Kompartemen: Jurnal Ilmiah Akuntansi

Vol. 23 No. 1 Maret 2025

ISSN/e-ISSN: 1693-1084/2579-8928

Journal homepage: https://jurnalnasional.ump.ac.id/index.php/kompartemen/

Factors Influencing The Use of Cloud Accounting in MSMEs in Bengkulu City

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Keywords:
UTAUT 2, Behavior of Using Cloud Accounting, Performance Expectancy, Effort Expectancy, Facilitating Conditions

Citation:
Fitranita, V., Excelsa, K., Baihaqi (2025). Factors Influencing The Use of Cloud Accounting in MSMEs in Bengkulu City. Kompartemen: Jurnal Ilmiah Akuntansi, 25(1), 92 – 102

ABSTRACT

This study aims to identify the factors that determine and influence SMEs to use cloud accounting applications in Bengkulu City by applying the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model. Cloud accounting is a financial management system that uses the internet to store and access financial data from various internet-connected devices. The population in this study consists of SMEs in Bengkulu City, with a sample of 55 SMEs that meet the desired characteristics. Data were collected through questionnaires distributed to SMEs. The data were processed and analyzed using SPSS 26. The results obtained from this study indicate that performance expectancy, effort expectancy, social factors, and facilitating conditions positively influence the behavior of using cloud accounting in SMEs. Meanwhile, price value, hedonic motivation, and habit do not influence the behavior of using cloud accounting in SMEs.

INTRODUCTION

The development of information technology and science in the era of globalization has collaborated with many other fields and expanded into various sectors. Information technology has rapidly influenced the environment and driven information to become an essential need (Saputra & Dwirandra, 2015). The development of information technology systems has significantly impacted accounting information systems within business organizations, particularly in data processing, which has transitioned from manual systems to computer-based processing tools (Mahadinata, 2016).

In the economic sector, accounting is one of the fields affected by technological advancements in the digital era. Accounting plays a crucial role for business actors in recording all business activities using computerization, ensuring that all financial transactions conducted by business owners are recorded accurately and efficiently. In line with this, more companies are beginning to build their business models based on cloud computing, which combines computer technology utilization ("computing") and Internet-based development ("cloud"). An example of cloud computing implementation is in e-commerce businesses and cloud accounting.

Cloud accounting technology is highly beneficial for many companies as it involves relatively low costs and can reduce IT expenses. Cloud accounting is more advanced than traditional accounting, which requires high costs for installing applications on each computer, frequent system updates, and regular maintenance to prevent failures. Several accounting software applications such as System Application and Processing (SAP), Accurate, and Mind Your Own Business (MYOB), which previously only provided locally stored applications, now offer cloud-based solutions to customers. Additionally, many free cloud-based applications are now available for Micro, Small, and Medium Enterprises (MSMEs), such as SiAPIK, Akuntansi UKM, Accurate Online, QuickBook, Zoho, Sleekr, Vyapar, and Jurnal.id.

Traditional accounting programs are generally installed on company computers, whereas cloud accounting is a service rather than a tangible product (Dimitriu & Matei, 2015). Several factors influence the continuous use and adoption of technology to enhance business efficiency and effectiveness. Putu Jayanti & Dodik Ariyanto (2019) stated that the behavioral intention to use computer-based accounting information systems (AIS) is influenced by performance expectations, effort expectancy, social influence, and facilitating conditions. Users' behavioral intentions emerge when they believe that cloud accounting can support business activities more efficiently, thereby enhancing business performance. Additionally, the ease of implementing cloud accounting makes it more time- and energy-efficient in supporting business transactions.

A conceptual model that has proven effective in testing technology adoption, considering both physical and behavioral factors, is the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2). This model has demonstrated up to 74% effectiveness in explaining the variance in behavioral intention, leading users to continuously adopt and implement technology to support business activities. The UTAUT 2 model includes performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit (Venkatesh et al., 2012).

Several studies have examined user behavior using the UTAUT 2 model. Kharisma (2021) analyzed MSMEs' interest in using cloud accounting, revealing that performance expectancy, effort expectancy, and facilitating conditions significantly influenced behavioral intention, whereas social influence, hedonic motivation, and price value had no positive impact. Wijaya & Handriyant (2018) found that effort expectancy and facilitating conditions influenced behavioral intention, while performance expectancy and social influence did not affect behavioral intention in using Shopee's online marketplace. Alabboodi and Enaizan (2019) discovered that performance expectancy, hedonic motivation, social influence, price value, facilitating conditions, and habit influenced behavioral intention.

This study re-examines the UTAUT 2 theory with a different research object. The research focuses on MSMEs in Bengkulu City that use cloud accounting applications for their businesses. This study aims to evaluate the utilization and adoption of cloud accounting applications among MSMEs in Bengkulu City.

LITERATURE REVIEW

The Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) is a theoretical model developed by Venkatesh in 2003. This theory integrates eight technology acceptance models, namely, Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behavior (TPB), A Model Combining the Technology Acceptance Model and the Theory of Planned Behavior (C-TAM-TPB), The Model of PC Utilization (MPCU), The Innovation Diffusion Theory (IDT), The Social Cognitive Theory (SCT). UTAUT identifies four key factors that influence behavioral intention toward technology adoption: performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003).

An extended version of the UTAUT model is called UTAUT 2. According to Venkatesh et al. (2012), UTAUT 2 introduces three additional constructs, namely hedonic motivation, price value, and habit. With these additional constructs, UTAUT 2 now consists of seven factors influencing use behavior, namely, performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit. A hypothesis is an essential component of research. This study implements the UTAUT 2 model as a foundation to analyze the factors influencing the use of cloud accounting among MSMEs in Bengkulu City.

The Effect of Performance Expectancy on The Use of Cloud Accounting among MSMEs

The UTAUT 2 model provides an overview of the phenomenon that occurs when performance expectancy is applied to the adoption of cloud accounting by MSMEs. Performance expectancy refers to the level of trust that MSMEs have in the belief that using cloud accounting technology will benefit their business operations. MSMEs that adopt and implement cloud accounting in their business activities will be self-motivated to continue using it if it enhances financial system performance, whether through improved responsiveness, efficiency, and/or availability. This means that cloud accounting has a positive impact on its usage. Thus, the perceived trust of MSMEs in the performance of cloud accounting to support their business activities will influence user behavior to continue using and implementing cloud accounting in the long term. Venkatesh et al. (2012) found that user behavior is influenced by performance expectancy, indicating that when individuals perceive a technology as more effective and efficient, their likelihood of continuing to use it consistently and sustainably increases. Andini (2021) also demonstrated that performance expectancy has a significant positive effect on use behavior in adopting a system. This finding aligns with Anjani & Mukhlis (2022) and Khaisma (2021). Additionally, Meinar & Chrisanthea (2021) confirmed that performance expectancy has a significant positive influence on the adoption of cloud accounting.

The Effect of Effort Expectancy on The Use of Cloud Accounting among MSMEs

Effort Expectancy (EE) refers to the perceived ease of use when adopting and implementing cloud accounting to support the financial system of a business. The UTAUT 2 model explains the relationship between effort expectancy and user behavior, where a simpler and more convenient system increases the likelihood of continued usage. Cloud accounting plays a crucial role in modern accounting because users need to understand basic accounting cycles and business processes. By utilizing cloud accounting, financial record-keeping becomes easier and faster, allowing users to automatically update financial data and share reports in real-time. This convenience encourages users to adopt and continue using cloud accounting. Venkatesh et al. (2003) found a significant effect of effort expectancy on technology adoption. Additionally, Gunawan, Sinaga, and Purnomo (2019) concluded that effort expectancy positively influences habitual use, demonstrating an increasing willingness to adopt e-money technology. Similar findings were Meinar & Chrisanthea (2021) and Kharisma (2021), which showed that effort expectancy positively and significantly influences MSMEs' interest in cloud accounting adoption.

The Effect of Social Influence on The Use of Cloud Accounting among MSMEs

The UTAUT 2 model developed by Venkatesh suggests that social influence represents the extent to which an individual’s decision to adopt a technology is influenced by peers, family members, or other significant people in their social environment. In the context of cloud accounting, MSMEs may feel compelled to adopt the technology when they observe widespread usage within their community. This social factor plays a crucial role in determining whether MSMEs integrate cloud accounting into their business operations (Venkatesh et al., 2012). Gunawan, Sinaga, and Purnomo (2019) found that perceived social influence positively impacts habitual use, particularly in adopting e-money. Their research showed that the more people use a technology, the more others follow the trend. Meinar & Chrisanthea (2021) confirmed that social influence has a significant positive effect on MSMEs' interest in cloud accounting adoption.

The Effect of Facilitating Conditions on The Use of Cloud Accounting among MSMEs

Facilitating conditions refer to the extent to which an individual believes that the necessary organizational and technical infrastructure is available to support the system. Facilitating conditions depend on the availability of resources and support from the surrounding environment. Today, many individuals have access to resources such as smartphones, laptops, computers, and the internet, making

it easier to obtain assistance when needed. These conditions increase the likelihood of adopting cloud accounting. Gunawan, Sinaga, and Purnomo (2019) demonstrated that facilitating conditions positively impact habitual use, reinforcing the willingness to adopt cloud accounting technology. Venkatesh, Morris, Davis, & Davis (2003) confirmed that facilitating conditions have a positive effect on system usage. Additional studies supporting Putu & Dodik (2019), Winduwiratsoko (2018), Yulia Rahmi et al. (2017), Ni Putu & Wulandari (2016), Arifandi & Merianto (2020), and Dicky, Zaki & Imam (2019).

The Effect of Hedonic Motivation on The Use of Cloud Accounting among MSMEs

The UTAUT 2 model explains the influence of hedonic motivation on technology adoption. Hedonic motivation refers to the enjoyment or pleasure derived from using technology, which can positively impact the adoption of cloud accounting among MSMEs. The relationship between hedonic motivation and user behavior in cloud accounting adoption is an intriguing subject. Some researchers argue that increased usage of cloud accounting may be driven by a hedonic lifestyle, where users find enjoyment and satisfaction in using the technology. Putra & Ariyanti (2013) found that hedonic motivation positively influences behavioral intentions in adopting new technologies. However, Kharisma (2021) indicated no significant positive effect of hedonic motivation on behavioral intentions toward cloud accounting adoption.

The Effect of Price Value on The Use of Cloud Accounting among MSMEs

The UTAUT 2 model explains how price value influences the adoption of cloud accounting among MSMEs. When adopting new technology, MSMEs carefully weigh costs against the benefits they expect to gain. Cloud accounting must offer affordable pricing while providing substantial value compared to similar services. This cost-benefit balance enhances MSMEs' willingness to adopt cloud accounting solutions. However, research findings on price value have been mixed. Pertiwi & Ariyanto (2017) and Kharisma (2021) indicated that price value has no significant effect on technology adoption. In contrast, Venkatesh et al. (2012) suggest that price value plays a crucial role in encouraging users to adopt a system.

The Effect of Habit on The Use of Cloud Accounting among MSMEs

The UTAUT 2 model highlights the role of habit in shaping user behavior toward cloud accounting adoption. When MSMEs regularly use and integrate cloud accounting into their financial processes, their continued usage becomes habitual. If MSMEs feel comfortable and satisfied with cloud accounting's efficiency and effectiveness, they are more likely to use it consistently in the long term. Over time, this habitual usage may develop into a dependency, reinforcing sustained adoption. Saadah et al. (2022) found that MSMEs who habitually use cloud accounting to improve their financial performance are more likely to continue using it in the future. Their findings confirm that habit plays a crucial role in determining user behavior and the long-term adoption of cloud accounting among MSMEs.

METHODS

This study employs a quantitative research method, which aims to examine the relationship between variables in the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2). A quantitative approach is chosen as it allows for objective measurement and statistical analysis of the factors influencing the adoption of cloud accounting by SMEs in Bengkulu City. This study uses variables of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and behavioral intention. These variables are the key to UTAUT 2. Through a quantitative approach, this study analyzes the relationship between UTAUT2 variables in the context of cloud accounting adoption by SMEs. Operational definitions and measurement of variables are presented in Table 1.

Table 1. Operational Definitions and Variable Measurements

Variable	Dimension	Indicator	Scale	Source
Performance Expectancy	1. Perceived usefulness 2. Extrinsic motivation 3. Job-fit 4. Relative advantage	1. Belief that using a specific system has bene 2. Perception that using the system improves effectiveness 3. The system is suitable for increasing the sp of task completion 4. Users feel the advantages of using the syste	Interval	Venkatesh (2012)
Effort Expectancy	1. Perceived ease of use 2. Complexity	1. The technology facilitates work 2. The system is complex or difficult to use 3. The system is easy to use	Interval	Venkatesh (2012)
Social Influence	1. Subjective norms 2. Social factors	1. Support from the surrounding environment accepting the system 2. Influence from close relations or other socia influences	Interval	Venkatesh (2012)
Facilitating Conditions	1. Perceived behavioral control 2. Facilitating conditions 3. Compatibility	1. Availability of resources to support the technology 2. Infrastructure and facilities supporting syste usage 3. Compatibility of innovation with individual needs, values, and experience	Interval	Venkatesh (2012)
Hedonic Motivation	1. Fun 2. Enjoyable	1. Users find the system engaging 2. Users feel enjoyment when using the systen	Interval	Venkatesh (2012)
Price Value	1. Affordable price 2. Good quality	1. The price offered is affordable and matches the desired service quality	Interval	Venkatesh (2012)
Habit	1. Habit 2. Dependence	1. Frequency of using the technology 2. The extent to which users depend on the technology	Interval	Venkatesh (2012)

The population and sample used in this study are MSMEs (Micro, Small, and Medium Enterprises) in the city of Bengkulu. The author conducted a survey and limited the population and sample to 55 MSMEs. These 55 MSMEs meet the following criteria for the study are MSMEs located in the city of Bengkulu and MSMEs that have been using cloud accounting for more than one year.

This study uses primary data obtained by filling out questionnaires. Data collection from MSMEs in Bengkulu was carried out by distributing the prepared questionnaires. According to Sugiyono (2011:243), the data analysis method serves to address the research questions or test hypotheses formulated in the study. Since this research uses a quantitative approach, the data analysis technique applies statistical methods available through the SPSS (Statistical Product and Service Solution) software. The analysis includes the following tests: validity and reliability tests, classical assumption tests: normality test, multicollinearity test, heteroscedasticity test, model feasibility test (F-test), coefficient of determination, t-test, and hypothesis testing

The hypothesis testing in this study uses multiple linear regression analysis, using the following formula:

$$Y=a+\beta1X1+\beta2X2+\beta3X3+\beta4X4+\beta5X5+\beta6X6+\beta7X7+e$$

Where Y is behavior of cloud accounting usage in MSMEs, a is constant coefficient, X1 is performance expectancy, X2 is effort expectancy, X3 is social influence, X4 is facilitating conditions, X5 is hedonic

motivation, X6 is price value, X7 is Habit, β1-7 are coefficient for X1-6 and e is error term or disturbance coefficient.

RESULTS

This study was conducted on Micro, Small, and Medium Enterprises (MSMEs) in Bengkulu City that have adopted and implemented cloud accounting in their business operations. The total number of respondents who participated in this study was 55 MSMEs, all of whom completed and returned the research questionnaire.

The data on MSMEs includes the type of business sector and the cloud accounting applications used. A general overview of MSMEs is presented in Table 2.

Table 2. General Overview of MSMEs

Description	Number	Percentage (%)
Business Sector		
Food & Beverage Business	52	95%
Accessories Business	3	5%
Total	55	100%
Cloud Accounting Applications Used		
Pawoon	8	15%
Majoo	19	34%
Zoho	13	24%
Moka	12	22%
Oasse	3	5%
Total	55	100%

Based on Table 2**,** 95% (52 MSMEs) operate in the food and beverage sector, while 5% (3 MSMEs) engage in the accessories business. This indicates that the research sample is dominated by food and beverage MSMEs. Regarding the cloud accounting applications used, the distribution is as follows: 15% (8 MSMEs) use Pawoon, 34% (19 MSMEs) use Majoo, 24% (13 MSMEs) use Zoho, 22% (12 MSMEs) use Moka, 5% (3 MSMEs) use Oasse.

Descriptive statistics analyze data or variables used in the research to understand the sample characteristics. In this study, descriptive statistics include minimum value, maximum value, mean, and standard deviation (Ghozali, 2015). The descriptive statistics are presented in Table 3.

Table 3. Statistics Descriptive

Variable	Range Theoretical			Range Current			Standard Deviation
	Min	Max	Mean	Min	Max	Mean	
Expectation Performance	4	20	12	7	20	15.96	3.344
Expectation Business	4	20	12	7	20	15.29	3.137
Factor Social	4	20	12	7	20	16.27	2.984
Condition Which Facilitate	4	20	12	8	20	16.29	3.137
Hedonic Motivation	3	15	9	6	15	12.45	1.844
Mark Price	4	20	12	7	20	15.62	2.663
Habits	3	15	9	3	15	12.25	2.716
Behavior use	3	15	9	4	15	12.16	2.580

Results testing validity study this can seen on table 4.

Table 4. Results Test Validity

Variables	No Item	r table	Person Correlation	Sig	Information
Expectation Performance (X1)	X1.1	0.266	0.827	0.000	Valid
	X1.2	0.266	0.797	0.000	Valid
	X1.3	0.266	0.784	0.000	Valid
	X1.4	0.266	0.730	0.000	Valid
Expectation Business (X2)	X2.1	0.266	0.777	0.000	Valid
	X2.2	0.266	0.692	0.000	Valid
	X2.3	0.266	0.797	0.000	Valid
	X2.4	0.266	0.692	0.000	Valid
Factor Social (X3)	X3.1	0.266	0.745	0.000	Valid
	X3.2	0.266	0.802	0.000	Valid
	X3.3	0.266	0.740	0.000	Valid
	X3.4	0.266	0.745	0.000	Valid
Condition Which Facilitate (X4)	X4.1	0.266	0.818	0.000	Valid
	X4.2	0.266	0.896	0.000	Valid
	X4.3	0.266	0.814	0.000	Valid
	X4.4	0.266	0.814	0.000	Valid
Motivation Hedonist (X5)	X5.1	0.266	0.589	0.000	Valid
	X5.2	0.266	0.610	0.000	Valid
	X5.3	0.266	0.664	0.000	Valid
Mark Price (X6)	X6.1	0.266	0.581	0.000	Valid
	X6.2	0.266	0.466	0.000	Valid
	X6.3	0.266	0.308	0.022	Valid
	X6.4	0.266	0.466	0.000	Valid
Habits (X7)	X7.1	0.266	0.778	0,000	Valid
	X7.2	0.266	0.726	0,000	Valid
	X7.3	0.266	0.836	0,000	Valid
Behavior use (Y)	Y1.1	0.266	0.817	0.000	Valid
	Y1.2	0.266	0.772	0.000	Valid
	Y1.3	0.266	1	0.000	Valid

Based on Table 4, it can be concluded that all statement items for the variables performance expectation, effort expectation, social factors, facilitating conditions, hedonic motivation, price value, habit and usage behavior have a significance value of less than 0.05 and the r-count of the Pearson correlation is greater than the r-table, which is 0.266, which means that all statement items have met the validity test criteria using the Pearson correlation.

Results test reliability in study can seen on Table 5.

Table 5. Results Test Reliability

Variables	Amount Instrument	*Cronbach's Alpha*	Information
Expectation Performance (X1)	4	0.916	Reliable
Expectation Business (X2)	4	0.923	Reliable
Factor Social (X3)	4	0.918	Reliable
Condition Which Facilitate (X4)	4	0.914	Reliable
Motivation Hedonist (X5)	3	0.928	Reliable
Mark Price (X6)	4	0.943	Reliable
Habits (X7)	3	0.923	Reliable
Behavior use (Y)	3	0.912	Reliable

Based on Table 5, it can be seen that all statement items from the variables performance expectation, effort expectation, social factors, facilitating conditions, hedonic motivation, price value, habit and usage behavior produce cronbach's alpha values > 0.70. Thus, it can be concluded that all

instruments from this research variable are reliable.

The results of the data normality test in this study, namely the unstandardized residual, have an Asymp Sig (2-tailed) value greater than 0.05, namely 0.200. Thus, it can be concluded that the data used in the study are normally distributed.

Results test multicollinearity can seen on Table 6.

Table 6. Results Test Multicollinearity

Variables	Tolerance	VIF	Information
Expectation Performance (X1)	0.187	5.361	free multicollinearity
Expectation Business (X2)	0.313	3.196	free multicollinearity
Factor Social (X3)	0.173	5.789	free multicollinearity
Condition Which Facilitate (X4)	0.193	5.179	free multicollinearity
Motivation Hedonist (X5)	0.216	3.838	free multicollinearity
Mark Price (X6)	0.596	1.679	free multicollinearity
Habits (X7)	0.317	3.152	free multicollinearity

Based on Table 6, it can be seen that the *tolerance value* of all variables is > 0.10 and the VIF value of all variables is < 10, which means that it can be concluded that the variables performance expectation, effort expectation, social factors, facilitating conditions, hedonic motivation, price value, and habit are free from multicollinearity symptoms.

Results test heteroscedasticity on study this can seen on Table 7.

Table 7. Results Test Heteroscedasticity

Variables	Significance	Information
Expectation Performance (X1)	0.128	free heteroscedasticity
Expectation Business (X2)	0.135	free heteroscedasticity
Factor Social (X3)	0.343	free heteroscedasticity
Condition Which Facilitate (X4)	0.453	free heteroscedasticity
Motivation Hedonist (X5)	0.276	free heteroscedasticity
Mark Price (X6)	0.149	free heteroscedasticity
Habits (X7)	0.674	free heteroscedasticity

From Table 8, it can be seen that all variables have a significance value greater than 0.05 so that there is no heteroscedasticity problem.

To test whether the regression model used is suitable or not, it can be seen from the results of the model suitability test (F test), determination coefficient (R^2) and significance test. individual parameters (t-test) which can be seen in Table 8.

Table 8. Results Hypothesis Testing

Hypothesis	Coefficient	t-test	Sig.	Conclusion
Expectation Performance → Use Behavior	0.609	10.151	0.000	Hypothesis Accepted
Expectation Business → Use Behavior	0.169	3.637	0.001	Hypothesis Accepted
Factor Social → Use Behavior	0.188	3.013	0.004	Hypothesis Accepted
Condition Which Facilitate→ Use Behavior	0.302	5.125	0.000	Hypothesis Accepted
Hedonist Motivation → Use Behavior	0.289	-5.690	0.000	Hypothesis Rejected
Mark Price → Use Behavior	0.036	-1.083	0.284	Hypothesis Rejected
Habits → Use Behavior	0.071	1.553	0.127	Hypothesis Rejected
R Square			0.968	
Adjusted R2			0.964	
F			205.832	
Sig			0.000	

Based on Table 8, it can be seen that the F statistic value in the model is 205.832 with a probability value (significance) of 0.000. The probability value of 0.000 shows that 0.000 < 0.05 and the statistical value F in this model is 205.832, this shows that 205.832 > 3.19 so it can be concluded that the model used in this study is fit and suitable for use.

Based on Table 8, it can be seen that the *Adjusted R Square value* is 0.964. This shows that 96.4% of the usage behavior variables are explained by the performance expectation variables, expectation business, factor social, condition Which facilitate, motivation hedonistic, mark price and habit. While the other 4.6% is explained by other variables that are not included in the equation in this study.

DISCUSSION

The t-test is used to determine the effect of each independent variable on the dependent variable. The effect of the variable can be seen through the significance value or the calculated t-value. From the results of Table 9 results of the individual parameter significance test (t-test).

Performance expectations have a positive effect on cloud accounting usage behavior which exist in MSMEs and therefore hypothesis 1 (H1) is accepted. MSMEs have the perception that cloud accounting can improve financial system performance. The use of cloud accounting can improve responsiveness, efficiency, and/or availability. Cloud accounting is perceived to have a positive impact on their performance. This condition will increase the motivation and trust of MSMEs in the performance of cloud accounting in supporting their business activities and will influence user behavior to continue using and implementing cloud accounting in the long term.

Business expectations have been proven to have a positive influence on the behavior of using cloud accounting and therefore the second hypothesis (H2) is accepted. Users feel that using cloud accounting makes financial recording easier and faster. They can automatically update financial data and share reports in real-time. This convenience and speed encourage users to adopt and continue using cloud accounting. This finding is in line with Venkatesh et al. (2003), Gunawan, Sinaga, and Purnomo (2019), Meinar & Chrisanthea (2021) and Kharisma (2021), which show that business expectations have a positive effect on MSME interest in adopting cloud accounting.

Factor social proven influential positive to behavior use cloud accounting so hypothesis third (H3) accepted. MSME owners are influenced by community friends, family, employees, or news or information from social media to adopt cloud accounting technology. They see its widespread use within their community. This social factor plays a crucial role in determining MSMEs to integrate cloud accounting into their business operations. This finding supports Venkatesh et al. (2012), Gunawan, Sinaga, and Purnomo (2019), Meinar & Chrisanthea (2021) who stated that social influence has a positive effect on the adoption of cloud-based accounting.

Conditions that facilitate proven to have a positive influence on the behavior of using cloud accounting and therefore the fourth hypothesis (H4) is accepted. MSMEs already have the technical infrastructure needed to support the use of cloud accounting. Users use smartphones, laptops, and the internet which makes it easier for them to adopt cloud accounting. These results are in line with Gunawan, Sinaga, and Purnomo (2019), Putu & Dodik (2019), Arifandi & Merianto (2020), and Dicky, Zaki & Imam (2019) who concluded that the availability of facilities has a positive impact on the use of cloud accounting.

Hedonic motivation was not proven to have a positive effect on the behavior of using cloud accounting and therefore the fifth hypothesis (H5) was rejected. The results of this study indicate that user enjoyment and satisfaction cannot increase their motivation to use cloud accounting. These results do not support Putra & Ariyanti (2013) who found that hedonic motivation positively influences behavioral intentions in adopting new technologies.

Mark price was not proven to have a positive effect on the behavior of using cloud accounting and therefore the sixth hypothesis (H6) is rejected. MSMEs have sacrificed costs and gained benefits from using cloud accounting. However, the price value in the form of a cost-benefit balance is not considered by MSMEs to use cloud accounting in their business. The findings of this study are in accordance with Pertiwi & Ariyanto (2017) and Kharisma (2021) who show that price value has no effect on technology adoption.

Habit was not proven to have a positive effect on the behavior of using cloud accounting and therefore the seventh hypothesis (H7) is rejected. MSMEs have used and integrated cloud accounting into their business processes. However, their use is believed not to be due to habit. Cloud accounting is considered important, so they tend to use it consistently in the long term. This finding is not in line with Saadah et al. (2022) who stated that MSMEs who are accustomed to using cloud accounting tend to continue using it in the future.

CONCLUSION

The conclusion of this study is that performance expectations, business expectations, social factors and facilitating conditions have a positive effect, while hedonic motivation has a negative effect. The price value does not affect the behavior of using cloud accounting in MSMEs. In practice, the findings of this study provide feedback to improve the efficiency and effectiveness of cloud accounting user performance. With this study, it is also expected to identify the factors that cause the success or failure of cloud accounting implementation, namely by increasing performance expectancy, effort expectancy, social influence, facilitating condition, and habit.

Then the findings of this study are expected to be able to provide additional information, studies, input, evaluation materials and additional considerations for organizations, especially MSMEs, in implementing and using cloud accounting information systems as one of the business managerial policies in saving costs and obtaining more relevant information and increasing the effectiveness of financial systems in activities. his efforts. So that can made into as guidelines For development of cloud accounting in the company or to implement a new one.

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