

Examining User Intention Toward Cloud-Based Accounting Information System Adoption

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Abstract: This research examined the association of users perceived ease of use, usefulness, and risks with the intention of cloud-based accounting information systems (AIS) adoption. The research involved 41 *small-medium enterprises* (SMEs) in Bandung as the samples of the study. The data was collected using a questionnaires instrument with a purposive sampling technique. The results showed that perceived ease of use (PEOU) and usefulness (PU) was positively associated with adopting a cloud-based accounting information system. Meanwhile, the perceived risk (PR) had no significant influence on the cloud-based accounting information system's perceived usefulness (PU). However, the perceived risk significantly influenced to intention to use (IU) cloud-based accounting information system.

Keywords: *perceived ease of use; perceived usefulness; cloud-based accounting information systems; small-medium enterprises*

Introduction

The rapid ongoing advancement in information systems and technology (IT) has resulted in the steadily plummeting cost in IT service acquisition bundled with the more flexible options in infrastructure operation. Among the effected changes is the growing awareness and shifts toward cloud computing, in which voluminous operational accounting processes has now become feasible to go cloud. Cloud-based accounting information system at present arguably offers various excellences in the form of hassle-free downtime, cost-saving, more accessible access and flexible subscription plans. Despite the benefits, there appears lack of interest for Small Medium Enterprises (SMEs) to adopt the promising technology. It is argued that the application of the system and technology in the SMEs can bring about an essential role in the growth of the sustainable SMEs themselves

SMEs are the most strategic national economic sector of the Indonesian economy. SMEs development has the role to GDP in a pretty immense contribution. In addition, the rapid impact of the development of information systems and technology (IT) is unavoidable for SMEs. The adoption of accounting information systems from conventional to cloud-based systems is an innovative new solution that can help save high costs, according to Christauskas & Miseviciene, 2012. The current cloud-based accounting information system offers various advantages such as cost-saving, ease of access, and flexible subscription plans without any hassle.

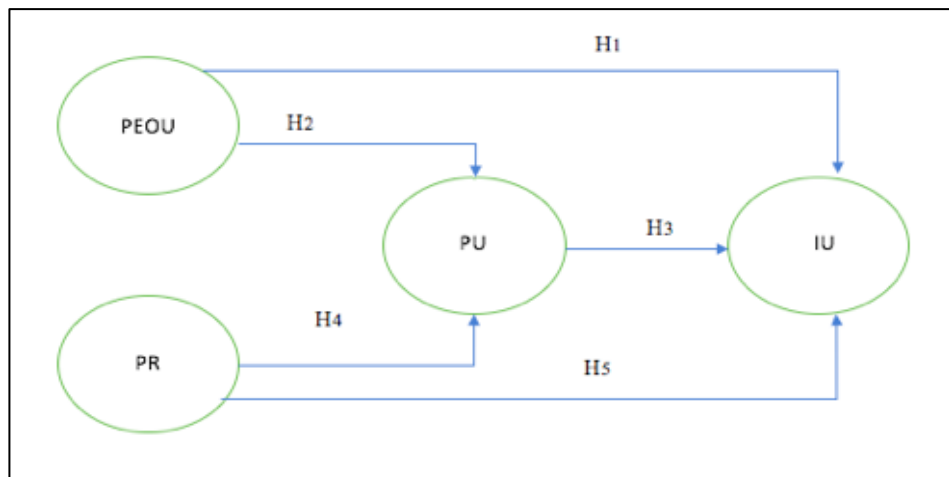
Literature Review

The framework is formulated by the author based on the Technology Acceptance Model (TAM). The theory was developed by Davis (1989) and then used and re-developed by

several researchers. The TAM research model is developed from various theoretical perspectives. TAM has the purpose of explaining and predicting user acceptance of technology. TAM is a development of TRA

and can predict user acceptance of technology based on the most critical determinants of computer technology acceptance behaviours such as perceived usefulness and ease of use (Davis, 1989).

Figure 1. Conceptual model of the extended TAM



According to Davis (1989), TAM explains how users understand and use information technology. TAM uses the Theory of Reasoned Action (TRA) from Fishbein and Ajzen in 1967 to see how the respondents' adoption rate in receiving information technology (Davis, 1989). As can be seen in Figure 1, that there are five hypotheses formed from the variables used.

Perceived ease of use (PEOU) and intention to use (IU) cloud-based AIS

The perceived ease of use (PEOU) in the Technology Acceptance Model is one's expectation of how technology can provide ease of use. In Davis' (1989) theory, perceived ease of use is defined as the degree to which a person believes that technology is accessible and does not require much effort to use it. Some of the indicators on the perceived ease of use in TAM, according to Saputra and Misfariyan (2012), are easy to learn, easy to use, easy to understand, easy to remember, the availability of instructions, and easy access. The explanation can be concluded that PEOU in cloud-based AIS can be used easily when users use it.

A person's knowledge of the ease of use of cloud-based AIS can then build a person's perceived ease of use, which means the system will affect the intention to use a cloud-based AIS on someone. In this case, intention to use is a person's desire to perform a particular behaviour or inclination to use a particular technology. Companies that use cloud-based AIS don't need to hire human resources with any particular competencies in information technology because using cloud computing, all the development, deployment, and maintenance processes will be only the responsibility of service providers. Thus, without in-depth knowledge of the technology, users can still feel the ease of using cloud-based AIS. The existence of convenience further affects the desire to use a system on an ongoing basis. Based on the explanation, it can be concluded that the perceived ease of use of cloud-based SIA influences the intention to use cloud-based AIS.

H1: Perceived ease of use (PEOU) influences the intention to use (IU) cloud-based accounting information systems (AIS).

Perceived ease of use (PEOU) and perceived usefulness (PU) cloud-based AIS

The perceived usefulness (PU) in Davis (1989) is the degree to which a person believes that using a system can improve his performance. According to Saputra and Misfariyan (2012), indicators on PU can provide accurate results, make work easier, make work complete faster, control the work, and increase user productivity. Based on the description above, it is expected that cloud-based SIA can provide convenience for users in accurately accessing all company accounting information to increase productivity because it makes the job easier then feels vital for the job and can provide control with the job. The perception of convenience influences this perceived usefulness because if a system can be used easily (without significant difficulties), it can benefit its users to perform well. From the above explanation, then in this study formed the hypothesis as follows:

H2: Perceived ease of use (PEOU) has an intention to use (PU) cloud-based accounting information systems (AIS).

Perceived usefulness (PU) and intention to use (IU) cloud-based AIS

The perceived usefulness (PU) in the cloud-based AIS is expected to have influenced the system's intention to use (IU). Because of the technology can be perceived to have various benefits, the user will desire to use the system. So, in this study formed the hypothesis as follows:

H3: Perceived usefulness (PU) influences the interest in using (IU) cloud-based accounting information systems (AIS).

Perceived risk (PR) and perceived usefulness (PU) cloud-based AIS

Perceived risk (PR) is defined as a subjective estimate of the user to suffer a loss in receiving the desired result (Pavlou, 2003). So, the perceived risk (PR) in a cloud-based AIS is assumed to be the possibility of user losses in using this system. In other words, the use of cloud-based accounting information systems

can provide a sense of worry that can affect perceived usefulness. The perceived risk can view the technology is useless because it has a higher risk than its benefits. So based on the above explanation, formed the following hypothesis:

H4: Perceived risk (PR) influence the perceived usefulness (PU) cloud-based AIS.

Perceptions of risk (PR) and interest in using (IU) cloud-based SIA (cloud)

The concerns about the use of cloud-based accounting information systems can undoubtedly affect the sustainability of the usage of this technology. For example, if cloud-based AIS can provide losses such as data loss and performance degradation after using this system, the user's interest in using this system will be affected, resulting in a tendency for users to be reluctant to use this technology. So, based on the above exposure, formed the following hypothesis:

H5: Risk perception (PR) influences the interest in using cloud-based AIS (IU).

Methods, Data and Analysis

The study was conducted in Bandung, which has won the Natamukti Nindya award as a city with the best development of small and medium enterprises (SMEs) in Indonesia, according to the Indonesia Council for Small Business (ICSB) and Ministry of Cooperatives and SMEs. The time of research was conducted in July-August 2017. The selection of respondents was conducted by purposive sampling method, which the respondent must know or use conventional AIS to their business. It implies that the researcher must properly judge which respondents best meet the study's objective. Researchers want to meet some of the desired criteria: 1) Knowing/using the application/accounting software in managing corporate financial data; 2) Never used cloud-based AIS and 3)Willing to be a respondent.

Furthermore, the researcher obtained a sample of 41 SMEs in Bandung used in the analysis. The data were collected using questionnaires online and in papers. All of

these variables are latent or unobservable (also called construct), so that each construct is spelt out in the form of some question items (measurement variable). Five-point measurement scales operationalise each independent variable in the proposed model with 1 (one) as "strongly disagree" and 5 (five) as "strongly agree".

Results and Discussion

Respondent's Demography

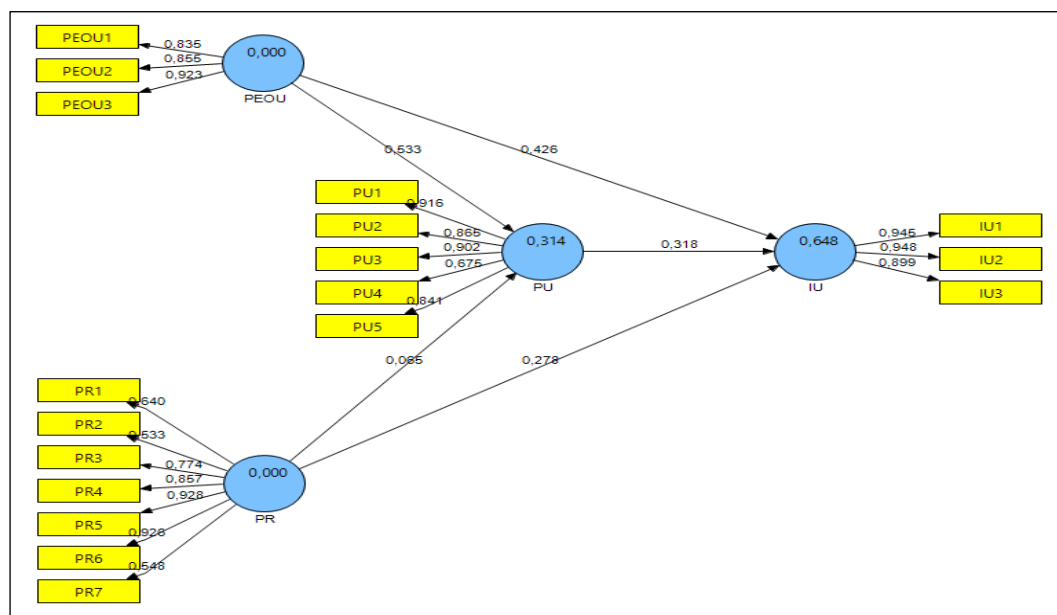
Most of the respondents, 58.5%, are male, and 41.5% are female. The majority of the respondents were 21 to 25 years of age at 43.9%, followed by the age groups of 26 to 30 (26.8%), >35 (12.2%), 31 to 35 (9.8%), and the rest is less than 20 years. In addition, the majority of respondents, with 73.2% as business owners, 17.1% are accounting staff,

and the remaining 9.8% are IT staff. With 53.7%, most respondents are bachelor graduates, 24.4% are high school graduates, 12.2% are diploma graduates, and the remaining 9.8% are postgraduate graduates.

Outer Model

This Outer model explains the proportion of variance of each manifest variable (indicator) in explaining its latent variables. Through this model, outer will be known which indicators are dominant in forming latent variables. After the measurement model of each latent variable is described, the structural model will be described, which will examine the effect of each exogenous latent variable on the endogenous latent variable. Figure 2 shows the results of the overall model using the SmartPLS 2.0 program.

Figure 2. Outer Model



Convergent Validity test

Convergent validity test in PLS can be seen from loading factor value from each indicator (manifest variable) constructor. An indicator is said to explain the construct if it has a loading factor, AVE (average variance extracted) and the value of communality is much greater than the recommended critical value of 0.5. Based

on the data processing results using the SmartPLS 2.0 program, the result can be seen in Table 1. As can be seen in Tables 1 & 2, all constructs forming indicators have value factor loading, AVE, and communality values far greater than the specified value of 0.5, so the conditions for convergent validity have been met.

Table 1. Loading factor variable manifest

Manifest Variable		Loading Factor	Conclusion
IU1	Intend to use	0,945	Valid
IU2	Trying to use	0,948	Valid
IU3	Plan to use	0,899	Valid
PEOU1	Easy to use	0,835	Valid
PEOU2	Easy to understand	0,855	Valid
PEOU3	Possibility to become proficient	0,923	Valid
PR1	Potential threat to security	0,640	Valid
PR2	Potential can not be used at any time	0,533	Valid
PR 3	The potential for increased hidden cost	0,771	Valid
PR4	Inadequate training / user knowledge of cloud services and usage	0,857	Valid
PR5	Hacker attacks on the cloud	0,928	Valid
PR6	Unauthorized access to company data / applications	0,926	Valid
PR7	The cloud provider fails to comply with user company regulations	0,548	Valid
PU1	Provide accurate results	0,916	Valid
PU2	Making work easier	0,865	Valid
PU3	Make work complete faster	0,902	Valid
PU4	Controls for work	0,675	Valid
PU5	Improve user productivity	0,841	Valid

Table 2. AVE and commonality

Latent Variable	AVE	COM
IU	0,867	0,867
PEOU	0,760	0,760
PR	0,578	0,578
PU	0,713	0,713

Discriminant validity test

Good discriminant validity is indicated by the square of the AVE value for each construct greater than the correlation between the

constructs in the model. Based on the results of data processing using the SmartPLS 2.0 program, obtained the results are summarised in Table 3.

Table 3. Cross loading

PR5	0,587	0,418	0,928	0,277
PR6	0,490	0,281	0,926	0,269
PR7	0,176	0,125	0,548	0,103
PU1	0,522	0,483	0,120	0,916
PU2	0,605	0,463	0,246	0,865
PU3	0,642	0,599	0,414	0,902
PU4	0,324	0,303	0,158	0,675
PU5	0,486	0,440	0,119	0,841

Reliability test

In addition to the validity test, the measurement model (outer model) also conducted reliability testing of constructs formed to know the instrument's accuracy, consistency, and accuracy in measuring the construct. In PLS, construct reliability can be seen from the value of composite reliability

and the value of *Cronbach's alpha* with the provision that if the construct has composite reliability or *Cronbach's alpha* greater than 0.7, it can be concluded that the manifest variables have accuracy, consistency. The summary of test results using the SmartPLS 2.0 program is presented in the following table 4.

Table 4. Construct Reliability

Latent Variable	CR	CA
IU	0,951	0,923
PEOU	0,904	0,841
PR	0,902	0,878
PU	0,925	0,898

In table 4 that can be seen that the composite reliability (CR), generated by all constructs, is excellent because it has a more significant number than 0.7. It can be concluded that all constructive indicators (manifest variables) are reliable, or in other words, all variables manifest proved to have the accuracy, consistency, and the instrument's accuracy in measuring its construction.

Inner Model

The test of the structural model (inner model) can be seen from correlation and R-Square value for each endogenous variable as

predictor strength of the structural model. The value of R-Square can be used to explain the contribution of the influence of certain exogenous latent variables to endogenous latent variables.

Coefficient correlation

This coefficient correlation is a number indicating the degree of association or strength of the relationship between an exogenous latent variable with endogenous latent variable. Based on the results of data processing using SmartPLS 2.0 program, obtained the following results (table 5):

Table 5. Correlation Coefficient

Model	Correlations	Predicate
PEOU → IU	0,708	High Correlation
PEOU → PU	0,557	Moderate Correlation
PU → IU	0,630	Moderate Correlation
PR → PU	0,267	Low Correlation
PR → IU	0,525	Moderate Correlation

The coefficient correlation between PEOU with IU is 0.708 and categorised into a strong correlation or high correlation. Coefficient correlation marked positive, which indicates that the easier to use cloud-based AIS, will impact the increasing interest in using the application. The coefficient

correlation between PEOU and PU is 0.557 and categorised into a moderate correlation or moderate correlation. Coefficient correlation marked positive, indicating that the easier to use cloud-based AIS will impact, the better the benefits obtained.

The coefficient correlation between PU with IU is 0.630 and categorised in a moderate correlation or moderate correlation. Coefficient correlation marked positive, showing that the benefits obtained will impact the increasing interest in using cloud-based AIS. The coefficient correlation between PR with PU is 0.267 and is categorised as low correlation or low correlation. Coefficient correlation marked positive, which shows the better understanding of the risks obtained, the better the benefits received. The coefficient correlation between PR and IU is 0.522 and categorised in a moderate correlation or moderate correlation.

Positive coefficient correlation indicates that potential users of cloud-based AIS know that using this system is considered risky but ignores the risk and still has an interest in using this system.

Coefficient determination

The coefficient of determination is a number that shows the significant contribution of the influence given by the exogenous latent variable to the endogenous latent variable. Summary of data processing results using SmartPLS 2.0 program, presented in table 6.

Table 6. Coefficient determination

	R Square
PEOU, PR, PU → IU	0,648
PEOU, PR → PU	0,314

In table 6, PEOU, PR, and PU contribute 64.8% influence on IU, while PEOU and PR contribute 31.4% to PU. the contribution given by each exogenous variable to endogenous can be seen in table 7. Interpretation for table 7 is as follows: 1) PEOU contributes 18.1% to use

IU; 2) PEOU contributes 28.4% to the PU; 3) PU contributes influence of 10.1% to IU; 4) PR contributes 0.4% P.U; 5) PR contributes 7.8% to IU.

Table 7. Individual Coefficient determination

	Path Coefficient	Direct Effect
PEOU → IU	0,426	18,1%
PEOU → PU	0,533	28,4%
PU → IU	0,318	10,1%
PR → PU	0,065	0,4%
PR → IU	0,426	18,1%

Hypothesis Testing

A significance test of the influence that occurs could be done by testing the hypothesis. The statistical method used is the t-test. The t-table

value used as a critical value in testing this hypothesis is 1.96, the recommended critical value for testing in SEM PLS for a 2-party test in a significance level of 0.05 or 5%.

Table 8. Summary Hypothesis testing

Model	t_{hitung}	t_{tabel}	α	Decision	Conclusion
H1	5,472	1,96	0,05	Ho rejected	Significant
H2	5,726	1,96	0,05	Ho rejected	Significant
H3	3,973	1,96	0,05	Ho rejected	Significant
H5	0,602	1,96	0,05	Ho accepted	Not Significant
H6	6,116	1,96	0,05	Ho rejected	Significant

The findings in this study provide significant empirical support for the four hypotheses proposed in the research model, and the first hypothesis (H1) has been found empirically significant. The t-value obtained is 5.472, and the value is greater than the value of t-table 1.96. It can be decided that H_0 rejected, which proves that when using a system is not difficult and does not require much effort, it can affect the desire to use the system in the future. It supports the research from Davis et al. (1989).

H2 has been found empirically significant. The t-value obtained is 5.726, and this is greater than the value of the t-table. It can be decided that H_0 rejected, which means when the system is perceived to be easy to use, this influences the users to become proficient and able to provide benefits to performance improvement and productivity in SMEs. This supports the research from Davis et al. (1989), Al-Somali et al. (2009), and Alharbi, (2012). This hypothesis relates perceived use in intention to use cloud-based AIS. H3 hypothesis indicates that H_0 rejected (The t-value obtained is 3.973, which is greater than the value of t-table), which means PU significantly influences consumer's intention to use. In other words, when users can feel the benefits, the intention to use this system might arise. These findings support the TAM model developed by Davis et al. (1989), Davis & Venkatesh (2000), and Alharbi (2012).

The result of the H4 test showed that PR has no significant positive effect PU. The t-value obtained is 0.602, which is smaller than the value of the t-table, which means that H_0 accepted. The findings in the current study suggest that a better understanding of risk does not become crucial for respondents' perceptions of the ability of cloud-based AIS that could improve productivity and performance in SMEs. This finding supports previous research from Lee et al. (2001) and Faqih (2013).

Besides, the better perception of PR to the IU, Cloud-based AIS for SMEs in Bandung has a significant effect. That result can see from the t-value (6.116) that higher than the t-table, which means respondents still see the risks as essential but don't prevent their desire to use the system that is considered to bring benefits to them. This supports the research of Chi & Yeh (2011). Thus, this means that H5 was rejected.

Conclusion

Based on the results of the analysis and discussion that has been done in the previous chapter, researchers obtained the following conclusions:

1. Perceived ease of use (PEOU) significantly influences the intention to use (IU) cloud-based AIS. This result shows that the cloud-based accounting information system is getting user-friendly and will increase the SMEs' intention to implement the system for their activities.
2. Perceived ease of use (PEOU) has a significant influence on the perceived usefulness (PU) cloud-based AIS, which means the easy use of cloud computing and cloud-based AIS lead to the higher implementation of cloud because of the benefit for the business.
3. Perceived usefulness (PU) significantly influences the intention to use (IU) cloud-based AIS. The widespread use of cloud-based accounting systems is because the SMEs realised the benefit of cloud computing for the management.
4. Perceived risk (PR) has no significant effect on perceived usefulness (PU) the cloud-based AIS. The risk associated with the cloud-based accounting system does not affect the use since users already understand the benefit.
5. Perceived risk (PR) significantly influences the intention to use (IU) cloud-based AIS. The user's knowledge of the risk associated with the cloud technology does not prevent them from using the system since it helps the SMEs in accounting record and reporting.

For further research, there are several suggestions, such as:

1. The population for future research should be expanded beyond Bandung.
2. Further research could investigate other external variables such as adaptability, performance, trust, and compatibility as antecedents of the two independent variables (PEOU and PU) or as direct determinants to intention to use cloud-based AIS, the dependent variable.
3. Improving future models by investigating how other demographic variables such as

gender and age influence the intention to use cloud-based AIS.

4. Continuing this research by adding actual system use variables for cloud-based AIS users.

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