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MSME ADOPTION OF CLOUD ACCOUNTING: A TAM AND UTAUT PERSPECTIVE

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ABSTRACT

This study investigates the adoption of traditional and cloud-based accounting systems among Micro, Small, and Medium Enterprises (MSMEs) in Solo, Indonesia, using the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). A quantitative approach was employed with data collected via questionnaires distributed to 150 MSME owners and employees. Structural Equation Modeling (PLS-SEM) was used to analyze relationships between variables. The findings show that facilitating conditions and behavioral intention significantly influence the use of cloud accounting systems. Additionally, perceived ease of use strongly affects perceived usefulness. However, social influence, perceived usefulness, and perceived ease of use do not significantly affect behavioral intention. These findings suggest that MSMEs' adoption decisions are influenced more by practical and infrastructural support than by social factors or perceived system benefits. The results provide actionable insights for policymakers, training providers, and system developers to enhance digital readiness and improve MSME competitiveness through better access to cloud accounting technologies.

Keywords: Cloud Accounting, MSME, TAM, UTAUT, Technology Adoption

ABSTRAK

Penelitian ini mengkaji adopsi sistem akuntansi tradisional dan berbasis cloud di kalangan Usaha Mikro, Kecil, dan Menengah (UMKM) di Kota Solo, Indonesia, dengan menggunakan pendekatan Technology Acceptance Model (TAM) dan Unified Theory of Acceptance and Use of Technology (UTAUT). Penelitian ini menggunakan pendekatan kuantitatif dengan pengumpulan data melalui kuesioner yang disebarkan kepada 150 pemilik dan karyawan UMKM. Analisis hubungan antar variabel dilakukan dengan metode Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa kondisi pendukung (facilitating conditions) dan niat berperilaku (behavioral intention) berpengaruh signifikan terhadap penggunaan sistem akuntansi berbasis cloud. Selain itu, persepsi kemudahan penggunaan berpengaruh kuat terhadap persepsi kegunaan. Namun, pengaruh sosial, persepsi kegunaan, dan persepsi kemudahan penggunaan tidak berpengaruh signifikan terhadap niat berperilaku. Temuan ini menunjukkan bahwa keputusan adopsi teknologi oleh UMKM lebih dipengaruhi oleh dukungan praktis dan infrastruktur daripada oleh faktor sosial atau persepsi manfaat sistem. Hasil penelitian ini memberikan wawasan yang dapat dimanfaatkan oleh pembuat kebijakan, penyedia pelatihan, dan pengembang sistem untuk meningkatkan kesiapan digital dan daya saing UMKM melalui akses yang lebih baik terhadap teknologi akuntansi berbasis cloud.

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Kata Kunci: Akuntansi Awan, UMKM, TAM, UTAUT, Adopsi Teknologi

1. INTRODUCTION

Contemporary technological advancements are progressing in tandem with the growth of business enterprises. The integration of technology within the business sector is anticipated to contribute substantially to the development and efficiency of entrepreneurial activities (Nusamandiri et al., 2024). Technology plays a significant role in the advancement of modern enterprises, and as such, it can be regarded as one of the key elements that determine business progress (Kamilla et al., 2024). Therefore, many companies are leveraging technological advancements to support their business operations (Prayogi et al., 2022). This is evidenced by the emergence of various services and applications that enhance the practicality and efficiency of daily activities. The development of technology and information systems is not only experienced by large corporations but also has a significant impact on Micro, Small, and Medium Enterprises (MSMEs) (Syahputra et al., 2022). Micro, Small, and Medium Enterprises (MSMEs) represent a sector with a strategic role in the national economy (Zufiyardi et al., 2022). This crucial role is reflected in the substantial number of jobs generated by the MSME sector. According to data from the Ministry of Cooperatives and Small and Medium Enterprises, there are currently approximately 64.2 million MSME actors in Indonesia. MSMEs contribute 61.07% to the Gross Domestic Product (GDP), equivalent to 8,573.89 trillion rupiahs. Furthermore, MSMEs play a major role in employment, absorbing around 117 million workers or approximately 97% of the total labor force, and contribute about 60.4% to total national investment (based on data from the first semester of 2021).

Nevertheless, the development of small enterprises continues to face a number of challenges, including limitations in capacity, skills, expertise, human resource management, entrepreneurial mindset, marketing strategies, and financial aspects (Zufiyardi et al., 2022). Dr. Lestari Moerdijat, S.S., M.M., Deputy Speaker of the People's Consultative Assembly of the Republic of Indonesia (2023), emphasized that these various challenges must be addressed promptly to ensure that existing opportunities can be optimally utilized. The potential to drive business growth through digitalization must be fully harnessed, (Salsabila & Jansen Arsjah, 2024), particularly in the current context where society is increasingly accustomed to and actively engaged in the use of various e-commerce platforms. The growing adoption of digital technology by consumers provides substantial opportunities for business actors, especially MSMEs, to expand market reach, improve operational efficiency, and compete more effectively in the digital economy era. However, the lack of knowledge among the public—particularly among MSME actors—regarding the digital economy remains one of the primary obstacles hindering digital transformation in this sector. Additionally, Indonesian society still experiences a cultural lag, characterized by a delayed adaptation to changing times and technological developments (BILLAH, 2021). Many individuals tend to resist change and perceive new cultural elements, including digital innovations, as threats to national identity. Concerns related to security and privacy in the use of technological applications for MSMEs also remain prevalent, thereby reducing public trust (Puteri & Wijayangka, 2020). On the other hand, limited information and communication technology (ICT) infrastructure poses a tangible barrier for MSMEs in fully utilizing technology. As a result of these various

constraints, MSMEs face significant difficulties in adapting to an increasingly digital and competitive business ecosystem. This, in turn, affects their competitiveness and sustainability in the midst of ongoing digital transformation (Asmat, 2021).

MSME actors in Indonesia possess considerable business potential and demonstrate characteristics of feasible and sustainable enterprises. However, a significant number of MSME owners still lack awareness of the importance of financial record-keeping and bookkeeping in business management (Muljanto, 2020). In reality, the utilization of technology can serve as a viable solution for MSME actors with limited knowledge of accounting. Many MSME owners perceive manual transaction data management as unproblematic; however, manual recording methods tend to be more time-consuming during the data input process (Krisdiyawati & Maulidah, 2023). Typically, financial record-keeping remains very basic, often limited to noting income and expenses without any categorization or further analysis (Muljanto, 2020). Such practices are insufficient to provide the necessary information for strategic decision-making in business operations. Financial recording can be carried out through two approaches: conventional and modern. The conventional approach involves manual recording using physical ledgers tailored to the needs of the business, while the modern approach utilizes digital applications that are widely available on smartphones and are user-friendly (Aisyah et al., 2023). The emergence of various financial applications for recording transactions presents an opportunity for MSME actors to learn and adopt accounting software, thereby facilitating easier and more efficient bookkeeping. Consequently, the use of financial record-keeping applications represents a practical and efficient solution for MSMEs to enhance the accuracy and quality of their financial management (Krisdiyawati & Maulidah, 2023).

In this context, cloud computing is introduced as a solution that enables the creation of innovative business models (Ria & Susilo, 2023). (Salsabila & Jansen Arsjah, 2024) describe cloud computing as the result of combining network technology utilization with internet-based development. According to (Salsabila & Jansen Arsjah, 2024), MSMEs can operate more efficiently through the use of cloud computing, despite being constrained by costs and technical expertise, as cloud computing offers affordable subscription-based services. In general, cloud computing provides numerous benefits, including reduced operational costs, expanded data storage capacity, easily automated processes, high flexibility in usage, and enhanced data security. Accounting is a critical component within businesses, serving as a tool to measure business performance. Research by (Deng, 2022) demonstrates that cloud-based accounting systems utilizing sensor monitoring technology and cloud computing significantly improve data accuracy and processing efficiency compared to traditional systems. These improvements in data management assist MSMEs in making better-informed decisions and producing more accurate financial reports, ultimately enhancing their operational effectiveness.

With the advent of cloud accounting innovations, both organizations and individuals can now easily access information and record their assets anytime and anywhere (Gilbert, 2020). The implementation of cloud accounting is expected to enhance business actors' competitiveness in achieving their organizational goals while also preparing them to face future challenges. One system that can be utilized to support marketing through web-based services and functionally operate in an effective manner is the Point of Sale (POS) system (Nistrina & Rahmania, 2021). Mobile-based Point of Sale (POS) systems have significantly replaced traditional desktop-based cash register systems (Novrina et al., 2024). This transition allows business owners to benefit from greater flexibility, providing a competitive advantage in managing daily business transactions. The POS system offers several benefits, including facilitating transaction management, reducing operational costs, and increasing revenue as part of the product or service offering.

Moreover, it also assists in maintaining inventory at optimal levels to match the types of goods available (Muhammad Galang Ramadhan, 2020).

In 2022, there were a total of 11,157 Micro, Small, and Medium Enterprises (MSMEs) in the city of Surakarta. Approximately 75 percent of these businesses operated in the trade sector, while around 15 percent focused on production, and the remaining 10 percent were engaged in the service sector (Summary, 2023). The majority of MSMEs in Surakarta still manage their financial records using traditional methods. This is evident from the fact that approximately 66.67% of business actors continue to use manual bookkeeping. Meanwhile, around 26.09% have adopted financial recording practices that comply with established standards, and only 7.25% have utilized online-based financial recording applications (according to data from the Surakarta Regional Research and Development Agency, 2023). In the digitalization process of MSMEs in the city of Solo, business actors aged over 50 often face difficulties related to cognitive capacity, physical energy, and time constraints in learning new technologies. As a result, MSMEs struggle to compete in the evolving market, which contributes to the low level of digital innovation skills. Additionally, MSMEs in Solo also encounter various challenges in adopting digital technologies. Internal organizational weaknesses—such as limited business scope, a small workforce, and inadequate capital—frequently result in restricted knowledge and skills among human resources.

Based on the aforementioned phenomena, the author is interested in examining the various factors that influence the interest and behavior of MSME actors in adopting cloud accounting. Several previous studies have investigated the factors affecting cloud accounting adoption by developing a variety of research models grounded in technology adoption theories. Among these, the Technology Acceptance Model (TAM) approach has been applied in studies by (Ambarwati et al., 2020; Lee et al., 2017; Yau-Yeung et al., 2020) and (Lutfi, 2022). These models have identified a range of factors that serve as the foundation for this study, based on existing knowledge. In addition, the researcher adopts the Unified Theory of Acceptance and Use of Technology (UTAUT), a framework that integrates eight previously developed models to explain individual behavior in accepting and using information technology. The UTAUT model was developed by synthesizing these eight technology adoption theories and is utilized to construct the research hypotheses. This model includes variables such as performance expectancy (PE), effort expectancy (EE), and social influence (SI), which affect behavioral intention (BI), as well as facilitating conditions (FC), which influence usage behavior (UB) through the intensity of technology use. Research findings suggest that the UTAUT model is capable of explaining up to 70% of the variance in user behavior, making it superior to the earlier individual models (Venkatesh et al., 2003). However, in this study, the author focuses on two variables—Social Influence and Facilitating Conditions—as independent variables tested against behavioral intention. Social influence refers to the impact of individuals in one's environment or workplace, while facilitating conditions encompass the availability of resources; both factors affect how individuals develop interest in adopting a given technology.

Many studies have utilized the Technology Acceptance Model (TAM) as a foundational framework, subsequently modifying it by incorporating additional variables, resulting in a variety of findings. This is evident in the research conducted by scholars such as (Chen & Metawa, 2020; Le & Cao, 2020; Zufiyardi et al., 2022) which concluded that perceived ease of use has a positive effect on perceived usefulness. Research by (Fakhri et al., 2022; Ria & Susilo, 2023) also indicates that perceived usefulness significantly influences behavioral intention. In line with the findings of (Le & Cao, 2020; Ria & Susilo, 2023), perceived ease of use was also found to have a significant influence on behavioral

intention. Meanwhile, the study by (Hidayati & Ramdhani, 2020) shows that social influence has a positive effect on behavioral intention in using technology. Contrastingly, a study by (Hafifah et al., 2022) states that social influence does not significantly affect an individual's behavioral intention to use technology. Both (Hafifah et al., 2022; Haleem, 2020) found that facilitating conditions significantly influence behavioral intention. On the other hand (Ilma & Muid, 2023), argue that facilitating conditions do not significantly affect behavioral intention in the context of technology adoption. Lastly, studies by (Chiregi & Jafari Navimipour, 2018; Mohammadi, 2015; Ria & Susilo, 2023) assert that behavioral intention has a significant influence on individuals' use behavior in adopting technology.

Based on these considerations, the author is interested in investigating the factors that influence MSME actors in Solo in their interest in and use of cloud accounting. With the research titled **" MSME Adoption of Cloud Accounting: A TAM and UTAUT Perspective "** this study focuses on the transition of MSMEs in Solo from traditional accounting methods to more modern systems, specifically cloud-based Accounting Information Systems (AIS). The objective of this research is to identify the various factors that influence the adoption of such technologies, particularly in light of the inconsistencies found in previous studies—discrepancies that may be attributed to differences in research location, timing, and other contextual factors. By identifying these factors, this study aims to provide valuable insights for MSMEs in enhancing their competitiveness in the rapidly evolving digital era, as well as addressing the challenges encountered during the technology adoption process. Data collection will be conducted through questionnaires in order to gain a deeper understanding of the decision-making processes among business owners, rather than merely describing the existing phenomena.

2. THEORETICAL FRAMEWORK AND HYPOTHESIS

Cloud Computing

According to the National Institute of Standards and Technology (NIST), cloud computing is a model that enables broad network access, is practical, and on-demand, to a pool of configurable computing resources (such as networks, servers, storage, applications, and services (Yau-Yeung et al., 2020). Cloud computing is a major innovation in the field of information technology that enables users to connect and share data online, even when they are in different locations. This technology can be utilized for various functions, such as office administration management, human resource management, customer service, and accounting systems (Le & Cao, 2020). Cloud computing technology plays a crucial role in enhancing efficiency and security, supporting organizations in maintaining their competitiveness amid the constantly evolving business landscape (Martínez-Peláez et al., 2023). However, there are also several concerns regarding the implementation of cloud computing, such as lack of understanding, doubts about security, and trust issues related to data privacy. Therefore, cloud computing enhances data security through advanced infrastructure, including encryption and improved access management (Marlin et al., 2024). Cloud computing offers several advantages, including low investment costs, high reliability, flexible scalability, and services that can be tailored to specific needs. These advantages enable companies to more easily develop financial information systems, enhance the effectiveness of digital investments, and adapt business operations in accordance with developments at each stage (Chen & Metawa, 2020). There are three service models for delivering public cloud services: Software as a Service (SaaS), which provides internet-based access to applications such as Google Workspace or Microsoft 365;

Infrastructure as a Service (IaaS), which offers virtual IT infrastructure like Amazon Web Services (AWS) or Microsoft Azure; and Platform as a Service (PaaS), which delivers a development environment for building and deploying applications, exemplified by platforms such as Google App Engine or Heroku (Yau-Yeung et al., 2020). In general, cloud computing offers various benefits such as cost savings, increased storage capacity, ease of automation, usage flexibility, and improved data security assurance (Makhlouf, 2020).

Cloud Accounting

Cloud accounting (C-ACC) refers to the utilization of cloud-based applications for accounting functions, enabling businesses to manage their financial data online. C-ACC provides enhanced accessibility, cost efficiency, and the capacity for real-time data updates, which makes it particularly advantageous for micro, small, and medium enterprises (MSMEs) with limited resources (Saad et al., 2022). Companies no longer need to install accounting software on each computer due to cloud accounting, making it more environmentally friendly by reducing reliance on hardware and paper usage in accounting processes. Instead of utilizing traditional locally operated systems, cloud accounting shifts the functions of installation, data processing, and storage to remote servers managed by cloud service providers (Yau-Yeung et al., 2020). Moreover, cloud accounting offers convenient data access, allowing users to operate the application anytime and anywhere as long as they are connected to the internet (Rahayu et al., 2023). The key features of cloud accounting encompass flexibility, scalability, and the capacity for integration with third-party applications. However, this model also entails specific risks, including legal compliance, data ownership, and the reliability of financial reporting (Saad et al., 2022). To mitigate these risks, it is recommended that organizations implement appropriate policies, conduct thorough evaluations of service providers, and ensure comprehensive training for users (Yau-Yeung et al., 2020).

Micro, Small, and Medium Enterprises (MSMEs)

According to the Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs), Article 1, a micro-enterprise is defined as a business activity owned by an individual or business entity that meets specific criteria as stipulated in the legislation. Based on Law No. 20 of 2008 on MSMEs, MSMEs are defined as follows:

1. Micro-enterprise refers to a business owned by an individual or a business entity that meets the criteria for micro-enterprises.
2. Small enterprise refers to a business operated by an individual or a business entity that meets the criteria for small enterprises.
3. Medium enterprise refers to a business operated by an individual or a business entity, either directly or indirectly owned or controlled, that meets the criteria for medium enterprises.

The criteria for MSMEs as stipulated in Law Number 20 of 2008 are categorized based on the amount of assets and turnover owned by the business.

No.	Enterprice	Criteria	
		Assets	Omzet

1.	Micro Enterprise	Max. 50 Million	Max. 300 Million
2.	Small Enterprice	>50 Million-500 Million	>300 Million-2,5 Billion
3.	Medium Enterprice	>500 Million-10 Billion	>2,5 Billion-50 Billion

Source: (Prasetyo et al., 2022) *based on IDR*

Micro, Small, and Medium Enterprises (MSMEs) play a critical and strategic role in facilitating national economic development. MSMEs function as a key pillar in driving the process of sustainable development at the national level (Muljanto, 2020). Micro, Small, and Medium Enterprises (MSMEs) hold substantial potential as a form of economic activity within society, capable of fostering an increase in the number of entrepreneurs and contributing positively to regional economic growth (Aliyah, 2022).

Point-of-Sale Application (POS)

One form of technology implementation is the use of a Point of Sale (POS) system, commonly known as a cash register system (Prayogi et al., 2022). The cashier system cannot operate independently, whereas the Point of Sale (POS) system encompasses various supporting functions and additional devices (Yuniarti et al., 2022). The Point of Sale (POS) system is designed to support and facilitate the sales transaction process. By integrating data management capabilities, the system streamlines reporting processes, including transaction reports, inventory reports, and profit and loss statements. The POS system simplifies the entire sales recording process by centrally storing all transaction data within a unified database system (Zulkifli & Wibowo, 2019). The POS system model begins with data input, followed by transaction processing, which automatically updates inventory levels. The process concludes with output in the form of a display of the calculated results and an invoice as proof of the transaction (Prastiti et al., 2019). A POS system consists of integrated hardware components (such as terminals, receipt printers, cash drawers, payment terminals, and barcode scanners) and software features (including inventory management, reporting, purchasing, customer management, transaction security, and return processing), all of which are designed to support sales operations efficiently (Nistrina & Rahmania, 2021). The POS application streamlines the buying and selling process, thereby reducing long queues and enhancing overall transaction efficiency (Sumarto, 2023). Mokapos, Pawoon, and Olsera are commonly used POS applications. These systems assist business owners in simplifying the sales transaction process at the cashier's counter.

The Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was first developed by (Davis, 1989) and is considered one of the foundational theories in the field of information systems. It aims to identify and understand the factors that influence individuals' adoption and usage of technology. This model identifies two main variables that influence users' intention to adopt technology. The first is **Perceived Usefulness (PU)**, which is defined as the degree to which a person believes that using a particular system will enhance their job performance. This definition aligns with the term *"useful,"* meaning something that can be utilized to achieve specific goals and provide benefits. Conversely, the variable **Perceived Ease of Use (PEU)** refers to the extent to which a person believes that using a system will be free of effort. This corresponds with the definition of *"ease,"* which implies the absence of obstacles or excessive effort. In other words, people are more likely to adopt a

technology if they perceive it as beneficial and easy to use (Sin et al., 2023). Over time, the Technology Acceptance Model (TAM) has been further developed and extended to improve its explanatory power regarding technology adoption, as evidenced by the introduction of its subsequent versions, TAM 2 (Venkatesh & Davis, 2000) and TAM 3 (Venkatesh & Bala, 2008).

Unified Theory of Acceptance and Use of Technology (UTAUT)

An advanced development of the Technology Acceptance Model (TAM) is the Unified Theory of Acceptance and Use of Technology (UTAUT), proposed by Venkatesh, G. B. Davis, F. D. Davis, and Morris (2003). UTAUT was formulated through a comprehensive analysis of several prominent models related to technology adoption, including TAM, as well as other theoretical frameworks such as the Theory of Reasoned Action (TRA), Theory of Planned Behaviour (TPB), the Combined TAM and TPB (C-TAM-TPB), Social Cognitive Theory (SCT), Motivational Model (MM), Model of PC Utilization (MPCU), and the Innovation Diffusion Theory (IDT) (Martins et al., 2014). UTAUT is considered more comprehensive than other theories, as it is capable of explaining up to 70% of the variance in users' intention and behavior toward technology (Handayani & Sudiana, 2015). UTAUT has evolved, and in its latest version developed by (Venkatesh et al., 2012) and in its latest version, seven indicators have been identified as direct determinants that significantly influence both behavioral intention and use behavior. These include performance expectancy, effort expectancy, social influence, facilitating conditions, price value, hedonic motivation, and habit. Among these, four key indicators have been identified as the main drivers within the model: performance expectancy, effort expectancy, social influence, and facilitating conditions. The primary objective of UTAUT-based research is to provide organizations with insights into how to utilize and adapt to the implementation of new technologies.

Hypotheses Development

Social Influence (SI)

Social influence is an approach used to encourage an individual to make decisions by involving support from those around them, such as family members, friends, or colleagues (Faqih et al., 2023). Social influence plays a role in shaping an individual's intention to use a system through three approaches: compliance, internalization, and identification. The greater the influence received by potential users, the higher their interest in using the system, as they are driven by strong encouragement from their surrounding environment (Hafifah et al., 2022). (Permatasari et al., 2024) states that social influence refers to an individual's perception of the extent to which others need to use a cloud-based accounting system. (Hidayati & Ramdhani, 2020) in their study demonstrate that social influence has a positive and significant effect on behavioral intention in the use of information systems. On the other hand, (Haleem, 2020) explains that the strength of social influence in the use of cloud accounting applications indicates a growing interest among business owners to adopt the technology as a means of business development. Therefore, the stronger the social influence received, the greater the motivation for MSME owners to begin implementing cloud accounting systems. Based on this, the following hypothesis can be proposed:

H1: Social influence has a positive effect on the behavioral intention of business owners in using cloud accounting.

Facilitating Conditions (FC)

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Facilitating conditions refer to an individual's perception that the infrastructure available to them supports the use of technology. This includes essential resources such as stable internet connectivity and the knowledge required to operate the technology, which are key factors in the effective utilization of specific applications (Utomo et al., 2021). According (Lutfi, 2022), facilitating conditions are defined as the accountant's perception of certain factors in the MSME environment that may either hinder or encourage the acceptance and use of Accounting Information Systems (AIS). In the implementation of cloud-based accounting systems, the presence of facilitating conditions plays a crucial role in encouraging the adoption of this technology by MSME actors (Haleem, 2020). Several previous studies have shown that facilitating conditions (FCs) influence the intention to continue using technology (Alamin et al., 2015; Almaiah, 2018; Tam et al., 2020). Based on this, the following hypothesis is proposed:

H2: Facilitating conditions have a positive effect on the behavioral intention of business owners in using cloud accounting

Perceived Usefulness (PU)

Perceived usefulness refers to an individual's perception of the extent to which a technology can assist in completing tasks or achieving specific goals (Salsabila & Jansen Arsjah, 2024). The aspects evaluated in perceived usefulness include: (1) the effectiveness of the technology, (2) the benefits gained from using the technology, (3) the compatibility of the technology with the tasks being performed, and (4) the relevance of the technology to the user's needs. In the context of cloud accounting, perceived usefulness refers to an individual's belief that the use of accounting applications can enhance work performance. Users perceive that by utilizing the system, their tasks become easier and more efficient to complete (Saputro & Haryanto, 2023). The benefits of accounting applications in terms of performance, effectiveness, and productivity encourage the emergence of an individual's intention to use them. According (Fakhri et al., 2022), perceived usefulness has a direct influence on the decision to adopt a technology. This is in line with the study by Ria and Susilo (Ria & Susilo, 2023) which states that perceived usefulness also has a significant influence on the intention to use technology. Based on the above, the following hypothesis can be proposed:

H3: Perceived usefulness has a positive influence on the behavioral intention of business owners to use cloud accounting systems.

Perceived Ease of Use (PEU)

Perceived ease of use refers to the extent to which users are willing to utilize a system without having to exert substantial effort (Prastiawan et al., 2021). Experts argue that the easier a technology is to understand and use, the greater the likelihood of its adoption. According to (Zufiyardi et al., 2022), MSME actors perceive that accounting applications are easy to understand and operate, thereby fostering the belief that they will derive benefits from their use. Perceived ease of use has a positive influence on an individual's intention to use cloud-based accounting software (Le & Cao, 2020). If the software is easy to use and practical, business owners are more likely to be interested in using it. Moreover, ease of use also influences perceived usefulness, as when users are familiar with how to access and operate the software effectively, they can more easily take advantage of its features and experience greater benefits. This is consistent with the research by (Le & Cao, 2020; Ria & Susilo, 2023) which indicates that perceived ease of use has a positive influence on the ease of use in cloud accounting. In the study conducted

by (Ria & Susilo, 2023), it is stated that perceived ease of use has a positive impact on behavioral intention, consistent with (Le & Cao, 2020), which shows that perceived ease of use influences technology adoption. Based on the explanation above, the following hypothesis can be formulated:

H4: Perceived ease of use has a positive influence on perceived usefulness among business owners in using cloud accounting

H5: Perceived ease of use has a positive influence on behavioral intention among business owners in using cloud accounting.

Behavioral Intention (BI)

Behavioral intention refers to an individual's mental readiness to perform a specific action, which directly influences whether the person will actually use a system or technology (Mailizar et al., 2021). Behavioral intention is a key indicator in predicting the continued use of an information system by users (Utami et al., 2022). This intention plays a crucial role in determining the actual use of new technology. When an individual has the intention to use a technology, it will drive them to adopt it. The higher the individual's interest in using the technology, the greater the likelihood that the individual will demonstrate behavior aimed at trying and utilizing it (Summary, 2023). In the studies by (Chiregi & Jafari Navimipour, 2018; Mohammadi, 2015; Ria & Susilo, 2023) and (Summary, 2023), it is mentioned that there is a positive influence between behavioral intention and use behavior in adopting technology. Thus, the following hypothesis can be formulated:

H6: Behavioral intention has a positive influence on use behavior among business owners in using cloud accounting

3. RESEARCH METHOD

Research Design

This study employs a quantitative approach using a survey method, in which data collection is carried out through the distribution of questionnaires both offline and online via Google Forms in the Solo region. This survey method can be applied to populations of various sizes, whether large or small; however, data analysis is based on a sample selected from that population. In other words, this study is conducted by selecting a subset of respondents to represent the entire population being examined.

Sample Collection Tehcniques

In this study, the population under investigation consists of Micro, Small, and Medium Enterprises (MSMEs) located in the Solo area. The sample is determined using purposive sampling technique, which is a method of selecting samples based on specific criteria established by the researcher. The criteria include:

1. The respondents are owners or employees of SMEs operating in the research area.
2. The respondents may come from SMEs that have either adopted or not adopted point-of-sale applications.
3. The SMEs may have or may not have a financial recording system in place.

Through this approach, a total of 150 respondents were obtained. To analyze the data, the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique was used to

examine the relationships between latent variables. One of the challenges in applying PLS-SEM is determining the minimum sample size. A common guideline used to address this issue is the "10 times rule," as explained by (Hair et al., 2014). This rule suggests that the minimum sample size required for the study should be 10 times the highest number of indicators in a variable or 10 times the number of arrows pointing to a variable in the research model. The purpose of this rule is to ensure that the number of respondents is sufficient, thereby making the analysis results stable, accurate, and reliable. This way, the researcher can avoid errors or incorrect conclusions due to an insufficient sample size.

Data Collection Techniques

This study uses primary data as the main source. Primary data refers to original and up-to-date data that is collected directly by the researcher from the source. In the context of this study, primary data was directly obtained from MSME actors in the Solo area through the distribution of questionnaires both online using Google Forms and offline by handing them out to each MSME.

Data Analysis Techniques

Data analysis in this study was conducted using the Partial Least Squares (PLS) approach. The PLS-SEM path analysis model consists of two main components: the measurement model (outer model) and the structural model (inner model). The inner model describes the relationships between the latent variables under investigation, while the outer model explains the connection between the latent variables and the indicators that form them (Zufiyardi et al., 2022). PLS-SEM analysis in this study was conducted using the SmartPLS 3 software.

4. DATA ANALYSIS AND DISCUSSION

Result

Respondent Profile

Table 1 presents the data outlined in this study. The data reveals that 93% of MSMEs have already implemented financial record-keeping or bookkeeping in their businesses, compared to 7% that have not engaged in financial recording. The data shows that 52% of the entries are made directly by MSME owners, while 48% are made by on-duty employees. However, in terms of the use of point-of-sale applications, the percentage indicates that 52% of MSMEs use it, while 48% do not. The difference between the two is 4%, which is equivalent to 6 MSMEs from the total data.

Table 1. Respondent Data

Characteristic	Category	Total	Precentage
Status	Pemilik	79	52%
	Karyawan	73	48%
Financial Records	Yes	142	93%
	No	10	7%
Using POS App	Yes	79	52%

No	73	48%	

Source: Author's Data Processing Results, 2025

Measurement Model Results (Outer Model)

This study tests validity and reliability, with the results indicating that not all items are valid and meet the criteria. As shown in Table 2, the factor loadings for all items are not all above 0.7. The items that do not meet the 0.7 threshold are the PEU4 indicator with a value of -0.065, B3 with a value of 0.636, and UB1 with a value of 0.678. Meanwhile, the Average Variance Extracted (AVE) values for all variables have exceeded 0.5, demonstrating that each indicator is sufficiently relevant for measuring the respective variable.

Table 2. Convergent Validity and Reability

Variable	Indicator	Cross Loading	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Social Influence	SI1. I will use a point-of-sale (POS) system if other MSMEs use it	0,885	0,890	1,890	2,890	3,890
	SI2. Other MSMEs that influence my behaviour believe that I should use a point-of-sale (POS) system	0,894				
	SI3. MSMEs that have a significant influence on me believe that I should adopt a point-of-sale (POS) system	0,866				
	SI4. In general, companies provide support to accountants in using point-of-sale (POS) systems	0,823				
Facilitating Conditions	FC1. I have sufficient resources to use the point-of-sale (POS) application	0,900	0,882	1,882	2,882	3,882
	FC2. I possess the necessary knowledge to operate the point-of-sale (POS) application	0,870				
	FC3. he point-of-sale (POS) application is compatible with other technologies I use	0,826				
	FC4. I can seek assistance from others when encountering difficulties in using the point-of-sale (POS) application	0,839				
Perceived Usefulness	PU1. The point-of-sale (POS) application enhances sound decision-making	0,915	0,901	1,901	2,901	3,901
	PU2. Using the point-of-sale (POS) application enables me to complete tasks more quickly	0,934				

	PU3. The use of the point-of-sale (POS) application improves my work effectiveness	0,892				
Perceived Ease of Use	PEU1. I can easily interact with and understand the point-of-sale (POS) application	0,846	0,685	1,685	2,685	3,685
	PEU2. Using the point-of-sale (POS) application does not require significant effort	0,913				
	PEU3. The point-of-sale (POS) application is easy to use	0,933				
	PEU4. The point-of-sale (POS) application is easy to operate for task completion	-0,065				
Behavioural Intention	B1. I intend to utilize a point-of-sale (POS) application	0,917	0,777	1,777	2,777	3,777
	B2. There is a strong possibility that I will employ a point-of-sale (POS) application	0,923				
	B3. I aspire to utilize a point-of-sale (POS) application	0,636				
Use Behaviour	UB1. I am able to obtain assistance from others when I encounter difficulties in using the point-of-sale (POS) application	0,678	0,904	1,904	2,904	3,904
	UB2. I utilize all relevant point-of-sale (POS) applications	0,889				
	UB3. I have a clear understanding of how to operate the point-of-sale (POS) application	0,923				
	UB4. I intend to use the point-of-sale (POS) application again in the future	0,912				
	UB5. The experience of using the point-of-sale (POS) application has been pleasant	0,846				

Source: Author's Data Processing Results, 2025

Another analysis conducted is the examination of discriminant validity. Table 3 shows that all constructs meet the Fornell-Larcker criteria, and the correlations between variables align with expectations. The AVE value of each variable is higher than the AVE values of the other variables, and the correlation between a variable and itself is not smaller than the correlation with other variables. Therefore, discriminant validity has been achieved.

Table 3. Discriminant Validity

Variable	AVE	BI	FC	PEU	PU	SI	UB
BI	3,777	0,836					
FC	3,882	0,684	0,859				

PEU	3,685	0,598	0,705	0,779			
PU	3,901	0,655	0,789	0,741	0,914		
SI	3,89	0,596	0,700	0,577	0,681	0,867	
UB	3,904	0,762	0,825	0,775	0,800	0,631	0,854

Structural Model Testing (Inner Model) Result

Table 4. Structual Model Test

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Result
H1 SI -> BI	0,160	0,165	0,109	1,466	0,143	Unsupported
H2 FC -> BI	0,330	0,315	0,132	2,508	0,012	Supported
H3 PU -> BI	0,184	0,192	0,141	1,302	0,194	Unsupported
H4 PEU -> PU	0,741	0,737	0,066	11,263	0,000	Supported
H5 PEU -> BI	0,137	0,146	0,094	1,462	0,144	Unsupported
H6 BI -> UB	0,762	0,766	0,044	17,473	0,000	Supported

The results presented in Table 4 show the hypothesis testing. It can be observed that three out of six hypotheses are significantly supported. H1, H3, and H5 indicate a negative influence, where social influence, perceived usefulness, and perceived ease of use do not affect behavioral intention. Meanwhile, H2 and H6 show a positive influence on behavioral intention. Additionally, H4 demonstrates that perceived ease of use positively affects perceived usefulness.

Discussion

To address the accelerating digital transformation within global enterprises, various initiatives are being undertaken to digitize micro, small, and medium enterprises (MSMEs). These efforts aim to enhance the adaptability of MSMEs to ongoing changes, improve network efficiency, and facilitate faster technology transfer, thereby enabling them to remain competitive in an increasingly dynamic market (Pradesa et al., 2023). Digital transformation is an evolving process that leverages digital technologies to enhance business models, operations, and customer experiences. This process often leads to the emergence of new business models, characterized by the utilization of big data, artificial intelligence, analytics, cloud computing, mobile platforms, and social media (Barba-Sánchez et al., 2024). Despite the availability of various accounting applications, the majority of micro, small, and medium enterprises (MSMEs) still rely on manual record-keeping (Saputri et al., 2023), and have yet to fully leverage technological tools. This results in a lack of awareness regarding the management of their income and expenditures (Miswaty et al., 2022). Micro, small, and medium enterprises (MSMEs) play a vital role in the national economy; however, many of them continue to face challenges in distinguishing between personal and business needs and lack a clear understanding of the importance of financial reporting.

Cloud computing is an emerging technology that offers a range of compelling advantages for business service providers, such as the elimination of initial capital investment, reduced operational costs, high scalability, ease of access, lower maintenance expenses, and a reduction in business risks (Pallathadka et al., 2022). With the emergence of cloud computing technology and cloud-based accounting applications—commonly referred to as cloud accounting software—accounting systems can undergo significant transformation, enabling the modernization of entire business processes (Ilma & Muid, 2023). Cloud accounting enables online access anytime and anywhere, eliminating the need to rely on specific accounting software installed on local devices (Zuliyati et al., 2022). Technological advancements and globalization have given rise to new business models, such as Cloud Accounting, which allows for the flexible storage, management, and processing of data via the internet (Al-Samarraie & Saeed, 2018; Cheng, 2019).

The results of the hypothesis testing presented in Table 4 indicate that out of the six proposed hypotheses, three were rejected while the remaining three received empirical support. Cloud-based accounting has proven to be a highly effective learning tool, particularly for MSME practitioners seeking to adopt cloud accounting in order to enhance work efficiency. Through the use of cloud accounting, users can comprehensively learn accounting concepts in a manner that is both accessible and secure (Musyaffi & Arinal, 2021). This study examines the impact of various factors such as social influence, facilitating conditions, perceived usefulness, and perceived ease of use on individuals' intention to use cloud accounting, particularly in point-of-sale applications. Several modifications have been proposed, resulting in six predefined hypotheses.

The results of this study indicate that H1 shows a negative influence, where social influence does not affect an individual's behavioral intention to use cloud accounting. This is evidenced by a p-value of 0.143, which is greater than 0.05. Therefore, when colleagues or family members who have adopted cloud accounting technology do not have an impact on individuals or MSME owners in Solo to adopt the same cloud accounting technology. This may be attributed to the fact that those around them do not recommend or influence their decision to adopt cloud accounting. In general, individuals and the MSME environment in Solo lack supportive conditions for the adoption of relevant cloud accounting practices. This finding is consistent with previous research by (Hafifah et al., 2022) and (Setyorini & Meiranto, 2021), which suggests that feelings of embarrassment and fear of social rejection often discourage individuals from influencing others. Moreover, the decision to use cloud accounting among MSME owners is primarily driven by personal needs rather than external social influence.

Facilitating conditions yielded a p-value of 0.012, which is less than 0.05. This indicates that H2 is accepted, suggesting that facilitating conditions have a significant impact on the behavioral intention of MSME actors to adopt cloud accounting technology. The significant influence of facilitating conditions is supported by the findings of (Lutfi, 2022), indicating that MSME actors in Solo believe there is sufficient resource support to encourage the adoption of cloud accounting. This result is most likely influenced by the availability of training and resources that facilitate quick access to technology. Such support enhances workflow efficiency and increases motivation to use the system. When

available resources are perceived as adequate, MSME actors tend to exhibit a positive attitude toward system usage, which ultimately reinforces their intention to continue using it. These findings are further supported by previous studies (Alamin et al., 2015; Haleem, 2020; Tam et al., 2020).

The results of the H4 hypothesis test examine the relationship between perceived ease of use and perceived usefulness. Table 4 shows a p-value of 0.000, which is less than 0.05, indicating that Hypothesis 4 is accepted. This confirms that perceived ease of use has a positive and significant effect on perceived usefulness. Similar findings have also been reported by (Le & Cao, 2020; Ria & Susilo, 2023; Saputro & Haryanto, 2023). This study indicates that MSME actors are more likely to use a system when they perceive that the benefits outweigh the effort required to operate it. When an accounting application is perceived as easy to understand and use, MSME practitioners tend to feel more confident in utilizing it. This enables them to directly experience the advantages offered by the system, such as accelerating the recording of business transactions in an accurate and efficient manner. The process begins with transaction input, invoice tracking, and continues through the generation of financial reports such as cash flow statements and profit and loss statements, ultimately enhancing business effectiveness. The easier an accounting application is to understand, the greater the users' confidence in utilizing it, thereby increasing the likelihood of sustained use and realization of its benefits (Saputro & Haryanto, 2023).

Based on the results of the H6 hypothesis testing, the study found a direct influence of Behavioral Intention to Use Cloud Accounting on actual Use Behavior. This is supported by a p-value of 0.000, which is less than 0.05, indicating a significant relationship. This finding suggests that individuals use information systems because they are motivated to do so, and this intention contributes to increased system utilization. According to (Güdel et al., 2019), when individuals are interested in something, it can positively challenge them, evoke feelings of enjoyment, or lead them to perceive its benefits. Therefore, interest plays a crucial role in motivating individuals to continue using a technology. Users' interest in technology can facilitate their acceptance and adoption of information systems. This study aligns with previous research conducted by (Chiregi & Jafari Navimipour, 2018; Mohammadi, 2015; Ria & Susilo, 2023) and (Summary, 2023) all of which provide empirical evidence that behavioral intention to use cloud accounting significantly influences actual use behavior. This is consistent with the UTAUT theory (Venkatesh et al., 2003), which posits that an individual's interest in using technology can influence how they actually use it, depending on their intentions, expectations, and plan.

5. CONCLUSION & SUGGESTION

This study aims to identify the key factors influencing the adoption of both traditional and cloud-based accounting systems among Micro, Small, and Medium Enterprises (MSMEs) in Solo, employing the frameworks of the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). The findings reveal that facilitating conditions and behavioral intention significantly affect the actual usage of cloud accounting systems. Furthermore, perceived ease of use demonstrates a strong influence on perceived usefulness, emphasizing the critical role of

user-friendly systems in fostering technology adoption. However, social influence, perceived usefulness, and perceived ease of use do not significantly impact behavioral intention. These results suggest that MSME owners in Solo tend to make autonomous decisions grounded in practicality and resource availability, rather than being driven by social pressures or the perceived benefits of the system alone.

These findings underscore the necessity of enhancing infrastructure, training programs, and support systems to accelerate the rate of cloud accounting adoption. Future research is encouraged to involve more demographically and geographically diverse samples, employ longitudinal data to observe behavioral changes over time, or explore additional moderating variables such as digital literacy or organizational culture. Improving digital readiness among MSMEs is expected to facilitate a more efficient transition toward cloud-based financial management systems, thereby enhancing their competitiveness in the digital economy.

In addition, the results of this study present valuable opportunities for stakeholders to develop more targeted strategies for technology adoption. Training institutions and cloud accounting service providers may leverage these findings to refine their educational approaches. Local governments also play a critical role in providing infrastructure access and offering incentives to MSMEs transitioning to digital systems. In the long term, the increased adoption of cloud-based accounting systems has the potential to improve the transparency and professionalism of MSME financial management. This, in turn, could positively contribute to both local and national economic growth.

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