



## RESEARCH ARTICLE – 1

# ADOPTION OF CLOUD-BASED ACCOUNTING BY SMES: A TECHNOLOGY ACCEPTANCE MODEL APPROACH

Sweeta Agrawal<sup>1</sup>, Dr. Jayashree Jethy<sup>2</sup>

<sup>1</sup> Research Scholar (Ph.D.), Department of Commerce, Rama Devi Women's University, Bhubaneswar, India. Email: swetaagrawal1845@gmail.com

<sup>2</sup> Assistant Professor, P.G. Department of Commerce, Rama Devi Women's University, Bhubaneswar, India.

## ABSTRACT

This research is about the adoption of cloud-based accounting (CBA) systems with a focus on small and medium-sized enterprises (SMEs) through the lens of the Technology Acceptance Model (TAM). This study focuses on the mediating role of attitude (ATU) in the effects of perceived ease of use (PEOU), perceived usefulness (PU), and behavioral intention (BI) to adopt CBA. The data of 200 SMEs in Odisha, India, was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results confirm the model's validity and support all hypotheses. Both PEOU and PU have a significant impact on ATU, which in turn, has a strong impact on BI. Mediation analysis indicates that ATU partially mediates the impact of PEOU and PU on BI. These results underscore the need to improve adoption by targeting positive attitudinal outcomes with system design and functionality. This study contributes to theory on technology acceptance while also providing practical recommendations aimed at fostering digital adoptions for SMEs in developing markets.

**Keywords:** *Attitude, Behavioral Intention, Cloud-Based Accounting, Perceived Ease of Use, Perceived Usefulness, PLS-SEM, SMEs, Technology Acceptance Model (TAM), Technology Adoption.*

## INTRODUCTION

In the context of the fast-paced digital economy, cloud-based accounting (CBA) systems have become increasingly important for improving the effectiveness, precision, and versatility of an enterprise's financial functions. The availability of real-time data, integration with other business applications, and scalable infrastructure are particularly useful for small to medium-sized enterprises (SMEs) which operate on a shoestring budget in terms of finances and technology (Abbas, 2024; Abidde, 2021; Wicaksono et al., 2020). Sectors such as banking (Ria, 2023), hospitality (Hashem, 2021; Syah et al., 2023), and manufacturing (Abidde, 2021) have recognized the value CBA offers in transforming financial reporting and strategic planning, along with broader digital transformation initiatives (Hung et al., 2023; Makhoulf & AlMalahmeh, 2023).

The adoption rate of CBA systems in developing economies remains low among SMEs (Pramuka & Pinasti, 2020; Bala et al., 2024). In many organizations, a lack of digital leadership combined with low levels of digital preparedness, system dependability, data security, complications in technology, overall system costs, and a privacy system all stand as hurdles to adoption (Thaher, 2024; Al-Nsour et al., 2021; Abutaber, 2023). In these contexts, understanding the adoption determinants is critical for advancing sustainable digital development and enhancing financial systems architecture (Ionescu, 2022; Zeng, 2023).

To examine the phenomenon, the study uses the Technology Acceptance Model (TAM), which considers Perceived Ease of Use and Perceived Usefulness as the primary drivers of Behavioral Intention to adopt a system. Pramuka and Pinasti (2020) and Abbad (2021) provide commentary on the TAM literature. While TAM provides the basic understanding and rationale, more evidentiary resources point to the fact that behavioral and emotional reactions to a system are central in determining adoption behavior that goes beyond a mere intellectual assessment. Ria (2023) and Hung et al. (2023) discuss this further.

Based on this reasoning, this study modifies the original TAM framework by adding Attitude toward using CBA as a mediating variable based on the Theory of Reasoned Action (TRA), which states that attitudes greatly shape intentions. With this modification, the model can more effectively examine how PEOU and PU together with user attitudes influence adoption behavior (Abbad, 2021; Ionescu, 2022; Thaher, 2024). This angle is particularly important in the case of SMEs, as apprehension, trust, user confidence, and alignment of proposed value and business processes tend to drive decision-making more than objective assessment. Bala et al. (2024) and Al-Nsour et al. (2021) provide commentary on this argument.

Utilizing primary data obtained from SME stakeholders, the study employs quantitative methods including regression analysis with SPSS as well as Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the presented hypotheses. The outcome is anticipated to provide significant information to developers of software, managers of SMEs, and policymakers who seek to encourage the use of cloud-based accounting systems in resource-constrained regions (Wicaksono et al., 2020; Syah et al., 2023; Makhoul & AlMalahmeh, 2023).

## **LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK DEVELOPMENT**

Cloud-Based Accounting (CBA) systems represent a fundamental transformation in the financial management of small and medium-sized enterprises (SMEs). The advantages of the cloud's scalability, automation, as well as real-time data access are being leveraged by these systems to improve accounting processes and decision-making (Ahmed, 2020; Achar, 2018; Al-Zoubi, 2017). Users' perceptions, societal and institutional frameworks, as well as technological infrastructure readiness are some of the contextual factors that impact the uniform adoption of CBA technology (Adjei et al., 2021; Alqudah et al., 2020; Alqudah &

Al-Okaily, 2020). In the context of TAM, this model has been widely used to explore technology use behavior, which justifies its selection for this study (Adams et al., 1992; Legris et al., 2003). This model will be modified by including attitude as a mediating variable, which aligns with recent studies on behavioral intentions where the cognitive-affective framework is given more importance (Zhao et al., 2010; Almaiah et al., 2019).

### **Perceived Ease of Use and Attitude Toward Using CBA**

The term Perceived Ease of Use (PEOU) pertains to aspects such as prior experience with a given technology and its corresponding application (Davis, 1989). Comfort in using the system enhances trust in technology with its intuitive features, simple frameworks, low-caliber navigational hurdles, and minimal technical thresholds (Ahmad et al., 2022; Altin & Yilmaz, 2022; Al-Saedi et al., 2020). It is proposed by TAM that PEOU has an effect on attitude, which in turn impacts subsequent behavior (Venkatesh & Davis, 2000; Alshehri et al., 2013). There have been investigations with focus on cloud systems, enterprise software, and e-government platforms that affirm the relationship between perceived ease and user acceptance (Alraja, 2016; Almaiah et al., 2019; Afifa et al., 2022).

**H1:** Perceived Ease of Use positively affects Attitude toward using CBA.

### **Perceived Usefulness and Attitude Toward Using CBA**

Perceived Usefulness (PU), according to Davis (1989), is the belief that the use of a system enhances an individual's performance of the job. Within small and medium-sized enterprises (SMEs), CBA systems increase efficiency in specific tasks, enhance financial reporting, and improve critical data access (Adams et al., 1992; Ahmed, 2020; Agrawal & Jethy, 2023). Users are more likely to cultivate a favorable attitude towards a system when it helps them achieve their goals such as accurate forecasting, compliance, and decision-making (Alwan, 2022; Aini et al., 2020; Al-Okaily et al., 2023). It is widely accepted and supported by literature that PU is a strong predictor of user acceptance in diverse settings including but not limited to blockchain, m-payments, and accounting information systems (Afifa et al., 2022; Al-Saedi et al., 2020).

**H2:** Perceived Usefulness positively affects Attitude toward using CBA.

### **Attitude and Intention to Use CBA**

A positive attitude motivates intention, which is a robust predictor of actual system usage (Chen et al., 2002; Alshirah et al., 2021). Relating to cloud-based solutions, users are more likely to embrace CBA in routine practice when they hold positive CBA perceptions because of its value, ease of use, and security (Alqudah et al., 2024; Achar, 2018; Adjei et al., 2021).

**H3:** Attitude positively affects Intention to Use CBA.

### **The Mediating Role of Attitude**

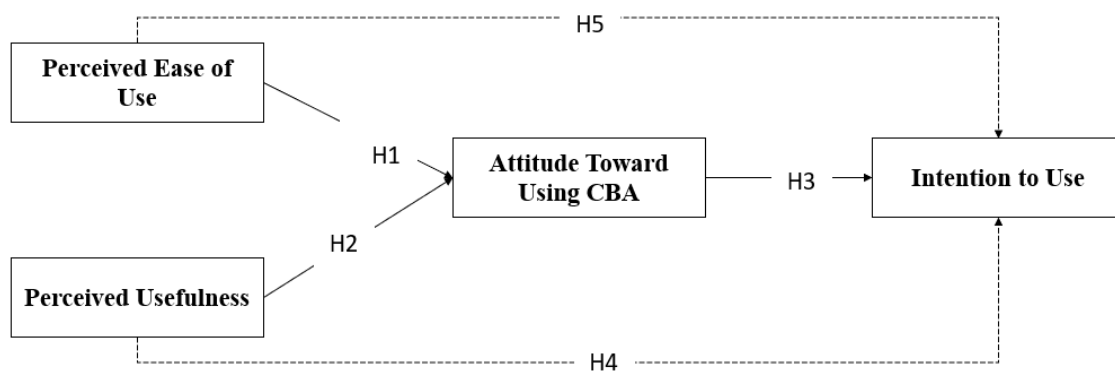
TAM suggests direct impacts of PU and PEOU on intention, however, more recent modifications underscore the mediating role of attitude that captures the underlying psychological factors concerning adoption (Legris et al., 2003; Almaiah et al., 2019). This indirect influence focuses on the perception of an outcome where the impact of ease and usefulness eliciting emotions first, which then drives behaviors (Baron & Kenny, 1986; Zhao et al., 2010). In the context of accounting and enterprise systems, this mediation has been shown to portray a more holistic model of system adoption (Agrawal & Jethy, 2023; Alawadhi & Alrefai, 2024; Altin & Yilmaz, 2022).

**H4:** Attitude mediates the relationship between Perceived Usefulness and Intention to Use CBA.

**H5:** Attitude mediates the relationship between Perceived Ease of Use and Intention to Use CBA.

In relation to the theoretical structure of TAM and its previously cited empirical findings, Figure 1 illustrates the conceptual model is suggested for this study.

**Figure 1. Theoretical model**



## RESEARCH METHODOLOGY

To assess the adoption of cloud-based accounting (CBA) systems by small and medium-sized enterprises (SMEs) in Odisha, India, this study employs a quantitative research design. A structured questionnaire was created and shared with a purposive sample of 200 SMEs, who were selected due to their relevance to the study objectives and their engagement with accounting technologies.

The questionnaire included relevant measurement items for each construct—Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Attitude Toward Using CBA, and Behavioral Intention to Use CBA—drawn from the TAM literature (Davis, 1989; Venkatesh & Davis, 2000). All items were measured on a 7-point Likert scale with 1 (“strongly disagree”) to 7 (“strongly agree”).

Data analysis followed a two-step process. Measurement and structural models were tested using PLS-SEM (Partial Least Squares Structural Equation Modeling) with mediation

analysis in SmartPLS. This combined approach provided thorough verification of the conceptual framework and rigorous hypothesis testing.

**Table 1. Demographic Profile of Respondents (n = 200)**

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	142	71.0%
	Female	58	29.0%
Age Group	Below 30 years	36	18.0%
	31–40 years	78	39.0%
	41–50 years	58	29.0%
	Above 50 years	28	14.0%
Business Type	Manufacturing	76	38.0%
	Services	92	46.0%
	Retail/Wholesale	32	16.0%
Years in Operation	Less than 5 years	48	24.0%
	5–10 years	64	32.0%
	11–15 years	52	26.0%
	More than 15 years	36	18.0%
Annual Turnover (INR)	Less than ₹10 lakhs	52	26.0%
	₹10–50 lakhs	86	43.0%
	₹51 lakhs–₹1 crore	38	19.0%
	More than ₹1 crore	24	12.0%

## DATA ANALYSIS AND HYPOTHESIS TESTING

This study investigated the adoption of cloud-based accounting (CBA) systems by SMEs through the Technology Acceptance Model (TAM) using Partial Least Squares Structural Equation Modeling (PLS-SEM). PLS-SEM is well suited for exploratory studies and for extending existing theories because it does not require a normal distribution and can efficiently manage complex models with mid-sized samples (Hair et al., 2017). The analysis consists of measuring and evaluating the structural components of the model and testing the hypotheses.

### Measurement Model Assessment

For assessing construct measurement accuracy, a number of measurements were benchmarked against industry guidelines for best practices tailored for PLS-SEM as proposed by Hair et al. (2019).

### Internal Consistency and Convergent Validity

The results of the measurement of reliability and validity are summarized in Table 2, which includes Cronbach's Alpha, rho\_A, Composite Reliability (CR), and Average Variance Extracted (AVE) for all the constructs. Strong internal consistency and convergent validity

were demonstrated for all constructs as all values exceeded the thresholds of  $\alpha > 0.70$ , CR  $> 0.70$ , and AVE  $> 0.50$  (Nunnally & Bernstein, 1994).

**Table 2: Construct Reliability and Convergent Validity**

Construct	Cronbach's Alpha	rho_A	Composite Reliability	AVE
ATU	0.896	0.902	0.923	0.706
BI	0.878	0.879	0.911	0.672
PEOU	0.898	0.900	0.924	0.710
PU	0.895	0.897	0.923	0.705

### Discriminant Validity

Discriminant validity ensures that all constructs being measured are independent of one another, not overlapping with other constructs in the model. In this case, we evaluated discriminant validity using the Fornell-Larcker criterion, which is commonly used in structural equation modeling. This criterion states that the square root of the Average Variance Extracted (AVE) of a construct should exceed the correlation values of that construct with all other constructs in the model. In Table 3, we show that the square root of AVE (diagonal) for each construct is greater than the correlation thus confirming discriminant validity (Fornell & Larcker, 1981).

**Table 3: Discriminant Validity (Fornell-Larcker Criterion)**

	ATU	BI	PEOU	PU
ATU	0.840			
BI	0.457	0.820		
PEOU	0.611	0.431	0.843	
PU	0.644	0.438	0.654	0.839

### Multicollinearity Check

Fornell and Larcker (1981) emphasized the importance of checking for multicollinearity of indicators before proceeding to formulate hypotheses, as it may distort the calculation of path coefficients and undermine the model's reliability. The study utilized multicollinearity analysis using Variance Inflation Factor (VIF), a measure which quantifies the level of multicollinearity by measuring the inflation of variance of a regression coefficient due to collinearity with other variables.

As noted by Hair et al. (2019), VIF values above 3.3 indicate the presence of multicollinearity, which is in fact considered a problem. In this research, all VIF values of the indicators were significantly lower than 3.3, thus showing that the indicators for each construct did not have multicollinearity issues.

**Table 4: VIF Values for Indicators**

Construct	Indicators	VIF Range
ATU	ATU1–ATU5	1.953 – 2.498
BI	BI1–BI5	1.823 – 2.138

<b>Construct</b>	<b>Indicators</b>	<b>VIF Range</b>
PEOU	PEOU1–PEOU5	2.140 – 2.430
PU	PU1–PU5	1.986 – 2.415

### Factor Loadings

To assess the reliability of the indicators, we evaluated the standardized loadings of each item's contribution to its respective construct. A loading shows the degree of association pertaining to observable variables and their underlying constructs. Standardized loadings are considered high when greater than 0.70, and therefore, strengthens the claim that the indicator is reliable and adds to construct validity.

As for this study, all items recorded strong standardized loadings above 0.70, which indicates high indicator reliability for all constructs (Hair et al., 2019). Table 5 displays the loadings of each of the indicators.

**Table 5: Factor Loadings**

<b>Construct</b>	<b>Item Code</b>	<b>Loading</b>
Attitude Toward Use (ATU)	ATU1	0.838
	ATU2	0.795
	ATU3	0.862
	ATU4	0.863
	ATU5	0.843
Behavioral Intention (BI)	BI1	0.787
	BI2	0.816
	BI3	0.823
	BI4	0.838
	BI5	0.833
Perceived Ease of Use	PEOU1	0.845
	PEOU2	0.829
	PEOU3	0.821
	PEOU4	0.859
	PEOU5	0.858
Perceived Usefulness	PU1	0.846
	PU2	0.855
	PU3	0.810
	PU4	0.855
	PU5	0.830

### Structural Model and Hypothesis Testing

The direct relationships among constructs were assessed with bootstrapping with 5,000 resamples to evaluate path significance (Hair et al., 2017). All hypothesized relationships were supported.

The results as shown in Table 6, strengthen the core TAM relationships (Davis, 1989; Venkatesh & Davis, 2000). Perceived Usefulness (PU) impacted attitudes more than Perceived Ease of Use (PEOU), indicating that SMEs are driven more by benefits than the ease of use. Attitude strongly affected behavioral intention, supporting its mediating influence (Venkatesh et al., 2012).

**Table 6: Path Coefficients and Hypothesis Testing**

Hypothesis	Path	$\beta$ (O)	t-value	p-value	Supported
H1	PU $\rightarrow$ ATU	0.427	6.811	0.000	Yes
H2	PEOU $\rightarrow$ ATU	0.332	5.249	0.000	Yes
H3	ATU $\rightarrow$ BI	0.457	9.084	0.000	Yes

### Mediation Analysis

To evaluate the mediating role of attitude (ATU), the indirect effects were analyzed via bootstrapping (Table 7). The results confirm that both PU and PEOU have a significant effect on behavioral intention through attitude. This shows partial mediation (Zhao et al., 2010; Baron & Kenny, 1986).

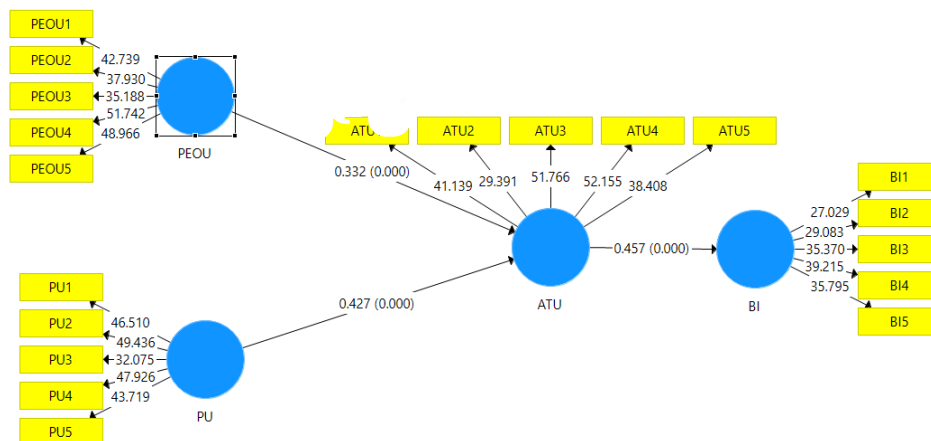
These results further emphasize the need of cultivating a positive user attitude to enhance behavioral intention. It is important to note that although both PU and PEOU have an ATU impact, the mediation effect suggests that these perceptions must be positively internalized to bring about actual adoption behavior (Venkatesh et al., 2012).

**Table 7: Mediation Analysis**

Path	Indirect Effect (O)	t-value	p-value	Mediation Type
PEOU $\rightarrow$ ATU $\rightarrow$ BI	0.152	4.607	0.000	Partial
PU $\rightarrow$ ATU $\rightarrow$ BI	0.195	5.158	0.000	Partial

Figure 2 illustrates the measurement model developed using the SmartPLS software, which visually represents the relationships between the latent constructs and their associated indicators.

**Figure 2. Measurement model**



## DISCUSSION

---

The results of this research effectively validate the Technology Acceptance Model (TAM) regarding the adoption of cloud-based accounting (CBA) systems by small and medium-sized enterprises (SMEs) located in the state of Odisha, India. As noted in previous publications (Davis, 1989; Venkatesh & Davis, 2000; Pramuka & Pinasti, 2020), both Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) had meaningful impact on Attitude Towards Use (ATU) and Behavioral Intention (BI), confirming the structural relations of TAM in the context of CBA.

Interestingly, PU had the strongest overall influence on BI, particularly when mediated through ATU. This agrees with research conducted by Abbas (2024) and Abidde (2021) that stress the influence of perceived functional advantages and the strategic value of cloud accounting systems on adoption intentions within the financial contexts. The mediating influence of attitude suggests that affective aspects in addition to cognitive evaluations are critical in the decision processes of SMEs, a perspective also advocated by Zhao, Lynch, and Chen (2010) in their reconsideration of mediation models.

PEOU provided a significant positive influence on both ATU and BI, supporting the thesis that technology adoption, especially in SMEs with limited resources, depends on ease of use and system features (Chen et al., 2002; Wicaksono et al., 2020). This is especially important in developing countries where disparities in digital readiness and technology skills pose challenges to using technology (Abbad, 2021; Hung et al., 2023).

The results of this study add to the increasing literature that emphasizes the role of CBA systems in improving an organization's financial transparency, decision-making processes, and overall performance (Ria, 2023; Bala et al., 2024). Additionally, the study reinforces the twofold importance of PU and PEOU in constructing positive cloud technology attitudes. As highlighted by Abutaber (2023) and Al-Nsour et al. (2021), these perceptions impact system credibility and strategic decision-making.

Practically, the research presents a clearer direction: software developers and policymakers should market CBA tools by portraying cost and operational benefits, ease of use being self-evident. The focus on accessibility and automation emphasized by Zeng (2023) and Ionescu (2022) can improve adoption as well as long-term user satisfaction.

Using measurement and structural model validation simultaneously through PLS-SEM enhances methodological rigor and strengthens credibility in the extended TAM framework. Moreover, this approach facilitated the testing of mediated pathways as proposed by Baron and Kenny (1986) and Zhao et al. (2010), providing further nuanced understanding of how attitudes mediate the relationship between cognitive beliefs and behavioral intentions.

This study not only reinforces the applicability of TAM in the realm of cloud accounting but also focuses on the SME landscape in emerging markets, which is characterized by disproportionate and urgent attempts towards digital transformation (Makhlouf &

AlMalahmeh, 2023; Thaher, 2024; Syah et al., 2023). The findings advocate for precision in the approach and context for fostering digital transformation in these environments, especially within the evolving SME framework in India.

## **IMPLICATIONS**

---

This research has both practical and theoretical implications. On a practical level, the study's conclusions highlight the role of perceived ease of use and perceived usefulness in shaping user attitudes towards cloud accounting solutions. For software policymakers and vendors, this indicates an imperative to focus on training, marketing and value-oriented utilization to facilitate acceptance among SMEs.

Theoretically, the study enhances the growing corpus of the Technology Acceptance Model (TAM) literature by adding attitude as a mediating variable in the context of cloud-based accounting applications (CBA). It also illustrates the importance of TAM in emerging markets and new technologies, reinforcing its relevance in cloud accounting infrastructures in developing regions such as Odisha.

## **LIMITATIONS AND FUTURE SCOPE**

---

Although the study provides meaningful insights, it has some limitations. Firstly, the sample is restricted to 200 SMEs from Odisha which might hinder the applicability the findings to other countries or states. Secondly, the cross-sectional design of the data limits the ability to establish cause and effect. Third, self-reported answers can be prone to bias from social pressure or a desire to portray them more favourably.

Adding qualitative perspectives could enhance the understanding of contextual factors and user behavior in relation to CBA adoption. Additionally, expanding the sample to include different regions or countries, and considering factors such as organizational readiness, trust, and external pressures, could help address these limitations

## **CONCLUSION**

---

This study examines the adoption of cloud-based accounting (CBA) systems by small and medium-sized enterprises (SMEs) through the Technology Acceptance Model (TAM). Integrating attitude as a mediating factor, the study deepens understanding of how perceived usefulness (PU) and perceived ease of use (PEOU) determine behavioral intention (BI) to adopt CBA technologies.

The empirical evidence obtained through PLS-SEM demonstrated the validity of the extended TAM model in this context. Both PU and PEOU positively impact user attitudes (ATU), and ATU has a strong, statistically significant influence on the intention to adopt cloud-based accounting solutions. Moreover, the mediation analysis confirmed attitude's pivotal mediating role in the process of transforming perceptions into intention, emphasizing the role of emotional reactions in technology adoption.

The study TAM in accounting technology emphasizes its theoretical applicability and highlights its various practical implications as well. Specifically, developers and regulators must focus on improving perceptions of utility and ease of use alongside fostering positive sentiments toward the new digital systems to strengthen adoption. This would substantially expedite the adoption of CBA by SMEs significantly boosting financial transparency, operational efficiency, and sustainability.

The research draws attention to some limitations, including geographic scope, cross-sectional sampling, and response bias. These, however, are beneficial for further research like longitudinal studies, wider regional sampling, and inclusion of more contextual or moderating variables.

Thus far, the research contributes to understanding digital transformation within SMEs on a theoretical and practical level. It reinforces the importance of attitude in technology acceptance, providing a persuasive basis for fostering the adoption of cloud-based accounting systems in emerging economies and other regions.

## REFERENCES

---

- Abbad, M. M. (2021). Using the UTAUT model to understand students' usage of e-learning systems in developing countries. *Education and information technologies*, 26(6), 7205-7224.
- Abbas, Y. K. (2024). Reflection of Cloud Computing on Improving Financial Accounting System: An Analytical Study of Opinions of A Sample of Employees in Commercial Banks. *World Economics and Finance Bulletin*, 30, 162-169.
- Abidde, M. O. (2021). Cloud Computer Based Accounting and Corporate Financial Performance: A Study of Some Listed Manufacturing Companies in Nigeria. *IOSR Journal of Business and Management*, 12-19.
- Abutaber, T.A. (2023). The moderating impact of cloud computing on the relationship between the reliability of accounting information systems and credit granting decisions in Jordanian banks. *Uncertain Supply Chain Management*, 10.5267/j.uscm.2023.6.010. <https://doi.org/10.5267/j.uscm.2023.6.010>
- Hashem, F. (2021). The role of forensic accounting techniques in reducing cloud-based accounting risks in Jordanian five-star hotels. *World Scientific and Engineering Academy and Society*, 18. <https://doi.org/10.37394/23207.2021.18.44>
- Pramuka, B. A., & Pinasti, M. (2020). Adoption of cloud-based accounting information systems by SMEs: An application of the Technology Acceptance Model (TAM). *University of Zagreb, Faculty of Organization and Informatics*. <https://doi.org/10.31341/jios.44.1.6>
- Bala, H., Zomaya, A.R., Omar, R., Al-Absy, M.S.M., Ya'u, A., Sani, A.A., & Khatoon, G. (2024). Exploring the impact of cloud computing on firm performance in Erbil holding companies. In *Studies in Systems, Decision and Control* (pp. 813–831). Springer Nature. [https://doi.org/10.1007/978-3-031-66218-8\\_46](https://doi.org/10.1007/978-3-031-66218-8_46)
- Al-Nsour, E., Weshah, S., & Dahiyat, A. (2021). Advantages and threats of implementing cloud accounting information systems: External auditors' perspective. *Accounting*, 7(4), 987–994. <https://doi.org/10.5267/j.ac.2021.1.021>
- Ria, R. (2023). Factors influencing the adoption of cloud accounting in the banking industry: An empirical study using TAM and TOE frameworks. *FACMED - Faculty of Medical and Juridical Sciences*, 11(6). <https://doi.org/10.55908/sdgs.v11i6.881>
- Zeng, J. (2023). Design and optimization of cloud accounting systems: A study on enterprise information construction. In *Proceedings of the International Conference on Digital Transformation* (pp. 67–78). Springer Nature Singapore. [https://doi.org/10.1007/978-981-19-9376-3\\_67](https://doi.org/10.1007/978-981-19-9376-3_67)

- Hung, B.Q., Hoa, T.A., Hoai, T.T., & Nguyen, N.P. (2023). Digital transformation, cloud-based accounting effectiveness, and firm performance: The moderating role of digital leadership. *Heliyon*, 9(6), e16929. <https://doi.org/10.1016/j.heliyon.2023.e16929>
- Ionescu, L. (2022). Big data algorithms and cloud-based accounting: Shaping management accounting and business decision-making. *Addleton Academic Publishers*. <https://doi.org/10.22381/AM2120223>
- Thaher, M. S. (2024). The impact of cloud technology on accounting practices in the digital economy. *International Journal of Advanced Computer Science and Applications*, 15(12), 134–145. <https://doi.org/10.14569/IJACSA.2024.0151217>
- Syah, D. H., et al. (2023). Determinants of cloud-based AIS quality in the hotel industry: Human, performance, and adaptability factors. *TEM Journal*, 12(3), 1–12. <https://doi.org/10.18421/TEM123-72>
- Makhlouf, M. H., & AlMalahmeh, S. (2023). Digital transformation and firm performance: Evidence from ASE-listed service firms. *Institution of Engineering & Technology Proceedings*, 2024(0501), 1–10. <https://doi.org/10.1049/icp.2024.0501>
- Wicaksono, A., Kartikasary, M., & Salma, N. (2020). Analyzing the factors of cloud accounting system implementation in MSMEs: A case study. In *Proceedings of the 3rd International Conference on Information Management and Technology (ICIMTech)* (pp. 1–6). IEEE. <https://doi.org/10.1109/ICIMTech50083.2020.9211271>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, 46(2), 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 36(1), 157–178. <https://doi.org/10.2307/41410412>
- Baron, R. M., & Kenny, D. A. (1986). The moderator–mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, 51(6), 1173–1182. <https://doi.org/10.1037/0022-3514.51.6.1173>
- Zhao, X., Lynch, J. G., & Chen, Q. (2010). Reconsidering Baron and Kenny: Myths and truths about mediation analysis. *Journal of Consumer Research*, 37(2), 197–206. <https://doi.org/10.1086/651257>
- Chen, L.-d., Gillenson, M. L., & Sherrell, D. L. (2002). *Enticing online consumers: An extended technology acceptance perspective*. *Information & Management*, 39(8), 705–719. [https://doi.org/10.1016/S0378-7206\(01\)00127-6](https://doi.org/10.1016/S0378-7206(01)00127-6)
- Achar, S. (2018). Security of Accounting Data in Cloud Computing: A Conceptual Review. *Asian Accounting and Auditing Advancement*, 9(1), 60-72.
- Adams, D. A., Nelson, R. R., & Todd, P. A. (1992). Perceived usefulness, ease of use, and usage of information technology: A replication. *MIS quarterly*, 227-247.
- Adjei, J.K., Adams, S., Mamattah, L. (2021). Cloud Computing Adoption in Ghana: Accounting for Institutional Factors, *Technology in Society*, 65, 1-10.
- Afifa, M. M. A., Van, H. V., & Van, T. L. H. (2022). Blockchain adoption in accounting by an extended UTAUT model: empirical evidence from an emerging economy. *Journal of Financial Reporting and Accounting*.
- Ahmad, S., Ghidan, E., & Yousef, S. (2022). The adoption of cloud accounting information system in Jordanian financial firms: Influencing factor. *Uncertain Supply Chain Management*, 10(4), 1315-1322.
- Ahmed. (2020). Reducing Costs by the Use of Cloud Accounting. *Journal of Arts, Literature, Humanities and Social Sciences*, (54), 464-480.

- Aini, Q., Anoesyirwan, A., & Ana, Y. (2020). Effect of Cloud Accounting as income statement on Accountant Performance. *Aptisi Transactions On Management*, 4(1), 13-21.
- Alawadhi, A. S., & Alrefai, A. A. (2024). The Metaverse and Accounting: A Paradigm Shift in Emerging Technologies and Their Implications on Accounting Research. *Journal of Emerging Technologies in Accounting*, 1-16.
- Almaiah, M. A., Alamri, M. M., & Al-Rahmi, W. (2019). Applying the UTAUT model to explain the students' acceptance of mobile learning system in higher education. *Ieee Access*, 7, 174673-174686.
- Al-Okaily, M., Alkhwaldi, A. F., Abdulmuhsin, A. A., Alqudah, H., & Al-Okaily, A. (2023). Cloud-based accounting information systems usage and its impact on Jordanian SMEs' performance: The post-COVID-19 perspective. *Journal of Financial Reporting and Accounting*, 21(1), 126-155.
- Alqudah, H., & Al-Okaily, A. (2020). AIS; Cloud accounting; Cloud computing; COVID-19; Jordanian SMEs; UTAUT. *Journal of Financial Reporting and Accounting*. <https://doi.org/10.1108/JFRA-11-2020-0407>
- Alqudah, H., Rawashdeh, B. S., Lutfi, A., Al Barrak, T., Almaiah, M. A., & Alrawad, M. (2024). Enhancing the Internal Auditors' Effectiveness in Jordanian Companies: The Impact of Cloud-based Accounting Usage and the Moderating Role of Digital Proficiency. *Computers in Human Behavior Reports*, 100442.
- Alraja, M. N. (2016). The effect of social influence and facilitating conditions on e-government acceptance from the individual employees' perspective. *Polish Journal of Management Studies*, 14(2), 18-27.
- Al-Saedi, K., Al-Emran, M., Ramayah, T., & Abusham, E. (2020). Developing a general extended UTAUT model for M-payment adoption. *Technology in society*, 62, 101293.
- Alshehri, M., Drew, S., & AlGhamdi, R. (2013). Analysis of citizens acceptance for e-government services: applying the UTAUT model. *arXiv preprint arXiv:1304.3157*.
- Alshirah, M., Lutfi, A., Alshirah, A., Saad, M., Ibrahim, N. M. E. S., & Mohammed, F. (2021). Influences of the environmental factors on the intention to adopt cloud based accounting information system among SMEs in Jordan. *Accounting*, 7(3), 645-654.
- Altin, M., & Yilmaz, R. (2022). Adoption of Cloud-Based Accounting Practices in Turkey: An Empirical Study. *International Journal of Public Administration*, 45(11), 819-833.
- Alwan, A. A. (2022). Effect of using Cloud Computing technology on the accounting job. *Journal of Research*, 12(2), 348-363.
- Al-Zoubi, A. M. (2017). The effect of cloud computing on elements of accounting information system. *Global Journal of Management and Business Research: Accounting and Auditing*, 17 (3), 1-8.
- Agrawal, S., & Jethy, J. An Analysis of Cloud-Based Accounting Software: A Literature Review on Features, Performance, and User Satisfaction.
- Agrawal, S., & Jethy, J. (2023). Factors Affecting the Adoption of Cloud Based Accounting: A Case Study in Bhubaneswar. *IITM Journal of Management and IT*, 14(1and2), 17-25.
- Baron, R. M., & Kenny, D. A. (1986). The moderator–mediator variable distinction in social psychological research. *Journal of Personality and Social Psychology*, 51(6), 1173–1182. <https://doi.org/10.1037/0022-3514.51.6.1173>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39–50. <https://doi.org/10.2307/3151312>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)* (2nd ed.). Sage.

- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>
- Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric theory* (3rd ed.). McGraw-Hill.
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, 46(2), 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory. *MIS Quarterly*, 36(1), 157–178. <https://doi.org/10.2307/41410412>
- Zhao, X., Lynch, J. G., & Chen, Q. (2010). Reconsidering Baron and Kenny: Myths and truths about mediation analysis. *Journal of Consumer Research*, 37(2), 197–206. <https://doi.org/10.1086/651257>