

## Evaluation of the Success and Acceptance of Cloud Based-Accounting Information System in Msmes in Denpasar City



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**ABSTRACT:** MSMEs can achieve maximum profits by utilizing technological developments in the form of cloud-based accounting. The effectiveness and efficiency of technology can be determined through the evaluation process of the accounting information system. The accounting information system recognizes evaluation models, namely UTAUT2 and also the HOT-Fit Model. The aim of this research is to determine the success and acceptance of cloud-based accounting information systems among MSMEs in Denpasar City. The population in this research is all MSMEs in Denpasar City, totaling 29,749 business units based on data from the Denpasar City MSMEs Government 2023. The sampling technique used purposive sampling. The sample in this research are MSMEs that have used cloud computing in running their business in Denpasar City. Determining the sample size using a table from Stephen Isaac and William B. Michael with a population of 29,749 and an error rate of 5% resulted in a sample size of 344. The data source is primary data and was obtained through distributing questionnaires. Hypothesis testing was carried out using the SEM PLS. The research results show that human factors, technological factors, organizational factors have a positive and significant effect on behavioral intention. Behavioral intention has a positive and significant effect on user satisfaction. User satisfaction and Behavioral intention have a positive and significant effect on use behavior. There is a mutually influencing relationship between human factors and technological factors. There is a mutually influencing relationship between organizational factors and technological factors. There is a mutually influencing relationship between human factors and organizational factors. It is hoped that the results of this research will help MSMEs to find out the effectiveness of using cloud-based accounting information systems so that they can convince MSMEs to implement integrated accounting records.

**KEYWORDS:** Cloud-Based AIS; UTAUT2; HOT-Fit; MSME

### 1. INTRODUCTION

The creative economy trend has a major impact on MSMEs (Micro, Small, and Medium Enterprises). MSMEs aim to grow and develop their businesses in order to build a national economy based on equitable economic democracy. Considering the existence of MSMEs which are the largest contributors to state revenues throughout the world, including in Indonesia. MSMEs have proven to be able to survive the 1998 financial crisis (Susilawati et al., 2023). MSMEs in Indonesia itself contribute 60.34% of the total National GDP, 14.17% of total exports, 58.18% of total investment, with the same conditions MSMEs are able to absorb 97% of the total workforce and 99% of the total workforce absorption (Hanifa Warda &, Neti Yuliana, 2023).

The contribution of MSMEs to the Indonesian economy is very large, so maintaining or even improving MSME performance is very important. One way to improve MSME business performance is through the adoption of technology.(Charoennan et al., 2022).The technology in question can be cloud-based accounting.(Lindawati et al., 2023).Cloud-based accounting is a new technology in the field of accounting that functions to do bookkeeping, create invoices, and produce financial reports.(Dimitriu & Matei, 2014).The accounting information system used by MSMEs also needs to be evaluated to ensure the effectiveness and efficiency of its use. The information system is evaluated using two models, namely the Unified Theory of Acceptance and Use of The Technology 2 or hereinafter referred to as UTAUT2 and also the Human Organization and Technology and Benefit Model or hereinafter referred to as the HOT-Fit Model.(Thenata, et al., 2019).

UTAUT has four main constructs, namely Performance Expectancy, Effort Expectancy, Social Influence, and facilitating conditions. The UTAUT model cannot be used to assess the acceptance of a technology from a consumer perspective.(Venkatesh,

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2012). The development of the UTAUT2 model was carried out to overcome these problems. UTAUT2 added three constructs to better adapt to customer settings, namely habits, hedonic motivation, and price value.

HOT-Fit Model involves organizational elements that are important components in the implementation of information systems. The HOT-Fit Model is a model that can be seen as a whole system assessment with four important factors, namely human (system use and user satisfaction), organization (structure and environment), technology (system quality, information quality, and service quality) and benefits. The HOT-Fit Model is a combination of the Information System Success Model by DeLone and McLean with the IT-Organization Fit Model adapted from Scott Morton (Yusof, 2005).

Based on the explanation above, the first motivated research, the UTAUT and UTAUT2 models only pay attention to the acceptance of technology from the human side. This can be seen from the research (Venkatesh, 2012). Information System Success Model by DeLone and McLean only looks at the acceptance of technology from the technological side. (Delone & Mclean, 2003). The IT-Organization Fit Model adapted from Scott Morton only pays attention to the acceptance of technology from the organizational side. The integration of the Information System Success Model by DeLone and McLean and the IT-Organization Fit Model adapted from Scott Morton produces a model, namely HOT-Fit, which is studied by (Yusof, 2005). The measurement of acceptance that takes into account all three sides will be carried out in this study by combining the two models, namely UTAUT2 and HOT-Fit. Similar research has been conducted by (Thenata et al, 2019).

Second, this study discusses MSMEs in the city of Denpasar. The selection of MSMEs in the Denpasar City area is because MSMEs in Denpasar City receive great attention. This can be seen from the various types of festivals held in Denpasar such as the Denpasar Festival which aims to support the distribution of various services and products of art, culture, technology, and Denpasar entrepreneurship on the national stage and international markets to improve working conditions and the quality of life of MSMEs (Denpasar Festival, 2022). In addition, the city of Denpasar brands itself as a "Creative City with a Cultural Insight" which provides the widest possible space for creative economic activities with the most dominant types of businesses operating in the MSME sector (Wiagustini et al, 2016). Strengthening the existence of MSMEs as a strong and sustainable economic potential, a strategy is needed in dealing with business developments in the digital era and globalization through the application of technology, especially cloud computing, which is very helpful in creating integrated records which will ultimately create efficient, fast and sustainable MSME businesses.

## 2. THEORETICAL FRAMEWORK

### 2.1 Theory of Reasoned Action (TRA) and Technology Acceptance Model (TAM)

According to the theory of reasoned action (TRA), an individual's behavioral intention, which is a direct precursor to actual action, is constructed by his or her attitude toward the behavior and subjective norms (Fishbein & Ajzen, 2010) in (Han, 2021). In the TRA framework, behavioral intention, which largely determines actual behavior, is an additive function of two variables: attitude (positive or negative evaluation of performing a behavior), and subjective norm (perceived influence of others) (Fishbein, 2008). In general, an increase in attitude and subjective norm leads to a stronger intention to perform the behavior. (Nguyen et al., 2019). Therefore, the primary determinants of a person's intentions and behavior in this theory are attitudes toward the behavior and subjective norms that unify the action under consideration. (Ajzen, 2012). It is formed based on a combination of outcome beliefs and subjective values of anticipated outcomes. (Manosuthi, 2020). The construct of TRA consists of Attitude Toward Behavior and Subjective Norm (Venkatesh et al., 2003).

TAM is an analysis model to determine user behavior towards technology acceptance. The basic purpose of TAM is to provide an explanation of what factors determine the acceptance of technology that can explain user behavior. The TAM model conceptualizes how users accept and use new technology. The constructs in the TAM method are perceived ease of use, perceived usefulness, behavioral intention to use, and actual system usage. (Santi, 2020).

### 2.2 Accounting Information System

Accounting plays a focal function for every business, large or small. An accounting information system (AIS) is defined as an information system that can transform business transaction data into financial information that is useful to external and internal users. (Scouts & Scouts, 2020). The implementation of computerized AIS will increase the efficiency of organizational tasks such as budgeting, accounting and reporting, auditing and control functions. The accounting information system can support its users by collecting comprehensive, clear and well-informed information (Alim & Siswantoro, 2018).

### 2.3 UTAUT and UTAUT2

Unified Theory of Acceptance and Use of Technology (UTAUT), originally developed by (Venkatesh et al., 2003). UTAUT has four main constructs, namely Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions.

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Performance Expectancy is defined as the extent to which an individual believes that using the system will help him or her achieve gains in job performance. Effort expectancy is defined as the degree of ease associated with using the system. Social influence is defined as the extent to which an individual perceives that important others believe that he or she should use the new system. Facilitating conditions are defined as the extent to which an individual believes that the organizational and technical infrastructure exists to support the use of the system.

UTAUT2 adds three constructs to better suit customer settings, namely habit, hedonic motivation, and price value. Age, gender, and experience still act as moderating variables. Hedonic motivation is defined as the pleasure derived from using a technology/system, and has been shown to play an important role in determining the acceptance and use of technology. Price value is defined as the trade-off between the user's cognitive and perceived benefits of the application and the monetary cost of using it. In the context of information systems, habit is the user's habit of automatically using an information system because it has gone through a learning process. Behavioral intention is defined as the likelihood that a person perceives (person's perceived likelihood) or subjective possibility that a person will engage in a given behavior. Use behavior is the level of variation and frequency of technology use by consumers (Venkatesh, 2012).

## 2.4 HOT-Fit Model

The information system evaluation model that can be used and is often used in management evaluation is the Human Organization and Technology (HOT-Fit) model because this model involves organizational elements that are important components in the implementation of information systems. The HOT-Fit model is a model that can be seen as a whole system assessment with four important factors, namely Human, Organization, Technology and Benefit. This HOT-Fit model is an integration model from the combination of the Information System Success Model by DeLone and McLean and the IT-Organization Fit Model adapted from Scott Morton. The Information System Success Model by DeLone and McLean only pays attention to the acceptance of technology from the technological side. (Delone & Mclean, 2003). The IT-Organization Fit Model adapted from Scott Morton only pays attention to the acceptance of technology from the organizational side. (Yusof, 2005).

## 2.5 MSMEs

MSMEs are business ventures run by individuals/groups to gain profits based on certain criteria. (Purwanti, 2022). The MSME criteria lie in the business capital criteria as regulated in (PP No. 7 of 2021, nd) concerning the Facility, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises, namely as follows:

- 1) For the establishment and registration of Micro Businesses, the required business capital criteria must have capital of up to a maximum of IDR 1,000,000,000.00 (one billion rupiah), all of which does not include land and buildings for the business premises.
- 2) For the establishment and registration of Small Businesses, the required business capital criteria must have capital of more than IDR 1,000,000,000.00 (one billion rupiah) up to a maximum of IDR 5,000,000,000.00 (five billion rupiah), all of which does not include land and buildings for the business premises.
- 3) For the establishment and registration of Medium Enterprises, the required business capital criteria must have business capital of more than IDR 5,000,000,000.00 (five billion rupiah) up to a maximum of IDR 10,000,000,000.00 (ten billion rupiah), all of which does not include land and buildings for the business premises.

The last MSME criteria lies in the annual sales results. According to (PP No. 7 of 2021, nd) the annual sales results or business turnover of each business entity, namely Micro businesses, are a maximum of IDR 2 billion, small businesses IDR 2 billion - IDR 15 billion, and medium businesses IDR 15 billion - 50 billion. Based on SAK EMKM, the minimum financial report of MSMEs consists of a financial position report at the end of the period, a profit and loss report during the period, and notes to the financial statements, which contain additional and detailed accounts that are relevant (IAI, 2018).

## 2.6 Cloud-Based Accounting Information System

Cloud technology continues to grow at an unprecedented rate. It is one of the disruptors in the digital era that allows small businesses to create new markets and threaten existing ones. The ubiquitous availability of broadband internet supports the adoption of cloud technology worldwide, leading to a new economic era called the internet economy (Nazarudin and Karmawan, 2014) in (Scouts & Scouts, 2020). The emergence of the cloud business model paradigm has had a major impact on the way companies do business (Brandas et al, 2015) in (Scouts & Scouts, 2020).

Businesses use cloud computing for a variety of purposes, from promotions to advertising to recording and reporting business transactions. Small businesses are taking the most advantage of cloud computing because it provides low-cost business technology. Early research shows that more and more SMEs are adopting cloud computing and mobile technology (Gupta et al,

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2013) in(Scouts & Scouts, 2020). Cloud computing also pampers its users by fulfilling all their needs at the speed of "the blink of an eye". This technology can also fulfill various information needs of users easily.(Scouts & Scouts, 2020).

## 3. METHOD

### 3.1 Data

The data source that will be used by researchers in this study is primary data. Primary data in this study were obtained through the distribution of questionnaires to MSME actors who have implemented cloud-based accounting information systems in Denpasar City. The data collection method used in this study is a survey method with a questionnaire instrument. The variables that will be measured in the questionnaire include: components of the HOT-Fit Model, namely humans, technology, and organizations and their benefits and components of the UTAUT2 model, namely performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, behavioral, and use behavior. This questionnaire will later be given to MSME owners who have implemented cloud-based accounting information systems in Denpasar City.

### 3.2 Research Model

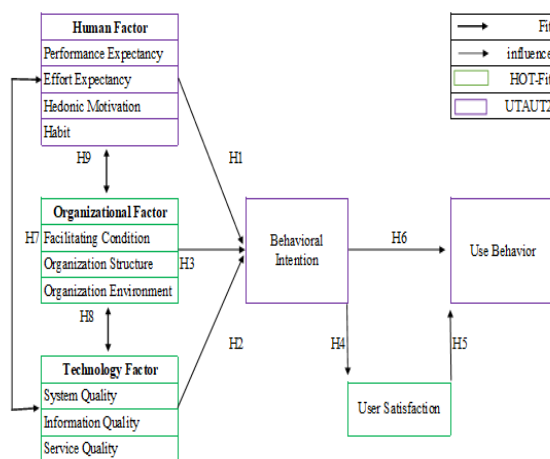


Figure 1. Research Model

Based on the research model above, the hypotheses to be tested in this study are as follows:

- H1: Human factor influence behavior to use accounting information systems
- H2: Technology factor influence behavioral intention to use accounting information systems
- H3: Organization factor influence behavioral intention to use accounting information systems
- H4: Behavioral intention factor influence user satisfaction in the use of accounting information systems
- H5: User satisfaction factor influence use behavior in using accounting information systems
- H6: Behavioral intention factor influence use behavior in using accounting information systems
- H7: There is a relationship of suitability between humans and technology in using accounting information systems.
- H8: There is a relationship of suitability between technology factors and organizational factors for using accounting information systems.
- H9: There is a relationship of suitability between organizational factors and human factors in using accounting information systems.

### 3.3 Data analysis

Hypothesis testing is carried out using the Structural Equation Model (SEM) approach based on Partial Least Square (PLS) or abbreviated as SEM-PLS. Each hypothesis will be analyzed using the Smart PLS version 4 application to test the relationship between variables. The PLS-SEM method is very attractive to many researchers because it allows them to estimate complex models with many constructs, indicator variables, and structural paths without applying distributional assumptions to the data (Hair et al., 2019). PLS-SEM estimates the structure of a partial model by combining principal component analysis with ordinary least squares regression (Mateos-Aparicio, 2011) in (Hair et al., 2019).

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Inferential analysis in this study was conducted in two stages. The first stage is to evaluate the measurement model or outer model and the second stage is to evaluate the structural model or inner model (Hair et al., 2019). After the two stages are completed, it is continued with testing the research hypothesis.

## 3.3.1 Evaluation of Measurement Model or Outer Model

This study uses reflective indicators so that the evaluation of the outer model of this study is in accordance with the research of Hair et al. (2019) presented as follows:

### 1) Outer loading

The outer loading or loading factor value must be above 0.7 so that the indicator is said to be reliable.

### 2) Internal consistency reliability

Internal consistency reliability assessment uses composite reliability. Reliability values between 0.60 and 0.70 are considered acceptable in exploratory research, values between 0.70 and 0.90 range from satisfactory to good. Values of 0.95 and above are problematic, as they indicate that the item is redundant, thus reducing construct validity.

### 3) Convergent validity

Convergent validity assessment uses AVE. AVE values above 0.50 indicate valid indicators.

### 4) Discriminant validity

Recent research suggests discriminant validity assessment using heterotrait-monotrait (HTMT). HTMT values below 0.90 indicate valid variables.

## 3.3.2 Evaluation of Structural Model or Inner Model

After the data passes the outer model evaluation, the data is continued with the inner model evaluation (Hai et al., 2017) which is explained as follows:

### 1) R2 or R-square test

R2 measures the variance, explained in each endogenous construct and is therefore a measure of the explanatory power of the model. R2 values of 0.75, 0.50 and 0.25 can be considered substantial, moderate and weak.

### 2) Q2or Q-square test

Another way to assess the predictive accuracy of a PLS path model is to calculate the Q2 value. As a rule of thumb, Q2 values higher than 0, 0.25, and 0.50 represent small, medium, and large predictive relevance of the PLS path model, respectively.

## 3.3.3 Hypothesis Testing

Hypothesis testing using PLS can be seen from the bootstrapping results in the t-statistic table to see if there is an influence of the independent variable on the dependent variable with a significance level of 5%. Two-tailed testing for a level of significance of 5% of an exogenous (independent) variable is considered to have an influence on the endogenous (dependent) variable if it has a minimum t-statistic of 1.96 while for one side (hypothesis with positive or negative influence) with a minimum t-statistic of 1.65 (significant level 10%), (Utama, 2016).

## 4. RESULTS AND DISCUSSION

### 4.1 Respondent Characteristics

Data collection for this study was conducted through the distribution of online questionnaires to 344 MSMEs in Denpasar City. The distribution of questionnaires in this study was carried out from January 13, 2024 to January 28, 2024. Respondents in this study were determined by purposive sampling, namely using the consideration that respondents are MSME actors located in the Denpasar City area and use a cloud-based accounting information system. The respondent profile in this study will describe the criteria of 344 respondents based on the criteria of MSME type, gender, age, last education, and length of time the business has been established. The following detailed identity data is presented in Table 1 below.

**Table 1. Respondent Characteristics**

| No | Variables      | Classification     | Number of people) | Percentage (%) |
|----|----------------|--------------------|-------------------|----------------|
| 1  | Types of MSMEs | Small business     | 48                | 14.0           |
|    |                | Medium Enterprises | 30                | 8.7            |
|    |                | Micro Business     | 266               | 77.3           |
|    |                | Total              | 344               | 100.0          |
| 2  | Gender         | Man                | 103               | 29.9           |

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|         |   |                   |                |                    |
|---------|---|-------------------|----------------|--------------------|
|         |   | Woman             | 241            | 70.1               |
|         |   | Total             | 344            | 100.0              |
| 3       | Age (Years)                                 | < 20 years        | 10             | 2.9                |
|         |   | 21 - 25 years     | 297            | 86.3               |
|         |   | 26 - 30 years     | 19             | 5.5                |
|         |   | 31 - 35 years old | 6              | 1.7                |
|         |   | 36 - 40 years     | 9              | 2.6                |
|         |   | > 40 years        | 3              | 0.9                |
|         |   | Total             | 344            | 100.0              |
|         |   | 4                 | Last education | SENIOR HIGH SCHOOL |
| Diploma | 18  |                   |                | 5.2                |
| S1      | 286   |                   |                | 83.1               |
| S2      | 15  |                   |                | 4.4                |
| Total   | 344   |                   |                | 100.0              |
| 5       | How long has the business been established? | < 2 years         | 117            | 34.0               |
|         |   | 25 years          | 157            | 45.6               |
|         |   | > 5 years         | 70             | 20.3               |
|         |   | Total             | 344            | 100.0              |

## 4.2 Partial Least Square (PLS) Data Analysis Results

To analyze the research model, the Partial Least Square (PLS) method was used with the SmartPLS 4.0 program tool. There are two basic model evaluations in this test, namely the outer model and the inner model. Inner model testing in PLS is carried out through bootstrap resampling with the following results:

### 1) Outer Model Test Results

The results of the outer model test, especially the reliability test, can be seen in Table 1.2 following.

**Table 2. Results of Indicator Reliability Testing**

| Latent Variable        | Indicator                 | Loading Factor          | AVE   | CA    | CR    |       |       |
|------------------------|---------------------------|-------------------------|-------|-------|-------|-------|-------|
| Human factors(X)       | Performance Expenditure   | PE1                     | 0.831 | 0.671 | 0.837 | 0.842 |       |
|                        |                           | PE2                     | 0.771 |       |       |       |       |
|                        |                           | PE3                     | 0.850 |       |       |       |       |
|                        |                           | PE4                     | 0.824 |       |       |       |       |
|                        | Effort Expectancy         | EE1                     | 0.885 | 0.796 | 0.872 | 0.873 |       |
|                        |                           | EE2                     | 0.912 |       |       |       |       |
|                        |                           | EE3                     | 0.879 |       |       |       |       |
|                        | Hedonic Motivation        | HM1                     | 0.916 | 0.794 | 0.870 | 0.870 |       |
|                        |                           | HM2                     | 0.850 |       |       |       |       |
|                        |                           | HM3                     | 0.906 |       |       |       |       |
|                        | Habits                    | H1                      | 0.903 | 0.743 | 0.885 | 0.887 |       |
|                        |                           | H2                      | 0.859 |       |       |       |       |
|                        |                           | H3                      | 0.834 |       |       |       |       |
|                        |                           | H4                      | 0.850 |       |       |       |       |
|                        | Organizational factors(Y) | Facilitating Conditions | FC1   | 0.838 | 0.688 | 0.849 | 0.852 |
|                        |                           |                         | FC2   | 0.830 |       |       |       |
| FC3                    |                           |                         | 0.858 |       |       |       |       |
| FC4                    |                           |                         | 0.790 |       |       |       |       |
| Organization Structure |                           | OS1                     | 0.871 | 0.773 | 0.706 | 0.708 |       |
|                        |                           | OS2                     | 0.887 |       |       |       |       |

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| Latent Variable          | Indicator | Loading Factor | AVE   | CA    | CR    |
|--------------------------|-----------|----------------|-------|-------|-------|
| Organization Environment | OE1       | 0.949          | 0.904 | 0.893 | 0.894 |
|                          | OE2       | 0.952          |       |       |       |
| System Quality           | SQ1       | 0.718          | 0.731 | 0.874 | 0.889 |
|                          | SQ2       | 0.878          |       |       |       |
|                          | SQ3       | 0.916          |       |       |       |
|                          | SQ4       | 0.892          |       |       |       |
|                          | SQ4       | 0.892          |       |       |       |
| Information Quality      | IQ1       | 0.938          | 0.840 | 0.936 | 0.936 |
|                          | IQ2       | 0.932          |       |       |       |
|                          | IQ3       | 0.933          |       |       |       |
|                          | IQ4       | 0.860          |       |       |       |
| Service Quality          | SEQ1      | 0.925          | 0.820 | 0.782 | 0.806 |
|                          | SEQ2      | 0.885          |       |       |       |
| Repurchase intentions    | BI1       | 0.936          | 0.769 | 0.845 | 0.867 |
|                          | BI2       | 0.931          |       |       |       |
|                          | BI3       | 0.752          |       |       |       |
| Perceived usefulness     | US1       | 0.906          | 0.761 | 0.843 | 0.851 |
|                          | US2       | 0.839          |       |       |       |
|                          | US3       | 0.871          |       |       |       |
| Usage time               | UB1       | 0.854          | 0.687 | 0.772 | 0.771 |
|                          | UB2       | 0.837          |       |       |       |
|                          | UB3       | 0.794          |       |       |       |

Source: Data Processing Results, 2024

Table 2 shows that all outer loading values of the variable indicators have values greater than 0.70. Thus, it can be concluded that the construct can explain more indicators. Then the output results of composite reliability (CR) and cronbach alpha (CA) on the variables Human factor, Organization factor, Technology factor, Behavioral Intention, User Satisfaction and Use behavior are all above 0.70. Thus, it can be explained that all variables have good reliability.

Furthermore, the output results show that the AVE value of the Human Factor, Organization Factor, Technology Factor, Behavioral Intention, Use behavior, and User Satisfaction variables is greater than 0.5 which meets the convergent validity criteria. The heterotrait-monotrait (HTMT) value of all variables is below 0.90 which meets the discriminant validity criteria. So the data is declared valid. Then all variables have The outer loading value can be seen in Figure 2 below.

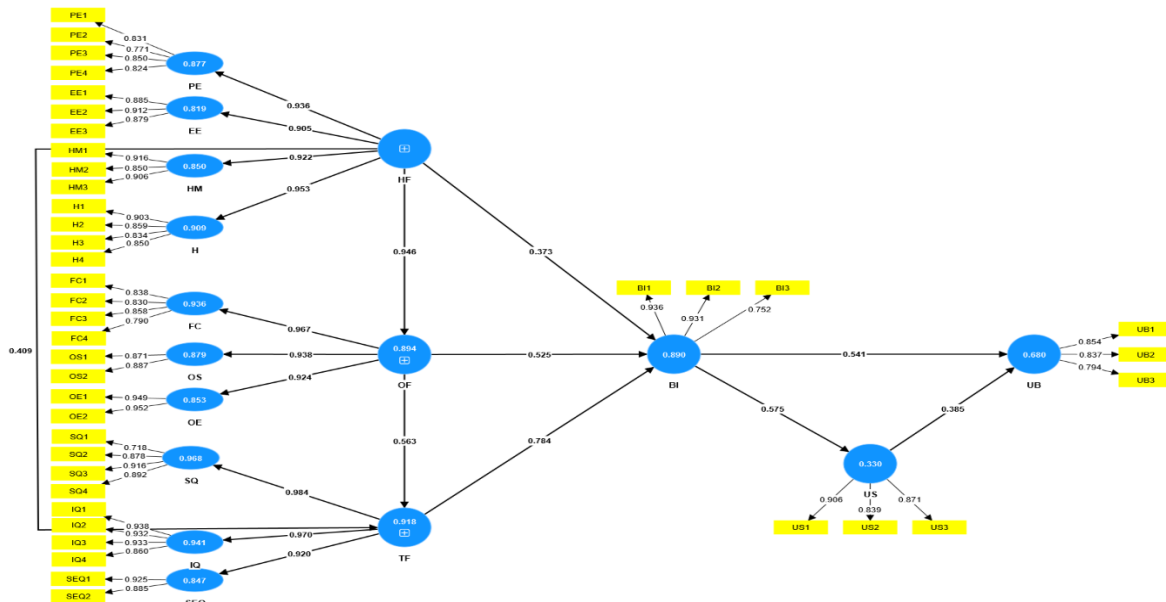


Figure 2. PLS Algorithm Model

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## 2) Inner Model Test

The inner model test in this study consists of the determination coefficient (R2) and cross-validated redundancy (Q2) path tests, which will be explained as follows:

### a) R2 Test Results

The R2 of each dependent variable can be presented in Table 3 below.

**Table 3. Determination Coefficient Value**

| Variables                 | R-square | R-square adjusted |
|---------------------------|----------|-------------------|
| HF (Human Factor)         | 0.913    | 0.913             |
| OF (Organization Factor)  | 0.894    | 0.894             |
| TF (Technology Factor)    | 0.918    | 0.918             |
| BI (Behavioral Intention) | 0.890    | 0.889             |
| UB (Use behavior)         | 0.680    | 0.679             |
| US (User Satisfaction)    | 0.330    | 0.328             |

Source: Data Processing Results, 2024

Based on table 3, the influence model of organization factor and technology factor on human factor gives an r-square value of 0.913 indicating a substantial model. The influence of human factor on organization factor gives an r-square value of 0.894 indicating a substantial model. The influence of human factor and organization factor on technology factor gives an r-square value of 0.918 indicating a substantial model. The influence of human factor, organization factor, technology factor on behavioral intention gives an r-square value of 0.890 indicating a substantial model. The influence of behavioral intention and user satisfaction on use behavior gives an r-square value of 0.680 indicating a moderate model. The influence of behavioral intention on user satisfaction gives an r-square value of 0.330 indicating a moderate model.

### b) Cross-validated Redundancy (Q2)

Cross-validated redundancy(Q2) or Q-square test is used to assess predictive relevance. Q2 value > 0 indicates that the model has accurate predictive relevance to a particular construct while Q2 value < 0 indicates that the model lacks predictive relevance (Hai et al., 2017). The Cross-validated Redundancy (Q2) value was obtained using the Blindfolding procedure in SmartPLS v.4. The results show that the Q2 values in this study are all above 0 so that they have good predictive relevance.

## 3) Hypothesis Testing

Hypothesis testing in this study is presented in Table 4 below.

**Table 4. Hypothesis Testing**

| Hypothesis | Relationship Between Variables                        | Original sample (O) | Standard deviation (STDEV) | T statistics ( O/STDEV ) | P values | Conclusion  |
|------------|---|---------------------|----------------------------|--------------------------|----------|-------------|
| H1         | HF (Human Factor) -> BI (Behavioral Intention)        | 0.373               | 0.109                      | 3,421                    | 0,001    | H1 accepted |
| H2         | TF (Technology Factor) -> BI (Behavioral Intention)   | 0.784               | 0.089                      | 8,810                    | 0,000    | H2 accepted |
| H3         | OF (Organization Factor) -> BI (Behavioral Intention) | 0.525               | 0.101                      | 5,170                    | 0,000    | H3 accepted |
| H4         | BI (Behavioral Intention) -> US (User Satisfaction)   | 0.575               | 0.039                      | 14,645                   | 0,000    | H4 accepted |
| H5         | US (User Satisfaction) -> UB (Use behavior)           | 0.385               | 0.051                      | 7,590                    | 0,000    | H5 accepted |
| H6         | BI (Behavioral Intention) -> UB (Use behavior)        | 0.541               | 0.054                      | 10,068                   | 0,000    | H6 accepted |
| H7         | HF (Human Factor) -> TF (Technology Factor)           | 0.409               | 0.071                      | 5,795                    | 0,000    | H7 accepted |



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| Hypothesis | Relationship Between Variables                     | Original sample (O) | Standard deviation (STDEV) | T statistics ( O/STDEV ) | P values | Conclusion  |
|------------|--|---------------------|----------------------------|--------------------------|----------|-------------|
|            | TF (Technology Factor) -> HF (Human Factor)        | 0.435               | 0.093                      | 4,674                    | 0,000    |             |
| H8         | OF (Organization Factor) -> TF (Technology Factor) | 0.563               | 0.069                      | 8,103                    | 0,000    | H8 accepted |
|            | TF (Technology Factor) -> OF (Organization Factor) | 0.949               | 0.008                      | 123,782                  | 0,000    |             |
| H9         | HF (Human Factor) -> OF (Organization Factor)      | 0.946               | 0.010                      | 91,426                   | 0,000    | H9 accepted |
|            | OF (Organization Factor) -> HF (Human Factor)      | 0.533               | 0.095                      | 5,631                    | 0,000    |             |

Source: Data Processing Results, 2024

Hypothesis test results presented in Table 4 shows that all variables have a positive influence coefficient value, a significance of less than 0.05 and also have a t-statistic result of more than 1.96 so that all hypotheses are accepted.

### 4.2 Discussion Of Research Results

Human factor has a positive and significant effect on behavioral intention. This means that the higher human factors MSME players in Denpasar City who are interested in using technology will further increase behavioral intention UMKM actors in Denpasar City to use the accounting information system. Likewise, the lower the human factor then it will decrease even more behavioral intention UMKM actors in Denpasar City to use accounting information systems. This study supports the results of previous research conducted by (Schmitz et al., 2022) which shows the results that there is a significant, direct, and positive effect of the variable human factors consisting of performance expectations, hedonic motivation, perceived security, and perceived product benefits on behavioral intentions to use the system. The results of the research conducted (Eneizan et al., 2019) also mentioned that human factors consisting of performance expectancy, effort expectancy, hedonic motivation, and habits positively influence consumers to use the system.

Technology factor has a significant positive effect on behavioral intention. This means that the better the technology factor received by MSMEs in Denpasar City, the behavioral intention of MSMEs in Denpasar City to use accounting information systems will increase. Likewise, the worse the technology factor received by MSMEs in Denpasar City, the behavioral intention of MSMEs in Denpasar City to use accounting information systems will decrease. This study supports the results of the study conducted by the research (Thenata et al, 2019) which states that technological factors were found to have a positive effect on behavioral intentions. The study (Ramayasa, 2015) and (Nurlani & Permana, 2017) also concluded that technology influences behavioral intentions to use the system.

Organizational factor has a significant positive effect on behavioral intention. This means that the better the organizational factor received by MSME actors in Denpasar City, the more it will increase the behavioral intention of MSME actors in Denpasar City to use the accounting information system. Likewise, the worse the condition of organizational factors in MSME actors in Denpasar City, the behavioral intention of MSME actors in Denpasar City to use the accounting information system will decrease. This research is in line with research conducted by (Thenata et al, 2019) who found that organizational factors have a positive and significant influence on behavioral intentions. This is in accordance with the results of the study (Agustini et al., 2020) which states that organizational structure has a positive influence on system use.

Behavioral intention has a significant positive effect on User Satisfaction. This means that the higher the behavioral intention of MSME actors in Denpasar City in using the accounting information system, the higher the user satisfaction of MSME actors in Denpasar City in using the accounting information system. Likewise, the lower the behavioral intention of MSME actors in Denpasar City in using the accounting information system, the lower the user satisfaction in using the accounting information system. This study supports the study conducted (Thenata et al, 2019) which states that behavioral intention has a positive and significant influence on user satisfaction.

User Satisfaction has a significant positive effect on Use behavior. This means that the higher the user satisfaction of MSMEs in Denpasar City in using the accounting information system, the higher the use behavior of MSMEs in Denpasar City in using the

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accounting information system. Likewise, the lower the user satisfaction of MSMEs in Denpasar City in using the accounting information system, the lower the use behavior in using the accounting information system. This study supports the study (Agustini et al., 2020) which states that user satisfaction has a positive effect on system usage.

Behavioral Intention has a significant positive effect on Use behavior. This means that the higher the behavioral intention of MSME actors in Denpasar City in using the accounting information system, the higher the use behavior of MSME actors in Denpasar City in using the accounting information system. Likewise, the lower the behavioral intention of MSME actors in Denpasar City in using the accounting information system, the use behavior in using the accounting information system will decrease. This finding supports the results of the research conducted (Ramírez-Correa et al., 2019) which states that behavioral intention is positively related to usage behavior in system adoption.

There is a mutually influencing relationship between human factors and technology factors. This means that the better the condition of human factors in MSMEs in Denpasar City, the more it will increase the technology factor for MSME actors. Likewise, the worse the condition of human factors in MSME actors in Denpasar City, the more the technology factor will decrease. Research conducted (Xu et al., 2022), (Nurlani & Permana, 2017) and (Hariyanti et al., 2018) mentions that there is a relationship of suitability between humans and technology. Thus, humans and technology have a relationship of suitability because humans are users of technology. The refinement or creation of a technology also requires primary assistance from humans.

There is a mutually influencing relationship between organizational factors and technology factors. This means that the better the condition of the technology factor received by MSMEs in Denpasar City, the more it increases the organizational factor to use the accounting information system. Likewise, the worse the condition of the technology factor owned by MSMEs in Denpasar City, the more it decreases the organizational factor to use the accounting information system. The results also show the suitability of the opposite relationship, namely that organizational factors have a positive and significant effect on technology factors. This means that the better the condition of the organizational factor owned by MSMEs in Denpasar City, the more it increases the technology factor to use the accounting information system. This study supports the results of a study conducted by (Thenata et al., 2019) which states that technological factors have a relationship with an organization. This research is in accordance with that conducted by (Bain et al., 2020) which states that there is technological compatibility. (Sallehudin et al., 2019) also mentioned that human characteristics such as knowledge and innovation for EA and technological characteristics such as relative advantage and complexity of EA affect system implementation. Similar research conducted by (Meraji et al., 2022b) stated that there is a significant relationship between technical, human and organizational factors, and net benefits. The research (Pamugar et al., 2014), (Nurlani & Permana, 2017) and (Hariyanti et al., 2018) also shows that there is a relationship of suitability between technological and organizational factors. Technological developments require an organization to always use technology in every line of its activities. Technological developments will help organizations to continue to grow in accordance with the times. The long-term benefits of information systems are supported by the involvement of organizations and technology. (Erlirianto et al., 2015).

There is a mutually influencing relationship between human factors and organizational factors. This means that the better the condition of organizational factors in MSMEs in Denpasar City, the more it will increase the human factor of MSME actors to use accounting information systems. Likewise, the worse the condition of organizational factors in MSME actors in Denpasar City, the more the human factor to use accounting information systems will decrease. The results also show the suitability of the opposite relationship, namely that human factors have a positive and significant effect on organizational factors. This means that the better the condition of human factors in MSMEs in Denpasar City, the more it will increase the organizational factor for MSME actors. This study supports the results of previous studies by (Thenata et al., 2019) which states that human factors have a relationship of suitability with the organization. Research conducted by (Meraji et al., 2022) states that there is a significant relationship between technical, human, and organizational factors, and net benefits. The results of this analysis also prove that a good information system is assessed in terms of the quality of information, systems, and services. Humans are an important factor in the development and implementation of information systems. Humans are an important factor in the development and implementation of information systems. The human factor in this study consists of several indicators derived from the UTAUT2 model, namely performance expectancy effort expectancy, hedonic motivation, and habit.

## 5 CONCLUSION

Based on the results of the research analysis and the results of the previous discussion, the conclusions of this study are as follows:

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- 1) Human factor has a positive and significant effect on behavioral intention. This means that the higher the human factor of MSME actors in Denpasar City who are interested in using technology, the more it increases the behavioral intention of MSME actors in Denpasar City to use the accounting information system.
- 2) Technology factor has a positive and significant effect on behavioral intention. This means that the better the technology factor received by MSMEs in Denpasar City, the behavioral intention of MSMEs in Denpasar City to use accounting information systems will increase.
- 3) Organizational factor has a positive and significant effect on behavioral intention. This means that the better the organizational factor received by MSME actors in Denpasar City, the more it increases the behavioral intention of MSME actors in Denpasar City to use the accounting information system.
- 4) Behavioral intention has a positive and significant effect on user satisfaction. This means that the higher the behavioral intention of MSMEs in Denpasar City in using the accounting information system, the higher the user satisfaction of MSMEs in Denpasar City in using the accounting information system.
- 5) User satisfaction has a positive and significant effect on use behavior. This means that the higher the user satisfaction of MSMEs in Denpasar City in using the accounting information system, the higher the use behavior of MSMEs in Denpasar City in using the accounting information system.
- 6) Behavioral intention has a positive and significant effect on use behavior. This means that the higher the behavioral intention of MSME actors in Denpasar City in using the accounting information system, the higher the use behavior of MSME actors in Denpasar City in using the accounting information system.
- 7) There is a mutually influencing relationship between human factors and technology factors. This means that the better the condition of human factors in MSMEs in Denpasar City, the more it will increase the technology factor for MSME actors. The better the condition of technology factors, the more it will increase the human factor of MSME actors.
- 8) There is a mutually influencing relationship between organizational factors and technology factors. This means that the better the condition of technology factors received by MSMEs in Denpasar City, the more it increases the organizational factor to use the accounting information system. The better the condition of organizational factors, the more it increases the technology factor.
- 9) There is a mutually influencing relationship between human factors and organizational factors. This means that the better the condition of organizational factors in MSMEs in Denpasar City, the more it will increase the human factors of MSMEs to use accounting information systems. The better the human factor, the more it will increase the condition of organizational factors.

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