

THE INFLUENCE OF CLOUD ACCOUNTING READINESS ON MSME's IN SOLO RAYA

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Abstract: The application of cloud accounting technology is an important solution in improving the efficiency and transparency of financial management for Micro, Small and Medium Enterprises (MSMEs). However, the readiness of MSMEs in Solo Raya to adopt this technology is still a challenge. This study aims to analyze the factors that influence the readiness and intention of MSMEs in using cloud accounting with the Unified Theory of Acceptance and Use of Technology (UTAUT) approach. This study uses quantitative data with a survey method through a questionnaire distributed to 150 MSMEs in Solo Raya and analyzed using SmartPLS 3.0. The results show that the main variables such as performance expectancy, effort expectancy, social influence, and facilitating conditions have a positive and significant effect on behavioral intention. In addition, perceived trust also has positive and significant effect, while perceived risk has a significant negative effect on behavioral intention. Behavioral intention then has a positive and significant effect on cloud accounting use behavior. The findings of this study are expected to provide useful insights for future researchers as a basis for evaluation and further study.

Keywords: Cloud Accounting, UTAUT, Perceived Trust, Perceived Risk

1. Introduction

Digital transformation in accounting has become significant for Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. In the era of industrial revolution 4.0, the application of digital technology not only increases transparency and efficiency, but also reduces operational costs and improves decision-making. The use of cloud accounting technology, which previously recorded manually with a lot of paper use, is shifting towards a real time integrated and digital-based system (Fiddin & Arif, 2022; Permatasari et al., 2024). MSMEs play an important role in Indonesia's economic growth, contributing around 60% to the Gross Domestic Product (GDP) and 14.06% of total national exports. However, many MSMEs face obstacles in adopting digital technology, such as lack of technological understanding, limited capital, and low financial literacy (Wulansari & Aligarh, 2023; Wulandari et al., 2023).

There are 13,203 MSMEs in Solo City that still face challenges in managing their finances, which is often caused by the inability to separate personal and business money, making it difficult to access capital (Solopos, 2024). Therefore, the implementation of an effective accounting information system is necessary to improve the performance and sustainability of MSMEs (Feranika et al., 2022). To address this challenge, the Indonesian government launched the Making Indonesia 4.0 programme, which stimulates the adoption of digital technology among MSMEs. Cloud accounting is a solution that strengthens traditional financial management with a more efficient and transparent system. This technology facilitates better decision-making through fast and accurate access to financial data (Pradesa et al., 2023). Technology adoption in the context of MSMEs has been carried out by many researchers such

as mobile accounting (Kholid et al., 2020), cloud computing (Aligarh et al., 2023), accounting information systems (Miswaty et al., 2022) and accounting software (Fiddin & Arief, 2022).

This study uses the Unified Theory of Acceptance and Use of Technology (UTAUT) model to explore the influence of cloud accounting adoption by MSMEs. UTAUT theory has been used by several previous researchers such as (Kartika Putri et al., 2024; Al-Okaily et al., 2023; Lutfi, 2022; and Onibala et al., 2021) have used UTAUT theory to test the acceptance and use of accounting information systems. UTAUT identifies four main constructs, namely: performance expectancy, effort expectancy, social influence and facilitating conditions that influence behavioral intention and use behavior (Venkatesh et al., 2003). This model is extended with additional variables such as perceived trust, and perceived risk, considering that trust and risk perception are very important in technology adoption (Zhao & Bacao, 2021; Chen et al., 2023). Several studies have investigated the influence of cloud accounting adoption factors. Research (Widanengsih, 2021) shows that performance expectancy has no significant effect on behavioral intention, while effort expectancy has a significant positive effect on behavioral intention. This research is in line with (Rahayu et al., 2023; Lutfi, 2022; Salam & Ali, 2020) showing that performance expectancy and effort expectancy have a significant positive effect on behavioral intention. Research (Astiyah et al., 2023; Bravely et al., 2023; Nurcholisha, 2022) shows that social influence has a significant positive effect on behavioral intention. But Research (Hasibuan, 2021) shows that there is no effect on behavioral intention. Research (Kartika Putri et al., 2024) shows that facilitating conditions have a positive influence on behavioral intention. Apart from the main constructs of UTAUT, perceived trust according to research (Al-Saedi et al., 2020; Prasetyo & Wardhani, 2022) shows a positive and significant influence on behavioral intention, but research (Astiyah et al., 2023) found perceived trust has no effect on behavioral intention. Likewise, research (Chen et al., 2023; Kholid et al., 2020) shows that perceived risk has a negative impact on behavioral intention. Based on the background description of the problem above, researchers are interested in taking a research entitled “The Influence of Cloud Accounting Readiness on MSMEs in Solo Raya”.

The problem formulations in this study are: 1) What are the factors that influence cloud accounting adoption among MSMEs in Solo Raya. 2) What challenges are faced by MSMEs in implementing digital technology, especially cloud accounting. Meanwhile, the objectives of this study are: 1) To analyse the factors that influence the adoption of cloud accounting among MSMEs in Solo Raya. 2) To identify the challenges faced by MSMEs in implementing digital technology.

2. Literature Review

Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT theory is a combined model of eight main theories about technology acceptance into one theory (Widanengsih, 2021). UTAUT aims to explain user behaviour and individual intentions in using information technology systems (Sugiharto et al., 2021). The eight theories are: Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behavior (TPB), Combination TAM and TPB (C-TAM-TPB) Model of Personal Computer Utilization (MPCU), Innovation Diffusion Theory (IDT), Social Cognitive Theory (SCT) (Aviyanti et al., 2021). UTAUT theory has been shown to show 70% variance in intention to use technology compared to the other eight theories. UTAUT theory is influenced by four main factors: performance expectancy, effort expectancy, social influence and facilitating conditions, with gender, age, experience, voluntariness of use as moderators.

These four constructs are the basis for determining behavioral intention and use behavior (Venkatesh et al., 2003).

Cloud Accounting

Cloud accounting is a cloud-based accounting system that stores and processes financial data on a remote server, allowing access anytime and anywhere (Saputri et al., 2023). Unlike desktop-based software, cloud accounting can be accessed through various devices such as smartphones and laptops with applications available on the App Store and Google Play, such as SI APIK, Zahir Online, Jurnal Mobile, Buku kas, Buku warung dan Majoo which are available for free or paid for premium features (Rahayu et al., 2023; Pradesa et al., 2023). Cloud accounting offers many advantages, such as the ease of automatic correction of recording errors, data security with automatic backups, real-time access and cost efficiency (Kharisma, 2021). It also minimizes the use of hardware and paper, supports better team collaboration, and provides protection from cybercrime and automation of accounting processes (Saputri et al., 2023).

Hypothesis Development

Performance Expectancy

Performance Expectancy refers to the belief that the use of technology can improve user performance in completing their tasks (Venkaesh et al., 2012). This factor includes the ability to complete transactions faster, increase productivity, and comfort in using technology (Fithri Meuthia et al., 2020). Research results, such as (Lutfi, 2022 ; Rahayu et al., 2023) show that performance expectancy has a positive effect on behavioral intention cloud accounting. The higher the performance expectations, the greater the intention to use technology.

H₁: Performance expectancy has a positive effect on cloud accounting behavioral intention.

Effort Expectancy

Effort Expectancy is the user's perception of the ease of using technology (Venkatesh et al., 2012). Applications that are easy to use will be more accepted by users (Fithri Meuthia et al., 2020). The results of the study (Shafly, 2020; Sugiharto et al., 2021; Utami et al., 2022) found that effort expectancy has a significant effect on mobile banking behavioral intention. The easier the technology is to use, the greater the user's intention to use it.

H₂: Effort expectancy has a positive effect on behavioral intention cloud accounting.

Social Influence

Social influence is the influence of people closest to a person's decision to use technology (Venkatesh et al., 2012). Social influence includes encouragement from the environment, such as friends, family, or colleagues, which influences a person to use technology (Primadiata, 2022). The results of research (Kartika Putri et al., 2024; Suvia & Helmayunita, 2024) show that social influence has a significant influence on behavioral intention cloud accounting. The greater the social influence provided by the environment, the greater the intention to use it.

H₃: Social influence has a positive effect on cloud accounting behavioral intention.

Facilitating Conditions

Facilitating conditions refer to users' perceptions of the resources and support available to use technology (Venkatesh et al., 2012). The availability of devices, technical support, and other resources will make it easier for users to adopt new technology (Siregar et al., 2021; Suvia &

Helmayunita, 2024). The results of research by Kartika Putri et al., (2024) show that facilitating conditions affect the behavioral intention of cloud accounting. The higher the available infrastructure, the more people will use it.

H₄: Facilitating conditions have a positive effect on cloud accounting behavioral intention.

Perceived Trust

Perceived trust plays an important role in the intention to use technology, because users tend to use technology they trust (Hasan Miraz et al., 2022). Perceived trust is the user's belief that the technology or service provider will fulfil its obligations (Zhao & Bacao, 2021). This trust involves factors of ability, integrity, and service provider policies (Rita & Fitria, 2021). The results of research (Al-Saedi et al., 2020; Widyanto et al., 2022) show that trust has a positive and significant effect on the behavioral intention of mobile payments. The higher the trust, the higher the user's intention to use it.

H₅: Perceived trust has a positive effect on behavioral intention cloud accounting.

Perceived Risk

Perceived risk refers to the level of uncertainty that users feel about technology, including concerns about information security (Kholid et al., 2020). The results of Budiastuti & Muid's research (2020) show that perceived risk has a negative effect on e-commerce behavioral intention. The higher the risk, the lower the intention to use technology.

H₆: Perceived risk has a negative effect on behavioral intention cloud accounting.

Behavioral Intention

Behavioral intention is the desire to use technology which then has an impact on user behavior (Venkatesh et al., 2003) Use behavior itself refers to the intensity or frequency of use of information technology (Onibala et al., 2021). User behavior is measured through how often technology is used. Users will continue to use technology if they believe that the technology improves performance, is easy to use, and is socially acceptable (Shafly, 2020). The results of the study (Permatasari et al., 2024; Musyaffi, 2020) found that behavioral intention has a positive effect on cloud accounting use behavior. The higher the user, the stronger the usage behavior.

H₇: Behavioral intention has a positive effect on cloud accounting use behavior.

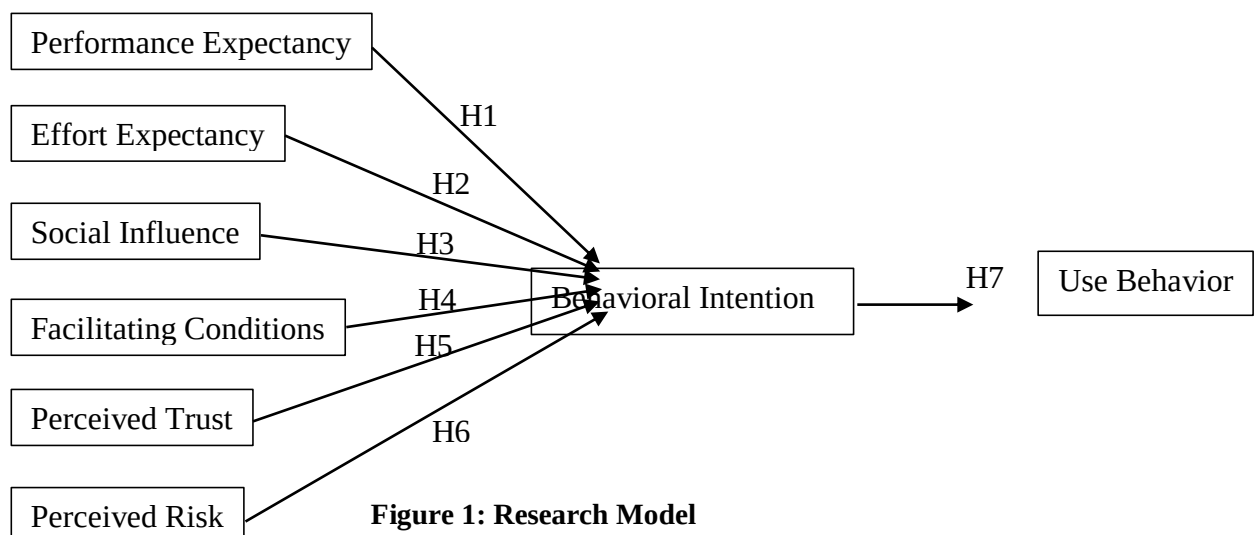


Figure 1: Research Model

3. Method

Type of Research

This research uses a quantitative approach to primary data with a survey method and is collected through a questionnaire using a google form with scale likert 5 points.

Population, Sample and Sampling Technique

The population in this study are MSMEs in Solo Raya that have used cloud accounting in their business. Meanwhile, the sample in this study will be taken from part of the population, namely 150 respondents. The sampling technique used is non-probability sampling with purposive sampling method, namely sample selection with certain criteria or considerations that are relevant to the research objectives.

Data Analysis Technique

The data analysis technique in this study uses SEM-PLS (Structural Equation-Partial Least Square). This study uses the SmartPLS 3.0 application as a test tool. The data analysis technique was carried out using descriptive statistical tests, outer models (convergent validity, discriminant validity, and reliability tests), inner models (structural model tests), and hypothesis testing (path coefficient and p-value).

4. Result and Discussion

Descriptive Analysis

Table 1 presents information about the research respondents. Based on the data, 68.7% of respondents were female and 31.3% were male. The majority of respondents are aged 20-30 years, which is 56.7%. A total of 50.7% of respondents have a Diploma/S1 education, while the largest domicile group, 48%, is resides in Surakarta City. The largest sector among MSMEs in Solo Raya is culinary, which consists of 77.4% and for the type of cloud accounting application that is widely used is Buku kas 22.7%.

Table 1. Respondent Data

Characteristics	Category	Total	Presentation
Gender	Male	47	68,7%
	Female	103	31,3%
Age	<20 years	7	4,7%
	20-30 years	85	56,7%
	31-40 years	47	31,3%
	>40 years	11	7,3%
Last Education	Primary School	-	-
	Junior High School	1	0,7%
	High School/Equivalent	63	42%
	Diploma/S1	76	50,7%
	S2	10	6,7%
Residence	Surakarta City	72	48%
	Boyolali Regency	7	4,7%
	Sukoharjo Regency	30	20%
	Karanganyar Regency	13	8,7%
	Wonogiri Regency	6	4%

Business Type	Sragen Regency	11	7,3%
	Klaten Regency	11	7,3%
	Fashion	14	9,3%
	Beauty	2	1,3%
	Craft	6	4%
	Culinary	116	77,4%
Type of Application	Retail	6	4%
	Grocery Stall	4	2,7%
	Services/Rentals	2	1,3%
	Buku Kas	34	22,7%
	Buku Warung	14	9,3%
	Moodah	6	4%
	Credibook	6	4%
	Majoo	8	5,3%
	Moka Pos	14	9,3%
	Teman Bisnis	8	5,3%
	Qasir	26	17,3%
	Kasir Pintar	21	14%
	Nuta Pos	3	2%
	IPOS	5	3,4%
	Other	5	3,4%

Sources: Data Analysis

Measurement Model Test (Outer Model)

The results of the convergent and discriminant validity tests show that all items have proven valid and meet the established criteria. Based on the test results in Table 2, the cross loading value for each variable as a whole is >0.7 and AVE >0.6 . Thus, it can be concluded that convergent validity has been met and is acceptable. In addition, the reliability test shows the value of Cronbach's Alpha and Composite Reliability >0.7 which indicates that all variables have adequate reliability. Therefore, it can be concluded that the constructs in this study are reliable.

Table 2. Convergent Validity and Reliability

Construct	Item	Cross Loading	Cronbach's Alpha	Rho A	CR	AVE
Performance Expectancy	PE1	0.912	0.946	0.951	0.958	0.821
	PE2	0.908				
	PE3	0.905				
	PE4	0.911				
	PE5	0.894				
Effort Expectancy	EE1	0.868	0.934	0.940	0.950	0.791
	EE2	0.909				
	EE3	0.885				
	EE4	0.899				
	EE5	0.885				

Social Influence	SI1	0.887	0.914	0.922	0.939	0.794
	SI2	0.900				
	SI3	0.884				
	SI4	0.894				
Facilitating Conditions	FC1	0.936	0.913	0.917	0.945	0.852
	FC2	0.925				
	FC3	0.909				
Perceived Trust	PT1	0.910	0.924	0.929	0.946	0.814
	PT2	0.886				
	PT3	0.898				
	PT4	0.915				
Perceived Risk	PR1	0.904	0.890	0.922	0.931	0.818
	PR2	0.923				
	PR3	0.885				
Behavioral Intention	BI1	0.910	0.900	0.905	0.937	0.833
	BI2	0.914				
	BI3	0.915				
Use Behavior	UB1	0.892	0.899	0.906	0.937	0.831
	UB2	0.908				
	UB3	0.934				

Sources: Data Analysis

Table 3 presents the results of the discriminant validity test, which shows that each construct has met the requirements of discriminant validity. The test results show that the AVE value of each construct is higher than the correlation value between constructs. Thus, it can be concluded that discriminant validity has been met.

Table 3. Discriminant Validity

Variable	BI	EE	FC	PE	PR	PT	SI	UB
BI	0.913							
EE	-0.481	0.889						
FC	0.580	-0.821	0.923					
PE	0.702	-0.750	0.670	0.906				
PR	0.434	-0.785	0.724	0.622	0.904			
PT	0.588	-0.824	0.730	0.662	0.732	0.902		
SI	0.557	-0.762	0.687	0.617	0.795	0.708	0.891	
UB	0.615	-0.882	0.814	0.762	0.827	0.822	0.808	0.912

Sources: Data Analysis

Structural Model Test (Inner Model)

Based on hypothesis testing, it can be seen that 7 hypotheses are significantly supported, because all t-statistic values > 1.96 and p-value < 0.05 , which means that these hypotheses are accepted. Table 4 illustrates that performance expectancy, effort expectancy, social influence, facilitating conditions, and perceived trust have a positive and significant influence on behavioral intention. While perceived risk has a significant negative effect. In addition, behavioral intention has a positive and significant impact on use behavior.

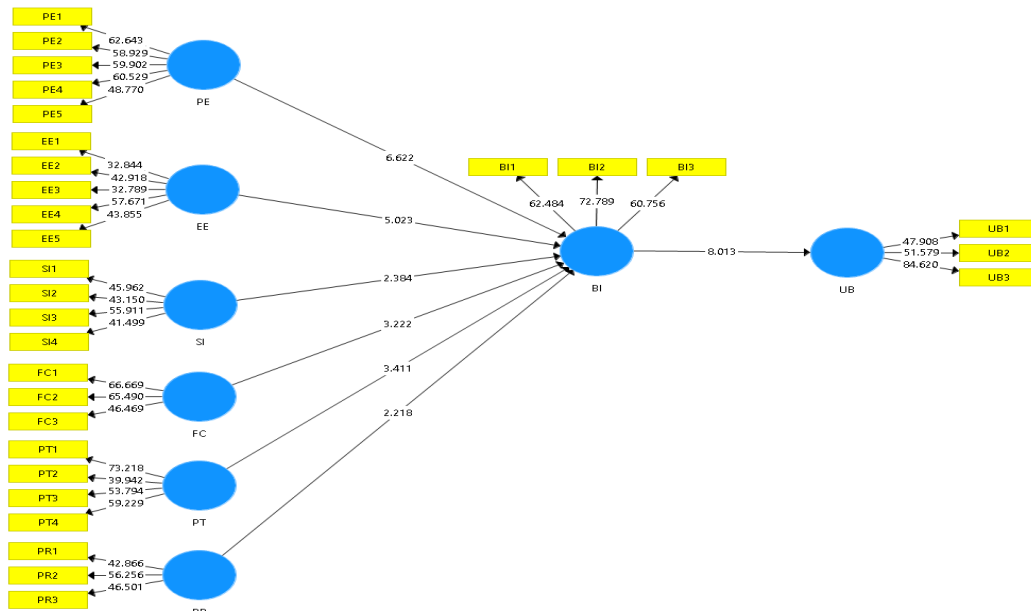


Figure 2: Goodness of Fit Result Model

Source: Output SmartPLS 3.0 (2024)

Goodness of fit results for this model are presented in the following table:

Table 4. Structural Model Test

Hypothesis	Original Sample	T Statistics	P Values	Information
BI -> UB	0.615	8.474	0.000	Supported
EE -> BI	0.763	5.424	0.000	Supported
FC -> BI	0.388	3.208	0.001	Supported
PE -> BI	0.672	7.666	0.000	Supported
PR -> BI	-0.278	2.120	0.034	Supported
PT -> BI	0.425	3.427	0.001	Supported
SI -> BI	0.378	2.140	0.033	Supported

Sources: Data Analysis

The results of testing H1 show that performance expectancy has a significant positive effect on behavioral intention, with a value of ($t = 7.666$, $p < 0.000$). H2 shows that effort expectancy has a significant positive effect on behavioral intention, with a value of ($t = 5.424$, $p < 0.000$). H3 shows that social influence has a significant positive effect on behavioral intention, with a value of ($t = 2.140$, $p < 0.033$). H4 shows that facilitating conditions have a significant positive effect on behavioral intention, with a value of ($t = 3.208$, $p < 0.001$). H5 shows that perceived

trust has a positive effect on behavioral intention, with a value of ($t = 3.427$, $p < 0.001$). While H6 shows that perceived risk has a significant negative effect on behavioral intention, with a value of ($t = 2.120$, $p < 0.034$). H7 shows that behavioral intention also has a positive effect on use behavior, with a value of ($t = 8.474$, $p < 0.000$). The results of testing these hypotheses, it can be concluded that all hypotheses proposed in this study are significantly supported, indicating that the factors tested have a strong influence on the intention and behavior of using cloud accounting among MSMEs in Solo Raya.

This shows that MSMEs feel the benefits of technology, find it easy to use, get social support, and have supportive conditions, have confidence in the use of technology, it will show that MSMEs have a strong intention to use cloud accounting, they are more likely to do it in daily practice. Meanwhile, the existence of risk emphasises the importance of strengthening the security aspects of technology use. This finding is in line with the UTAUT theory which states that these factors are the main determinants in technology adoption.

5. Conclusions

The conclusions in this study include several main findings which show that cloud accounting adoption among MSMEs in Solo Raya is influenced by factors such as performance expectancy, effort expectancy, social influence, facilitating conditions, perceived trust, perceived risk. The implications of these findings suggest that to increase the adoption of digital technology, MSMEs need to get support in the form of training and access to adequate resources. However, this study has limitations, such as a limited number of samples and only focusing on MSMEs in Greater Solo, which may not be generalised to other regions. Therefore, further research is needed to explore other factors that may influence cloud accounting adoption in various contexts.

Acknowledgements

The authors would like to express their deepest gratitude to all those who have provided support and contributions in this research. Special thanks also go to family and friends for their continuous support and encouragement throughout this research.

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