EXAMINING USER INTENTION TOWARD CLOUD-BASED ACCOUNTING INFORMATION SYSTEM ADOPTION

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ABSTRACT

The rapid ongoing advancement in information system and technology (IT) has resulted with 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 form of hassle-free downtime, cost saving, easier access and flexible subscription plans. Despite the benefits, there appears lack of interests 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 important role in the growth of the sustainable SMEs themselves.

This research therefore aims at finding how users perceive the ease of use usefulness, and risks associated to cloud-based accounting information systems (AIS). It looks at whether there is substantial relationship observable for perceived ease of use and perceived risk to perceived usefulness. The type of the research is an empirical research involving 41 SMEs in Bandung serving as the samples. The research was conducted through questionnaires using purposive technique sampling. SmartPLS was employed to perform convergent validity test, discriminant validity test, and reliability test in the outer model. Meanwhile, the inner model in this research was used to test the hypothesis

The result of the research showed that the perceived ease of use (PEOU) influences the intention to use (IU) and perceived usefulness (PU) of cloud-based accounting information system significantly in which this shows that cloud-based accounting information system is getting easier to use, therefore there will be an increase in the intention to use and shows that the benefit the users feel is getting higher. Meanwhile, perceived usefulness (PU) has a significant influence to the intention to use of cloud-based accounting information system in which this shows that the higher the benefit the users feel, the more the intention to use is. Besides, the perceived risk (PR) in this research had no significant influence to the perceived usefulness (PU) of cloud-based accounting information system. But, the perceived risk (PR) showed a significant influence to intention to use (IU) cloud-based accounting information system.

Keywords: cloud computing, cloud accounting, small medium enterprise, TAM, AIS.

INTRODUCTION

SMEs are the most strategic national economic sector of the Indonesian economy. SMEs development has the role to GDP in quite large 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 by SMEs from conventional to cloud-based systems is an innovative new solution that can help to save significant costs according to Christauskas & Miseviciene, 2012. The current cloud-based accounting information system offers a variety of advantages such cost saving, ease of access, and flexible subscription plans without any hassle.

CONCEPTUAL MODEL

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 important determinants of computer technology acceptance behaviors such as perceived usefulness and perceived ease of use (Davis, 1989).

According to Davis (1989), TAM is the theory designed to explain how users understand and use an information technology. TAM uses Theory of Reasoned Action (TRA) from Fishbein and Ajzen in 1967 which is used to see how the respondents' adoption rate in receiving information technology (Davis, 1989).
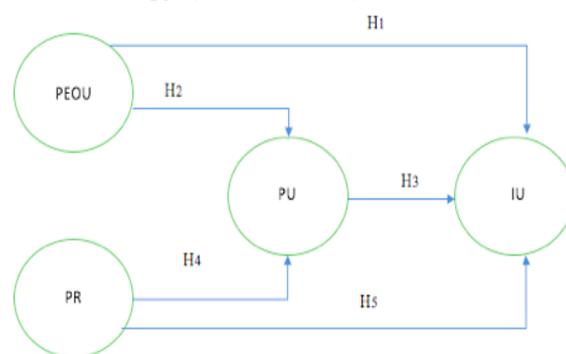

Figure 1. Conceptual model of the extended TAM

As can be seen in Figure 1, that there are five hypotheses formed from the variables used. Here's an explanation of each hypothesis:

1. **Perceived easeof 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 a technology usage can provide the ease of use. In Davis' (1989) theory, perceived ease of use is defined as the degree to which a person believes that the usage of technology is easy and not require much efforts to use it. Some of 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. Through the explanation, then it can be concluded that PEOU in cloud-based AIS can be used easily when user using 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 affects 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 behavior or a person's inclination to use a particular technology. Companies that use cloud-based AIS don't necesarry to hire human resources with any special competencies in information technology, because by using cloud computing all the process of development, deployment, and maintenance will be only the responsibility of service providers. Thus, without the need for in-depth knowledge of the technology, users can still feel the ease of using cloud-based AIS. The existing of convenience further affects the desire to use a system on an on going basis. Based on the explanation, it can be concluded that the perceived ease of use of cloud-based SIA has an influence on the intention to use cloud-based AIS.

H1: Perceived ease of use (PEOU) has an influence on the intention to use (IU) cloud-based AIS).

2. Perceived easeof 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 are able to providing accurate results, making work easier, making work complete faster, controlling the work, and increasing user productivity.

Based on the description above, it is expected that the use of cloud-based SIA can provide convenience for users in accessing all accounting information of the company accurately so as to increase productivity, because it makes the job easier then feels important for the job and can provide control on the job. This perceived usefulness is influenced by the perception of convenience, because if a system can be used easily (without significant difficulties) it can provide benefits for its users, so that the system can be good for user performance. 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 AIS.

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

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

H3: Perceived usefulness (PU) has influence on the interest of using (IU) cloud-based AIS.

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

Perceived risk (PR) is defined as a subjective estimate of 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 gives the view that 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) have influence on the perceived usefulness (PU) cloud-based AIS.

5. 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 certainly affect the sustainability of the usage of this technology. For example, if the usage of cloud-based AIS can provide losses such as data loss and performance degradation after using this system, the interest in using this system from user 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) has an influence on the interest of using cloud-based SIA (IU).

RESEARCH METHOD

The study was conducted in Bandung which has won Natamukti Nindya award as a city with the best development of small and medium enterprises (SMEs) in Indonesia according to the assessment of Indonesia Council for Small Business (ICSB) and Ministry of Cooperatives and SMEs. The time of research conducted in July-August 2017. Selection of respondents conducted by purposive sampling method which the respondent must known or used conventional AIS to their business. This implies that the researcher must be able to provide proper judgment about which respondents to select who best meet the objective of the study. There are some of the desired criteria that researcher want to meet:
1. Knowing / using the application / accounting software in managing corporate financial data
2. Never used cloud-based AIS
3. Willing to be a respondent

Furthermore, researcher obtained the sample of 41 SMEs in Bandung that have been used in the analysis. The data were collected using questionnaires by online and papers. All of these variables are latent or unobservable (also called construct) so that each construct is spelled out in the form of some question items (measurement variable). Five points measurement scales are used to operationalize each independent variable in the proposed model with 1 as "strongly disagree" and 5 as "strongly agree".

ANALYSIS AND RESULTS

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 the percentage of 73.2% as business owners, 17.1% are accounting staff and the remaining 9.8% are IT staff. The majority of respondents with a percentage of 53.7% 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. The following model shows the results of the overall model using SmartPLS 2.0 program is as follows:
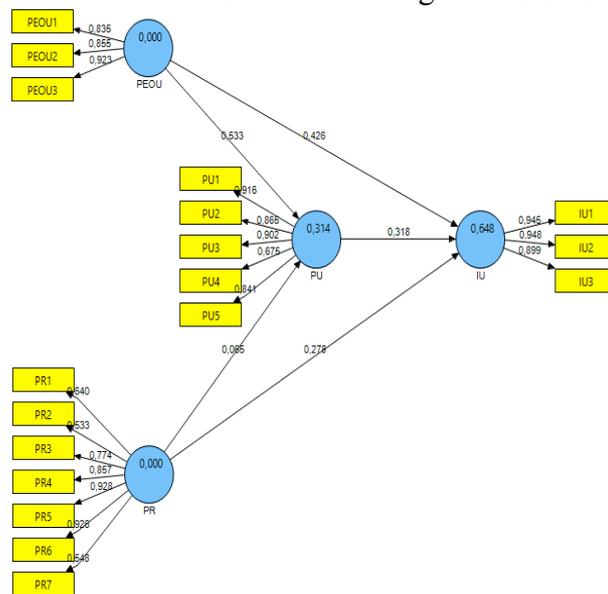

Figure 2. Overall model using SmartPLS

- **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 be able 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 results of data processing using SmartPLS 2.0 program, obtained the following results:

Table 1. Loading factor variable manifest

Manifest Variable		*Loading Factor*	result
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 comunnality

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

As can be seen in table 1 &2 , can be seen 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.

- **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 SmartPLS 2.0 program, obtained the results are summarized in the table as follows:

Table 3. Cross loading

	IU	PEOU	PR	PU
IU1	**0,945**	0,717	0,474	0,601
IU2	**0,948**	0,681	0,567	0,601
IU3	**0,899**	0,571	0,414	0,556
PEOU1	0,699	**0,835**	0,350	0,425
PEOU2	0,585	**0,855**	0,438	0,499
PEOU3	0,561	**0,923**	0,201	0,535
PR1	0,186	0,297	**0,640**	-0,028
PR2	0,126	0,141	**0,533**	-0,059
PR3	0,393	0,314	**0,774**	0,177
PR4	0,445	0,327	**0,857**	0,301
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, in the measurement model (outer model) also conducted reliability testing of constructs that formed with the aim to know the accuracy, consistency and accuracy of the instrument in measuring the construct. In PLS, construct reliability can be seen from the value of composite reliability and from 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:

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 the table 3 that can be seen that the composite reliability (CR), generated by all constructs, is very good because it has the greater number than 0.7 so it can be concluded that all constructive indicators (manifest variables) are reliable or in other words all variables manifest proved to have accuracy, consistency and the accuracy of the instrument in measuring its construction.

Inner Model

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

- **Coeficient 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. Coeficient correlation

Model	Correlations	Criteria
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*

1) The coefficient correlation between PEOU with IU is 0.708 and categorized into a strong correlation or high correlation. Coefficient correlation marked positive which indicates that the more easy to use cloud-based AIS, will impact on the increasing interest to use the application.
2) The coefficient correlation between PEOU and PU is 0.557 and categorized into a moderate correlation or moderate correlation. Coefficient correlation marked positive which indicate that the more easy to use cloud-based AIS will impact on the better the benefits obtained.
3) The coefficient correlation between PU with IU is 0.630 and categorized in a moderate correlation or moderate correlation. Coefficient correlation marked positive which shows the better the benefits obtained, will have an impact on the increasing interest to use cloud-based AIS.
4) The coefficient correlation between PR with PU is 0.267 and categorized in low correlation or low correlation. Coefficient correlation marked positive which shows the better understanding of the risks obtained, it will impact on the better the benefits received.

5) The coefficient correlation between PR with IU is 0.522 and categorized in a moderate correlation or moderate correlation. Positive coefficient correlation indicating that potential users of cloud-based AIS know that the use of this system is considered risky, but ignores the risk and still has an interest in using this system.

- **Coeficient determination**

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

Table 6. Coeficient determination

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

In the table 5, PEOU, PR, and PU contribute 64.8% influence on IU, while PEOU and PR contribute 31.4% influence to PU. To see the contribution given by each exogenous variable to endogenous, can be seen in the following table:

	Path Coefficient	Dirrect 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%

Interpretation for the above table 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% PU.
5) PR contributes 7.8% to IU.

Hypothesis Test

Significance test of the influence that occurs could be done by tested the hypothesis. The statistical method used is t test. The t-table value used as a critical value in testing this hypothesis is 1.96 which is the recommended critical value for testing in SEM PLS for 2-party test in a significance level of 0.05 or 5%.

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 4 hypotheses proposed in the research model and the first hypothesis (H1) has been found empirically significant. As reported that 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 Ho rejected, which proves that when using a system is not difficult and does not require much effort in using it, so that able to give effects to the desire to using the system in the future. This 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 t-table. It can be decided that Ho rejected, which means when the system is perceived to be easy to use, so this influence 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 Ho rejected (The t-value obtained is 3.973 and this is greater than the value of t-table) which means PU significantly influences consumer's intention to use. In other words, when the benefits can be felt by users, this might arise the intention to use this system. These findings support the TAM model developed by Davis et al. (1989), Davis & Venkatesh (2000), and Alharbi (2012).

The result of H4 test, showed that PR has no significant positive effect PU. The t-value obtained is 0.602 and this is smaller than the value of t-table which means that Ho accepted. The findings in the current study suggest that the better understanding of risk does not become crucial for respondents' perceptions for 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 significant effect. That result can see from t-value (6.116) that higher that t-table which means respondents still see the risks as important but don't prevent their desire to use the system that is considered bring benefits to them. This supports the research of Chi & Yeh (2011). And so this means that H5 rejected.

CONCLUSION AND SUGGESTION

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) has a significant influence on 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 intention for the SMEs into 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 business.
3. Perceived usefulness (PU) has a significant influence on the intention to use (IU) cloud-based AIS. The widespread use of cloud based accounting systems is because the SMEs realised the benefit of the cloud computing for the management.
4. Perceived risk (PR) has no significant effect on perceived usefulness (PU) the cloud-based AIS. Risk associated with the cloud based accounting system does not affect the use of that cloud based system since user already understand of the benefit.
5. Perceived risk (PR) has significant influence on the intention to use (IU) cloud-based AIS. The user's knowledge of risk associated with the cloud technology does not prevent them in use the system since it help 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 be conducted to investigate other external variables such as adaptability, performance, trust, and compatibilty as antecedents of the two independent variables (PEOU and PU) or as direct determinants to intention to use of 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 variable for cloud-based AIS users.

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