

FACTORS AFFECTING USAGE AND SATISFACTION OF CLOUD-BASED ACCOUNTING SOFTWARE BY MSMEs IN INDONESIA



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MOTTO

生活中到处都是好人，如果你找不到一个，那就成为一个吧！

!الحياة مليئة بالناس الطيبين ، إذا لم تجد واحدًا ، فكن واحدًا

Life is full of good people, if u can't find one, be one!

Be kind



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DEDICATION

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

I dedicate this graduating paper to:

My loving parents, mom and dad,

My brothers,

My entire family,

My best friends,

My close friends,

My lecturers,

and

Last but not least,

Myself 😊

It's a little something I put together for you all who have been there for me throughout these past 4 years. With all the inspiration, encouragement, and support you've given me, I'm feeling super pumped to finish this paper all the way to the end!

Thankies :)

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In conclusion, the author realizes that this final thesis still has many shortcomings and limitations, so advice and feedback will help this final project get better. Hopefully, this final thesis could benefit both the person who reads it as well as others who study the same field.

Yogyakarta, May 22nd, 2023

Author,



Ummu Kalsum Sabri

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ABSTRACT

This study aims to investigate the factors influencing MSMEs using cloud-based accounting software in Indonesia. This study applies the UTAUT framework with the additional variable of user satisfaction to determine the level of satisfaction of MSMEs after using the software. The author used a combination of purposive, convenience, and snowball sampling methods. The data were collected through questionnaires distributed online using Google Forms. 186 MSMEs participated in the survey. The SEM-PLS analysis procedure was used and examined with WarpPLS 7.0. The findings indicate that BI is greatly impacted by PE and EE. SI has an insignificant effect on BI. A substantial relationship exists between FC, BI, and AU, as well as between AU and the US.

Keywords: UTAUT, cloud-based accounting software, MSMEs, user satisfaction, performance expectancy, effort expectancy, social influence, facilitating conditions



ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi UMKM dalam menggunakan software akuntansi berbasis cloud di Indonesia. Penelitian ini menerapkan kerangka UTAUT dengan tambahan variabel user satisfaction untuk mengetahui tingkat kepuasan UMKM setelah penggunaan software. Peneliti menggunakan teknik pengambilan sampel kombinasi purposive, convenience, dan snowball sampling. Data dikumpulkan melalui kuesioner yang dibagikan secara online. Terdapat 182 UMKM yang berpartisipasi dalam survei tersebut. Teknik analisis SEM-PLS digunakan dan dianalisis dengan WarpPLS 7.0. Hasil penelitian menunjukkan bahwa BI sangat dipengaruhi oleh PE dan EE. SI memiliki pengaruh yang tidak signifikan terhadap BI. Terdapat hubungan yang substansial antara FC, BI, dan AU, serta antara AU dan US.

Kata kunci: UTAUT, cloud-based accounting software, MSMEs, user satisfaction, performance expectancy, effort expectancy, social influence, facilitating conditions

CHAPTER I

INTRODUCTION

A. Background of Study

The industrial revolution 4.0 brings advances in information technology, especially in the current era of digitalization. These advances in information technology open up opportunities for accessing, managing, and utilizing large volumes of information quickly and accurately (Nuzulia et al. 2020). In addition, it also brings significant changes in the field of accounting and finance (Fülöp et al. 2022). Gradually, accounting practices began to follow the trend of digitization and accounting industrialization, to meet the needs of change. It started with developing accounting information systems (Wicaksono et al. 2020). The development of innovative information technology plays a significant role in advancing the development of enterprise accounting systems, enhancing business performance, and facilitating the emergence of cloud accounting (Gonçalves et al. 2022).

This advancement in information technology is potential for the world of accounting and finance but can threaten those who need to keep up with technological developments (Pramono et al. 2020). Thus, companies must keep up with the evolution of information technology to strengthen and win the competition (Kurniawan & Diptyana, 2011). Not only large companies utilize information technology, but the micro, small and medium enterprises (MSMEs) sector also uses it to play an important role in their business (Putra, 2019).

The micro, small, and medium enterprises sector, also known as the MSMEs, is crucial to Indonesia's economic growth (Kholid et al., 2020 & Wahyuni, 2018).

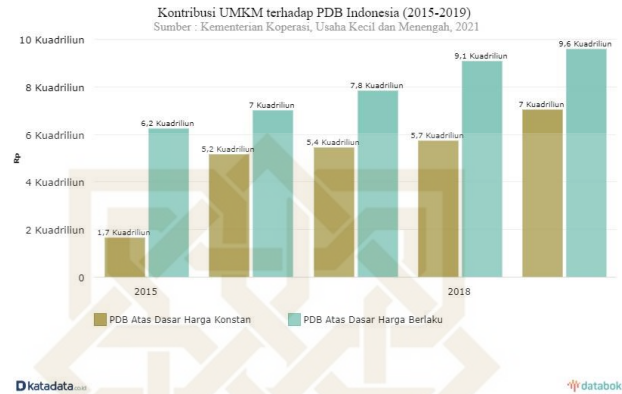


Figure 1.1 Contribution of MSMEs in Indonesia
Data Source: Jayani (2021)

Based on the figure above, the contribution of MSMEs currently acquires 60.5% or IDR 9.580,8 trillion the total gross domestic product (GDP). This contribution increased by 5.7% from the previous year which amounted to IDR 9,062.6 trillion. At the same time, enthalls labor of around 96.9% or 119.6 million of the total employment. This labor absorption increased by 2.21% from 2018 (Jayani, 2021 & Limanseto, 2022). Nevertheless, according to Kholid et al. (2020), MSMEs in Indonesia still have a long-standing problem, i.e., a lack of funds to run a firm as a result of the difficulty of acquiring capital and bank credit. One of the solutions from the government is the existence of a financing program through the Public Business Loan (KUR) program. However, the KUR program was improperly utilized and did not reach the target (Putra, 2019).

This happens due to the insufficient capacity of MSMEs to perform financial management and the lack of adequate information in the form of financial reports created (Haryono, 2022; Pramono et al., 2022; Pramuka & Pinasti, 2020; Putra, 2019). Most MSMEs are also unbankable due to the low level of trust of banks in their ability to repay their obligations or credit (Pramuka & Pinasti, 2020). This low level of trust is due to the scarcity of financial reporting standards created and the low accountability of MSMEs due to the lack of detachment of ownership between MSME owners and MSME business entities (Pramono et al., 2022; Pramuka & Pinasti, 2020; Putri et al., 2017). Furthermore, according to Pramono et al. (2022), poor presentation of MSME accountability will make it difficult for banks or financial intermediaries to identify complete information and otherwise result in difficulty accessing capital and investment from outside parties.

Accounting information system technology is one of the information technologies that can overcome the difficulties encountered by MSMEs (Wahyuni, 2018). Accounting information systems are information systems or technologies that support the collection, storage, and processing of financial and accounting data to create information for decision-making by management (Lutfi et al., 2016 & Salem et al., 2021). Accounting information systems are vital in business (Rajasa & Faturachman, 2015). This is because accounting information systems can facilitate decision-making, planning, improving efficiency and management, and effective organizational control activities (Ibrahim et al., 2020 & Lutfi, 2022).

Furthermore, MSMEs are required to manage accounting and financial transactions efficiently to sustain and enhance the business, as one of the objectives of running a business is "profitability" (Ibrahim et al. 2020). Nevertheless, in many developing nations, including Indonesia, the purchase and upkeep expenses for such accounting information systems are occasionally seen as a barrier to their implementation. Hence, it is crucial to use information technology to solve the issue. One of them is using cloud computing technology to complete the accounting cycle (Setiawan et al. 2020).

According to Karpriana (2015), cloud computing is an information technology service in the form of data storage and applications that clients can operate or access via the internet. These services are provided by service providers (third parties). Combining accounting information systems with cloud computing technology is called cloud-based accounting software, cloud accounting, or online accounting (Munsyii et al. 2022). Cloud accounting is a product of integrating accounting and information technology (Li & Wang, 2021).

Some of the cloud-based accounting software that has been developed includes Accurate Online, Jurnal Online, QuickBooks, FreshBooks, Zoho, Zahir, Bukukas, Etc. This software operates much like a computerized accounting program. Users can access it using a web browser, although it is done on a server that provides online services (Marsintauli et al. 2021). Furthermore, cloud accounting can assist enterprises in supplying an affordable

online platform for real-time financial, inventory, which consists workflow, and sales and expense information (Sastararuji et al. 2022).

Cloud accounting also delivers many benefits, such as security, cost efficiency, scalability, flexibility, ease of collaboration, financial information accuracy, and accounting practice automation (Dissanayake & Gamage, 2022). With cloud computing technology, MSMEs will be more effective and efficient in their operations by utilizing current accounting information systems (Hamundu et al., 2021 & Setiawan et al., 2020). Hence, it is necessary to perform research related to the acceptance of MSME owners towards using accounting information systems, in this case, cloud-based accounting software or cloud accounting.

In the last few years, numerous theoretical frameworks have been created to forecast and clarify user adoption of information technology or information systems (Chao, 2019). Effective implementation of any information technology or information system depends on user acceptance (Davis, 1989). One of the most highly prevalent framework in the field of information technology and information systems is the Technology Acceptance Model (TAM) which was formulated by (Davis, 1989). Nevertheless, TAM has a number of weaknesses, as pointed out by Chao (2019), which include among them: (1) it does not provide a sufficient understanding of individual perspectives on innovative systems; (2) it ignores its indicators and directly investigates the external factors of perceived usefulness (PU) and ease of use (PEOU); and (3) it ignores the correlation between use attitude and intention.

The information technology acceptance model that is additionally complete and at the same time overcomes the weaknesses of TAM, i.e., the Unified Theory of Acceptance and Use of Technology (UTAUT) model developed by Venkatesh et al. (2003), which combines and integrates leading theories into one theory, these theories are “*Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behavior (TPB), Combined TAM and TPB, Model of PC Utilization (MPTU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT)*” (Chao, 2019 & Widanengsih, 2021). In this theory, the intention and behavior of using information technology are defined by four important determinants. Performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC) are the four main determinants. All four of these factors, which concentrate on the user's perception of the system's usefulness and how it enhances productivity, are major predictors of user acceptance and usage behavior.

This model presents not only the acceptance of information technology and information systems but also the actual use of these technologies and systems (Chao, 2019). Due to its capacity to integrate different TAMs, the UTAUT model substantially contributes to the exploration of technology acceptance and use (Venkatesh et al. 2003). Hence, this study uses the UTAUT model as a theoretical model to determine, analyze and re-examine the factors that influence the intention and behavior of using information systems or

technology, in this case, cloud-based accounting software or cloud accounting, for MSMEs owners in Indonesia.

The first key determinant that influences behavioral intention is performance expectancy. Performance expectancy is an individual's belief that technology adopted will provide benefits when accomplishing certain activities (Venkatesh et al. 2003). According to Tomić et al. (2022), Performance expectancy refers to the level at which individuals expect that applying technological solutions will enhance their business outcomes. Performance expectancy is believed to be the highest determinant of behavioral intention (Venkatesh et al. 2012).

The second key determinant is effort expectancy. Effort expectancy is the ease of using the system (Venkatesh et al. 2003). Furthermore, Venkatesh & Morris (2000) state that effort expectancy defines interest in using information technology systems. When users feel that information systems (IS) or information technology (IT) are easy to use and do not require much effort, they will have a high possibility of utilizing the IS or IT. Alleyne & Lavine (2013) found that effort expectancy positively affects behavioral intention to use information systems in the context of the Enterprise Resource Planning (ERP) system.

The third key determinant is social influence. Users of information technology may believe that their relatives and friends are urging them to utilize particular technologies, which is referred to as social influence (Venkatesh et al. 2003). Furthermore, Nur et al. (2021) revealed that the better

social influence, the greater the desire or intention of a person to use technology.

The fourth key determinant is facilitating conditions. Facilitating conditions are defined as the degree to which an individual believes that organizational, resource, and technical infrastructure are available to support system operations (Nur et al., 2021 & Tomić et al., 2022). Penney et al. (2021) state that they provide users or consumers with a sense of psychological control, which can affect their desire to adopt certain behaviors. The lack of technological infrastructure can demotivate users from adopting technology (Rahi et al. 2019).

Behavioral intention strongly predicts actual behavior or actual use (Ali et al. 2022). The Technology Acceptance Model (TAM) is a commonly used framework for explaining the correlation between behavioral intention and technology adoption (Alleyne & Lavine, 2013). According to Davis (1989). The concept of behavioral intention refers to the extent of person's intent to conduct specific behaviors or actions. Because the intention and behavior of users or consumers will be investigated further, it is also crucial to observe user satisfaction with technology. Furthermore, Barbosa et al. (2022), also claim that the association between the intention to use technology and overall user satisfaction can be determined. Additionally, user satisfaction is frequently used to assess the success of a technology or information system. (Isaac et al. 2018).

Various studies have been conducted on the acceptance of a system or technology using the UTAUT model. Among them is Lutfi (2022) in Jordan, found that effort expectancy, performance expectancy, and facilitating conditions affect the continuance intention to use accounting information systems. The study was also conducted by Cokins et al. (2020) in Romania using the UTAUT construction with the addition of perceived credibility and perceived risk variables. The study findings indicate that various factors such as performance expectancy, effort expectancy, social influence, facilitating conditions, perceived credibility, and perceived risk have a significant impact on the intention to adopt the accounting platform in Romania.

The study was also conducted by Benzine & Tiar (2022) in Algeria using the TAM construction, where perceived usefulness and ease of use influence the intention to continue using accounting information systems for users in Algerian companies. In Indonesia, a study has also been conducted on the intention and behavior of using accounting information systems by Kholid et al. (2020), which uses UTAUT model with a focus on mobile-based accounting applications.

A study by Lutfi (2022), found that effort expectancy influences accountants' behavioral intentions in using accounting information systems. However, Lovita & Prabantoro (2017) findings demonstrate that effort expectancy does not have a significant impact on the intention to utilize information systems, which contrasts with other studies on the subject. Alharbi (2017) also shows that effort expectancy does not significantly influence the

intention to use cloud computing. According to Hsu (2021), there is no significant impact of performance expectancy on behavioral intention in the context of online learning platforms, specifically LMOOCs. Effort expectancy and social influence have an impact on behavioral intention. Furthermore, Haleem (2020) found that facilitating conditions influence use behavior (actual use). These results are also supported by Munikrishnan et al. (2022), which found that facilitating conditions influence use behavior (actual use).

Many studies have been conducted on accounting information systems in the context of accounting software, applications, and platforms, but this investigation is still important for several reasons. First, some prior study results are inconsistent, making this study interesting and worthy of consideration. Second, the present study differs from prior research in that it does not employ the Technology Acceptance Model (TAM), which has been extensively utilized in previous studies. Instead, it uses the Unified Theory of Acceptance and Use of Technology (UTAUT), which was formulated by Venkatesh et al. (2003) in the domain of accounting information systems, especially in developing countries including Indonesia. Third, this study focuses on the intention and behavior of MSMEs in using accounting information systems, with a focus on the cloud-based accounting software to record business transactions. Fourth, the study does not focus on only one accounting software but includes several cloud-based accounting software. Last, this study adds a user satisfaction variable to expand prior studies.

The user satisfaction variable was added to this study because this variable is one of the important factors that researchers need to pay attention to when examining the use of technology (DeLone & McLean, 2003). In addition, the user satisfaction is frequently used to assess the success of a technology or information system (Isaac et al. 2018). Thus, it is important to measure user satisfaction, in this case, MSME actors, using cloud-based accounting software. Based on the background information provided above, the author is interested in performing a study entitled **“Factors Affecting Usage and Satisfaction of Cloud-based Accounting Software by MSMEs in Indonesia”**

B. Problem Formulation

Based on the background of the problems described above, there is a phenomenon and research gap where MSMEs, which have a very important role in Indonesia's growth, yet have old concerns, i.e., a lack of funds to run a firm as a result of the difficulty of acquiring capital and bank credit. This is due to the low capability of MSMEs to carry out financial management and the lack of adequate information in the form of financial reports. One of the information technologies that can overcome the difficulties experienced by MSMEs is using an accounting information system integrated with cloud computing technology.

The theoretical model widely used to predict users of technology is the UTAUT theory. Numerous studies have been conducted on technology acceptance using this theory and show inconsistent results, as described in the

background. Based on the phenomenon gap and gap research, the writer is interested in analyzing and re-testing the UTAUT constructs (performance expectancy, effort expectancy, social influence, and facilitating conditions) on behavioral intention and actual use of cloud-based accounting software in MSMEs in Indonesia. In addition, because user intention and behavior will also be examined, it is also crucial to observe user satisfaction with the cloud-based accounting software used.

C. Objective of Study

1. To examine and analyze the impact of UTAUT constructs (performance expectancy, effort expectancy, social influence, and facilitating conditions) on behavioral intention and actual use of cloud-based accounting software among MSMEs in Indonesia.
2. To examine and analyze the effect of actual use on user satisfaction of cloud-based accounting software by MSMEs in Indonesia.

D. Significance of Study

1. Theoretical Significance

This study is expected to provide more concrete information and insights into the factors influencing the acceptance, use, and user satisfaction of cloud-based accounting software among MSMEs in Indonesia.

2. Practical Significance

This study is expected to deliver practical usefulness to developers and cloud-based accounting software providers. This study can be used as an

evaluation or concern in designing, developing, and enhancing the use of a system, especially in cloud-based accounting software. In addition, MSME actors can maximize the use of cloud-based accounting software to enhance performance, productivity, and effectiveness by recording effective and efficient business transactions.

3. Academic Significance

The expected results of this study are to provide valuable insights and become a reference for a similar study. They can be used to compare with a study analyzing this topic using different study objects and not restricted to MSMEs in Indonesia.

E. Outline of Study

The writing of this thesis is divided into five chapters with the following writing systems:

Chapter I: Introduction represents the research's background, problem formulation, research's objectives, research's advantages, and the outline of the research.

Chapter II: Theoretical Basis and Literature Review represents the theoretical basis of the study. The theory will be used as a reference in hypothesis development. This chapter includes a theoretical basis, a literature review, hypothesis development, and a theoretical framework.

Chapter III: Methodology represents the methods used in the study. This chapter consists the study's design, variables and their operational definitions,

the population and sample, the data source and collection method, and the data analysis approach.

Chapter IV: Results and Discussion represents the results of the data processing analysis that has been done.

Chapter V: Conclusions represents conclusion, limitation, implication, and recommendation for future research.



CHAPTER V

CONCLUSION

A. Conclusion

This study aims to determine the use of cloud-based accounting software by micro, small and medium enterprises (MSME) in Indonesia as an accounting recording system and financial management system for their enterprises and how it impacts satisfaction after using the software. The original construct of the Unified Theory of Acceptance and Use of Technology (UTAUT) is employed as a study framework with the added variable of user satisfaction. Out of the six hypotheses that were tested, it was determined that five of them were supported. The present study's results suggest that the UTAUT model's ability to predict the degree of adoption and actual use of technology, specifically cloud-based accounting software, is determined by performance expectancy, effort expectancy, and facilitating conditions.

The two primary determinants that have a significant impact on behavioral intentions and their use are performance expectancy and facilitating conditions. The findings suggest that the tendency of MSME owners to adopt cloud-based accounting software is likely to increase due to the existence of multiple benefits, including generating financial reports faster and making it easier to record financial transactions in their business. Furthermore, the motivation of MSME owners is likely to be enhanced when the cloud-based accounting software has features that can improve the quality and effectiveness of operations and business financial management for MSME owners. Positive

beliefs and preferences towards software that frequently and continually used can ultimately enhance the overall satisfaction of MSME owners with the software's usage. The success of the technology is indicated by the satisfaction of MSME owners following their use of the software, as it has fulfilled their expectations.

Additionally, this discovery indicates that social influence does not have a significant impact on the behavioral intention to use cloud-based accounting software. It can be caused by the absence of an ecosystem among business stakeholders encouraging them to adopt cloud accounting. It can be believed that MSME may experience a lack of motivation from their social circle for using the software, or in their environment, or they might live in an environment where the adoption of the software is limited to a small number of individuals.

B. Implication

1. Practical Implication

This study practically contributes to the developers and providers of cloud-based accounting software, and this study can be used as an evaluation or reference in designing, developing, and improving the use of a system, especially in cloud-based accounting software. These findings can also help developers and providers of cloud-based accounting software focus on developing software with a user-friendly interface and fast response, making it easier for MSMEs to use without decreasing its features and benefits. In addition, software developers and providers must also be

able to ensure that the software can create financial reports following financial accounting standards.

Additionally, MSME players must acknowledge that cloud technology is crucial to business; as a result, it is crucial to adapt and keep up with technological advancements in order to ensure that the enterprise survives and does not disappear due to them. Because business competition is getting tighter and more aggressive, investing in and implementing technology, including accounting software and cloud computing technology, is necessary. Technology has become more developed, and there are always endless updates. Consequently, the application of cloud accounting will be a solution to help MSMEs' operational, financial-management, and accounting transactions be more effective and efficient and help support and enhance their industry.

2. Theoretical Implication

Theoretically, the findings of this study strengthen the UTAUT construct, where the intention and use of technology for individuals and groups are influenced by several factors, the biggest factors influencing the intention to use technology this time are performance expectancy and facilitating conditions. In addition, relatively few studies still discuss the acceptance and use of technology, especially cloud-based accounting software.

Thus, the results of this study contribute to the UTAUT literature and add another factor, i.e., user satisfaction. Until now, there has been no

investigation that addresses this issue. Many studies analyze the intention and use of accounting applications, but none have focused on cloud-based accounting technology and the satisfaction of users after using it. This satisfaction reflects the success of cloud-based accounting software in meeting the expectations of its users, especially MSME owners. Hence, this is the theoretical contribution of this study.

C. Limitation and Future Research

1. The sample is relatively small and has not been able to represent the population of MSMEs in Indonesia. Thus, the results of this study cannot be generalized to MSMEs in Indonesia as a whole. Further study can increase the sample size so that the results can be generalized and the data distribution is more widespread and evenly distributed.
2. This study focuses on cloud-based accounting software in general. It can provide different responses to respondents because each has a different experience with the software used due to the different features of each software. Future studies can focus on one cloud-based accounting software only so that the investigation results are more insightful.
3. This study still uses the original UTAUT construct, which has four constructs (performance expectancy, effort expectancy, social influence, and facilitating conditions) that affect the dependent variable (behavioral intention, actual use) and adds new variable, i.e., user satisfaction. A future study is suggested to look for relevant external variables outside the original UTAUT construct variables that influence behavioral intention,

actual use, and satisfaction of technology. The study results also can be expanded by utilizing the four original moderating factors of UTAUT, namely age, gender, experience, and voluntariness. In addition, it is also necessary to re-examine the validity and reliability of the framework offered where the user satisfaction variable is added to the original UTAUT model in this study.

4. The present study's survey instrument pertaining to the user satisfaction construct places emphasis on the viewpoint of the individual user where there should be emphasis on the organizational perspective in the context of MSMEs. In prospective investigations, the phrase "I am satisfied" may be substituted with the phrase "My enterprise or business feel contented" as an alternative phrase. Another alternative is to provide a disclaimer in the next survey that I represent my enterprise or business using this software.

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