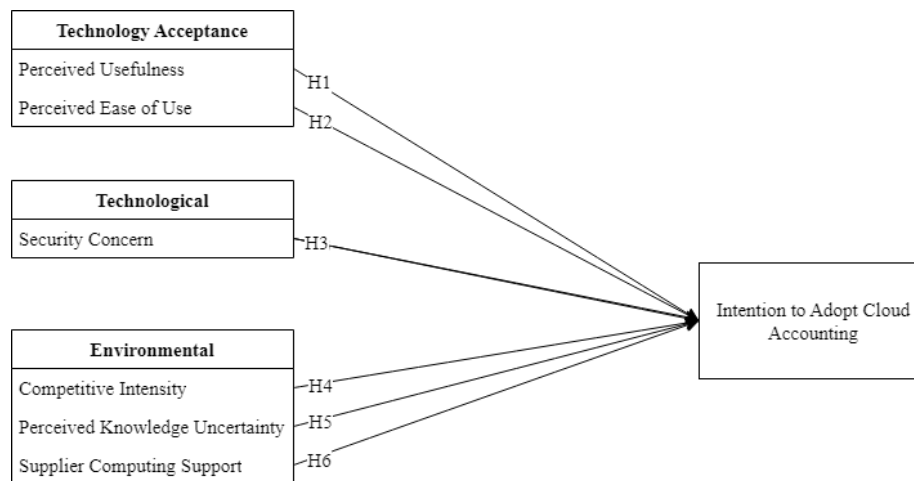


Figure 1: Framework Proposed

2. RESEARCH METHODS

This study utilized quantitative methods, collecting primary data via an online GoogleForm survey and reached 502 participants within the MSME business population in the Greater Jakarta area (Jakarta, Bogor, Depok, Tangerang, and Bekasi). It employed purposive random sampling to understand management attitudes towards cloud accounting. Reflecting the approach of [31], the survey considered upper and middle management employees as organizational agents for cloud accounting adoption, promoting acceptance as suggested by [81]. Survey was conducted between April and May 2024, the survey data were analyzed using SmartPLS software and PLS-SEM, with responses measured on a 6-point Likert scale, namely a scale of 1 (strongly disagree) to 6 (strongly agree) to allow respondents to express their level of agreement or disagreement with the statement. From the study conducted by [82], it was revealed that, the 6-point Likert scales give higher discrimination and reliability values than the 5-point Likert scales.

3. RESULTS AND DISCUSSION

Out of the initial 502 respondents, 288 were filtered based on criteria including education level (at least Bachelor's degree), positions (business owners and managers), company domicile (Greater Jakarta), annual turnover (2.5 billion to 50 billion rupiah), and non-usage of Cloud Accounting software. Validity checks using SmartPLS software were conducted to ensure data accuracy, resulting in the retention of 273 records after addressing structural issues and eliminating invalid entries. The data collected was considered sufficient as a minimum sample for PLS, following the guideline of ten times the inner model paths directed to the dependent variable [83]. With six inner model paths in this study, a minimum of 60 responses would have been adequate.

Table 1: Respondents Data

| Aspect | Data |
|----------------------|----------------|
| 1. Gender | |
| - Male | - 173 (63.37%) |
| - Female | - 100 (36.63%) |
| 2. Age | |
| - 17 – 27 | - 5 (1.83%) |
| - 28 – 43 | - 203 (74.36%) |
| - 44 – 59 | - 59 (21.61%) |
| - 60 – 69 | - 6 (2.20%) |
| 3. Education level | |
| - Bachelor's Degree | - 231 (84.62%) |
| - Magister's Degree | - 40 (14.65%) |
| - Doctor's Degree | - 2 (0.73%) |
| 4. Position | |
| - Business owner | - 176 (64.47%) |
| - Manager | - 97 (35.53%) |
| 5. Length of service | |
| - 1 – 5 years | - 7 (2.56%) |
| - 6 – 10 years | - 245 (89.74%) |
| - More than 10 years | - 21 (7.69%) |
| 6. Company domicile | |
| - Jakarta | - 128 (46.89%) |
| - Bogor | - 50 (18.32%) |
| - Depok | - 25 (9.16%) |
| - Tangerang | - 55 (20.15%) |
| - Bekasi | - 15 (5.49%) |

| | |
|---|---------------|
| 7. Type of business industry | - 51 (18.68%) |
| - Food and beverage | - 32 (11.72%) |
| - Pharmaceutical | - 25 (9.16%) |
| - Chemical | - 1 (0.37%) |
| - Metal and machinery | - 2 (0.73%) |
| - Textile and clothing | - 64 (23.44%) |
| - Automotive | - 97 (35.53%) |
| - Electronics | - 1 (0.37%) |
| - Information Technology (IT) | |
| 8. Company turnover | |
| - More than 2.5 billion - 50 billion rupiah | - 273 (100%) |

The results of the distribution of respondents in this study indicated that the respondents are mostly male (63,4%), aged between 28-43 years old (74,4%) and have education level at least S1 or equivalent (84,6%). Majority of the respondents were managers (64.5%) and had been working for 6-10 years (89.7%). Based on the domicile of the companies are based in Jakarta (46.9%) and companies in Tangerang (20.1%), while in Bogor (18.3%). By industry type, the largest proportion of the respondents are from the electronics industry (35.5%), automobile industry (23.4%), and food and beverage industries (18.7%). This data demonstrates that most of the respondents are in the engaging working age group, having high educational levels, and extensive work experience, with a diverse industrial background, predominantly in electronics, automotive, and food & beverages industries.

4.1 Indicator and Construct Validity

After providing the information on the frequency distribution of the respondents, the next step in this study is to analyze the data using the SEM PLS method with the help of the SmartPLS software. There are two major steps involved in this analysis, which are the outer model and inner model. While the outer model aims at verifying the validity and reliability of the indicators which make up the research constructs the inner model aims at assessing the relationship between the constructs and the testing of the hypothesis developed. It is expected that this analysis will provide insights into the factors that determine the intention of adopting cloud accounting in the context of medium-sized MSMEs in the Greater Jakarta area. The loading factor and AVE values for each indicator can be seen in the table below:

Table 2: Convergent Validity

| Latent Variables | Indicators | Outer Loading | Composite Realibility | AVE |
|-------------------------------------|------------|---------------|-----------------------|-------|
| Attention to Adopt Cloud Accounting | ACA1 | 0,643 | 0,875 | 0,706 |
| | ACA2 | 0,924 | | |
| | ACA3 | 0,923 | | |
| Perceived Usefulness | PU1 | 0,899 | 0,921 | 0,796 |
| | PU2 | 0,887 | | |
| | PU3 | 0,890 | | |
| | PEOU1 | 0,904 | 0,942 | 0,802 |

| | | | | |
|---------------------------------|-------|-------|-------|-------|
| Perceived Ease of Use | PEOU2 | 0,884 | 0,918 | 0,789 |
| | PEOU3 | 0,895 | | |
| | PEOU4 | 0,899 | | |
| Security Concern | SC1 | 0,894 | 0,920 | 0,851 |
| | SC2 | 0,890 | | |
| | SC3 | 0,881 | | |
| Competitive Intensity | CI1 | 0,929 | 0,930 | 0,816 |
| | CI2 | 0,916 | | |
| Perceived Knowledge Uncertainty | PKU1 | 0,907 | 0,929 | 0,814 |
| | PKU2 | 0,906 | | |
| | PKU3 | 0,897 | | |
| Supplier Computing Support | SCS1 | 0,906 | 0,929 | 0,814 |
| | SCS2 | 0,904 | | |
| | SCS3 | 0,896 | | |

According to [84] states that when all the loading values are more than 0.5. The obtained analysis results point out the fact that the loading factor value in this study is less than the recommended limit, being equal to 0.5, which confirms that the indicators selected have convergent validity measures as well. Further to this, reliability according to [84] defines reliability as a measure of the validity of a questionnaire tool which acts as a signal of a variable/construct. [85] said that if a variable tested has Cronbach's Alpha (α) > 60% (0,60) then that variable is considered reliable. On the other hand if The Cronbach's Alpha (α) < 60% (0.60) then the particular variable can be described as unreliable.

The results of employing convergent validity indicate that all the above-said constructs satisfy the convergent validity test. According to the tested outer loading all indicators are grater 0.6 which points to a fairly high level of endorsement from the respondents to items on the constructs that make up the scales. In other words, the CR values should be greater than 0.7 and AVE greater than 0.5 on each construct represent good convergent validity to be used in further analysis.

4.2 Discriminant Validity Analysis

Discriminant validity is applied to confirm to which degree a measuring instrument measures the specific construct being measured, and not any other construct [84]. [86] notes that discriminant validity of the model is claimed to be high if the AVE square root of the construct is higher than the correlation between constructs of the model. The following are the results of discriminant validity based on Fornell and Larcker:

Table 3: Discriminant Validity

| | ACA | CI | PEOU | PKU | PU | SC | SCS |
|------|-------|-------|-------|-------|-------|----|-----|
| ACA | 0,84 | | | | | | |
| CI | 0,647 | 0,923 | | | | | |
| PEOU | 0,282 | 0,092 | 0,895 | | | | |
| PKU | 0,593 | 0,796 | - | 0,903 | | | |
| PU | 0,617 | 0,832 | 0,123 | 0,834 | 0,892 | | |

| | | | | | | | |
|-----|-------|-------|-------|-------|-------|-------|-------|
| SC | 0,632 | 0,847 | 0,047 | 0,86 | 0,869 | 0,888 | |
| SCS | 0,637 | 0,863 | 0,086 | 0,827 | 0,881 | 0,884 | 0,902 |

Regarding discriminant validity of the constructs, discriminant validity analysis using Fornell and Larcker criteria proves that all the outlined constructs possess sufficient discriminant validity. The diagonal value (AVE root) in the table is larger than the value across the other constructions. For instance, for the Intention to Adopt Cloud Accounting construct, the root AVE is recorded as 0.84, which is higher than that found in relationships between other constructs. For instance, Competitive Intensity with a coefficient of 0.647 and Perceived Ease Of Use with 0.282. Similarly, for the Competitive Intensive construct (0.923) is also greater than the correlations with other constructs. These outcomes signify that each figure has a higher correlation with its own items than with other figures which implies that the constructs measured are indeed different from each other and can be used for further analysis.

4.3 Proposed Hypotheses Testing

Table 4: R-Square

| | Original sample (O) | Sample mean (M) | Bias | 5,00% | 95,00% |
|-----|---------------------|-----------------|------|-------|--------|
| ACA | 0,497 | 0,507 | 0,01 | 0,41 | 0,561 |

Assessment of the PLS structural model starts with examination of the R-square of every dependent latent construct. The R-square estimate using PLS is as shown in table 4. R Square is analysed on the construct or endogenous variable in which it works as the coefficient of determination for the construct or endogenous variable [87], posited that an R-Square of 0.75 means a high level of power, while 0.50 can be interpreted as moderate level of power, and 0.25 is consequently interpreted as low power in the context of using statistical analysis.

The findings from the R-square analysis reveal that the value of R-square for the Intention to Adopt Cloud Accounting construct is 0.497, which actually make 49.7% variation in the dependent variable that can be accounted for by the model. The mean sample value is equal to 0.507 with a bias of 0.01. The 90% confidence interval for the R-square value falls between 0.41 to 0.561. This implies that the model is somewhat useful in predicting cloud accounting adoption intention only for medium sized MSMEs in the Greater Jakarta area.

Table 5: Hypotheses Testing Result

| Hypothesis | Path | St. Dev. | t-values | p-values | Decision |
|------------|-------------|----------|----------|----------|----------|
| H1 | PU -> ACA | 0,097 | 0,305 | 0,380 | Rejected |
| H2 | PEOU -> ACA | 0,039 | 6,328 | 0,000 | Accepted |
| H3 | SC -> ACA | 0,111 | 1,445 | 0,074 | Rejected |
| H4 | CI -> ACA | 0,083 | 3,164 | 0,001 | Accepted |

| | | | | | |
|----|----------------|-------|-------|-------|----------|
| H5 | PKU - > ACA | 0,081 | 2,04 | 0,021 | Accepted |
| H6 | SCS -> ACA | 0,106 | 1,285 | 0,099 | Rejected |

On the structure relationship model, the process of testing them involves explaining the relationship of the variables in the study. Table 5 displayed the test of the structural model by testing through the PLS software. The path coefficient or inner model value indicates the level of significance in hypothesis testing. In the case of a two-tailed hypothesis, the T-statistic score or value, must be 1.96. However, hypothesis testing is carried out at a significance level of 5% (p-value < 0.05). This t-statistic value is obtained through the bootstrapping process [88].

4.4 DISCUSSION

The results of testing the first hypothesis that Perceived Usefulness (PU) had an effect on Intention to adopt Cloud Accounting (ACA) where PU had a coefficient value of 0.097, p-values of 0.380, and the t-statistics of 0.305. The p-value of 0.380 > 0.05 and the t-statistic value of 0.305 is less than t-table of 1.657. According to these findings, it is clear that Perceived Usefulness (PU) is not significantly related to Intention to Adopt Cloud Accounting (ACA). According to the Technology Acceptance Model (TAM), Perceived Usefulness is one of the determinants to the use of a new technology [50]. However, in the context of cloud accounting adoption, some studies show the following different results. [16] affirm that several perceived advantages claimed of cloud accounting are not directly perceived by the users particularly in the SMEs reducing the impact of PU on adoption intention. Moreover, [90] also supported the idea by emphasizing that technology vision and organizational sophistication are more influential than PU for the adoption of cloud accounting among SMEs.

The results of testing the second hypothesis, according to which Perceived Ease of Use (PEOU) has a positive effect on the intention to adopt cloud accounting, indicate an estimate of 0.039 with an observed significance level of 0.000, with t-statistic of 6.328. The p-values of 0.000 are less than 0.05 and a t-statistic value of 6.328 is greater than the t-table of 1.657. Based on these findings, it can be concluded that PEOU has a positive influence on ACA among SMEs. The Technology Acceptance Model which states that Perceived Ease of Use is one of the significant determinants of adopting new technology [50]. In the study conducted by [90] results reveal that ease of use and organizational readiness can have a significant impact on the use of cloud accounting in SMEs. Therefore, these findings support existing theory and past studies indicating that ease of use is a factor affecting the decision of firms to adopt cloud accounting technology. Regarding the second question, this element not only affects the process of adoption, but also makes users trust and use this new technology.

The findings of testing the third hypothesis, Security Concern (SC) has a positive impact on Intention to Adopt Cloud Accounting (ACA) with the coefficient value of 0.111, p-values of 0.074, and t-statistics of 1.445. The p-value of 0.074 is greater than 0.05 and the t-statistic value of 1.445 is smaller than the t-table of 1.657. This means that Security Concern (SC) does not influence Intention to Adopt Cloud Accounting (ACA) in any way. Some researches show that security issues are among the main reasons which may prevent the use of cloud accounting technology. For instance, [91] established that while security factors are seen to affect the adoption of cloud accounting, they are not very influential enough to discourage intentions to adopt cloud accounting where other features such as efficiency and cost reduction features dominate. Therefore, while this study concurs with earlier authors that security issues are concerns in cloud accounting, the findings of this study imply that, in

some contexts, such concerns are not critical enough to lower adoption intentions if other perceived benefits from this technology are deemed to be more important.

The findings when hypotheses four, which posits that there is a significant relationship between Competitive Intensity (CI) and ACA, actually posit for a coefficient value of 0.083. The p-value of 0.001 is less than 0.05 and the t-statistic value of 3.164 is greater than the t-table of 1.657. CI these results suggest that has a positive and significant impact on the intention to adopt cloud accounting (ACA). When it comes to the external contributors to the overall impulse to adapt cloud accounting by the accountants working in the small and medium-sized enterprises, [16] describe competitive pressures as the major force to account for that shift in business. According to the study, the desire to respond to external competition plays an influential role in the choice of firms that decide to implement cloud accounting. Consequently, the study findings strengthens the earlier postulations that competitive intensity does significantly influence cloud accounting adoption intentions. Intense competition is a force that helps organizations come up with new ways of performing tasks and develop new high technologies to stay relevant in the market.

It has been established that testing the fifth hypothesis in relation to Perceived Knowledge Uncertainty (PKU) has an impact on Intention to Adopt Cloud Accounting (ACA) would yield a coefficient value of 0.081, p-values of 0.021 as well as a t-statistic of 2.04. The p-value of 0.021 is less than 0.05 and the t-statistic value of 2.04, t-table is equal to 1.657. Based on these findings, it can be concluded that PKU has a significant influence on ACA among the participants. Also, [92] argue that knowledge uncertainty about this kind of technology lowers the adoption intentions because of enhanced risk perceptions within the consumers. The findings of this research imply that understanding and knowledge of technology decrease perceived risk and augment the adoption intention. Therefore, such findings are in support of prior research that identifies knowledge uncertainty as a threat to the proliferation of new technologies. The intention to utilize cloud accounting can be boosted through the reduction of uncertainty with the help of education and understanding.

The analysis of testing the sixth hypothesis where Supplier Computing Support (SCS) has an impact on Intention to Adopt Cloud Accounting (ACA) yielded coefficient value of 0.106, p-value of 0.099, and a t-value of 1.285. The p-value of 0.099 is more than 0.05 and the t-statistic value of 1.285 is less than the t-table of 1.657. These results show that SCS has no impact on Intention to Adopt Cloud Accounting (ACA). In another study, [93] observed that although computing provider support is perceived to be important, other factors which include top management support and organizational readiness are more influential in shaping the decision of SMEs to adopt cloud accounting. They pointed out that the effective implementation of cloud accounting depends not on external support by service providers but on an organization's internal commitment and support by the top management. Therefore, while support from the computing service provider is relevant, this study shows that factors internal to the organization play a more significant role in affecting the adoption intentions of cloud accounting. The support from service providers may not be enough to make the change if other internal conditions are not conducive.

4. CONCLUSION

This research's conclusion is also consistent with the hypothesis that different factors affect the likelihood of Cloud Accounting adoption among MSMEs in Greater Jakarta. PEOU, CI, and PKU have statistically significant effects, while PU, SC, and SCS do not. Therefore, with these findings, it is recommended that Cloud Accounting technology developers should engage in ensuring that this technology is easy to use and understood by the users as well as ensuring that MSMEs see Cloud Accounting adoption as a strategy towards withstanding competition in the market. Furthermore,

there is a need to provide more extensive education and training for decision makers involved in MSMEs for the purpose of diminishing the degree of knowledge uncertainty as well as enhancing the intention towards Cloud Accounting.

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