

# Revealing the Drivers of Intention for Using Cloud-Based Accounting Systems for Sustainable Business

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**Abstract.** This research investigates and explains the factors that influence the intentions and acceptance behavior of SMEs in using cloud-based accounting systems in their business operations, by applying the basic concepts of the Unified Theory of Acceptance and Use of Technology (UTAUT). A structural equation modeling approach was used to validate the model based on data collected through surveys collected from 300 business actors who are members of the SME community. The results show that the determinant factors as the basic construct of UTAUT are proven to influence the intention to use and use of behavior in using accounting applications in the post-pandemic period. The study underscores the significance of post-pandemic business recovery conditions in bolstering the relationship between variables within the UTAUT construct. Notably, factors such as the voluntary inclination to adopt new technology, prior usage frequency of accounting software, owner's gender, business longevity, and the timing of the pandemic further augment this relationship. Conducted within the unique context of post-Covid-19 business recovery, these findings offer valuable insights for practitioners. They highlight that enterprises with robust sustainability prioritize innovation, embrace technological advancements, and adapt their operations effectively. By furnishing empirical evidence, this study not only fortifies the UTAUT theory but also contributes to the broader discourse on systemic behavior and corporate sustainability.

**Keywords:** business recovery, cloud-based accounting system, UTAUT

## 1. Introduction

The onset of the COVID-19 pandemic has spurred shifts in both consumer behavior and entrepreneurial practices [1]. The reverberations of the Covid-19 pandemic have prompted widespread transformations in consumer behavior across all sectors of the business landscape, affecting both large-scale enterprises and SMEs alike [2]. Business people must have a strategy to adapt in carrying out their business operations to survive. The problems for SMEs in general during the COVID-19 pandemic include problems with space for workers due to the implementation of Large-Scale Social Restrictions, difficulties in obtaining raw materials, obstacles to the product distribution chain, as well as many consumers changing their consumption patterns from offline to online [3]. Another challenge faced by SMEs is the current rapid development of technology.

Technology can help business actors to develop their businesses so they can compete and excel. As technology becomes increasingly integrated into various aspects of daily life, there's been a notable shift towards a digital lifestyle among a significant portion of the population. However, this transition has not been as swift for SMEs in Indonesia, with only approximately

13% currently engaged in the digital marketplace [2]. One of the reasons is that digital literacy is still low. SMEs need to have the intention to start carrying out digital transformation and adapting to current technological developments. As a strategy to survive in their business operations, currently, SMEs need to know and start using cloud-based business applications [4].

In tandem with the digitalization era, there has been a rapid advancement in information technology to meet the evolving needs of society. This progress is particularly evident in the proliferation of applications and software supporting accounting information systems. Such technological innovations have permeated various sectors, notably the accounting domain within organizations and companies, including SMEs [5]. Previously, most SMEs implemented accounting information system procedures manually. The development of information technology in this era of digitalization has facilitated the change in accounting information systems to cloud-based computerized ones [6]. Companies that have computerized and integrated information technology, and are supported by modern technology supporting applications, are expected to have a positive impact on the sustainability of company performance by producing financial reports that are timely, accurate and reliable.

Accounting information systems can function as a support in efforts to improve business operations and assist the decision-making process in the SME sector, but the process of developing accounting information systems often experiences obstacles. Not all business actors are quick to accept and adapt to current technological developments, so user acceptance is still an important issue that needs to be studied. Previously, the Technology Acceptance Model (TAM) had been widely used to predict the acceptance of new technology, for example new applications [7]. In its development, to explain how technology is accepted and used by its users, TAM has developed into the Unified Theory of Acceptance and Use of Technology (UTAUT) [8,9].

Researchers use the basic concept of UTAUT with the following considerations: having a model that is simpler and more precise in explaining attitudes, interests or desires from the perspective of new technology by combining the TAM construct which focuses on technological factors and TPB which focuses on social factors [8]. This is in line with the research objective, namely to find out the factors that drive the intention and behavior of using cloud-based accounting, as one of the company's sustainability strategies during the business recovery period after the COVID-19 pandemic, especially to face the rapid development of technology in society 5.0.

The paper consists of six parts. The first part begins with an introduction and then continues with a literature review and hypothesis development. The research method will be explained in the third section, followed by theoretical findings and their implications, the fifth section is a discussion and finally the conclusions and limitations as well as ideas for further research.

## **2. Literature Review and Hypotheses Development**

### **2.1. Unified Theory of Acceptance and Use of Technology**

UTAUT is a model for explaining user behavior concerning information technology. Based on the constructs of systemic behavior, psychology, and sociology, UTAUT evolved into a model for explaining how technology can be accepted and used by users [8–10]. UTAUT is built around four core intention and usage determinants: Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC). Then, each determinant influences behavioral intention and behavior [8].

The level of benefits obtained by consumers when using technology to carry out their daily activities is defined as performance expectancy [8]. There are three sub-variables in Performance Expectancy [11]. The first is usefulness, which refers to the utility gained from using technology in daily life. The second factor is quickness, which refers to how quickly a technology can complete a task. Finally, productivity is defined as the increase in productivity associated with the user's work when using technology.

**H1:** Performance Expectancy (PE) directly affects Behavioral Intention (BI) for SMEs in the use of cloud-based accounting systems.

The level of effort or effort associated with the user's use of a system or technology is defined as effort expectancy [8]. In effort expectancy, there are two dimensions: complexity and ease of use [11]. The complexity of technology refers to how difficult it is to learn. Meanwhile, ease of use refers to how comfortable one feels when using technology.

**H2:** Effort Expectancy (EE) directly affects Behavioral Intention (BI) for SMEs in the use of cloud-based accounting systems.

The degree to which an individual believes it is important for others (e.g., family and friends) to believe that they should use a particular system or technology is defined as social influence [8]. Social influence has two dimensions: social factors and subjective norms [11]. The level of influence of people close to the user in using technology is related to the social factor. The influence of important people related to the user on the use of technology is the subjective norm.

**H3:** Social Influence (SI) directly affects Behavioral Intention (BI) for SMEs in the use of cloud-based accounting systems.

The extent to which a person believes that organizational resources, support, and technical infrastructure are available to support the use of the system is defined as facilitating conditions [8]. Resources, knowledge, and compatibility are the three dimensions of facilitating conditions [12]. The presence of external sources that influence the use of technology is referred to as a resource. The existence of sources of knowledge from outside to use technology is known as knowledge, and the third compatibility is the level of compatibility of the system with today's technology.

**H4:** Facilitating Conditions (FC) directly affects Behavioral Intention (BI) for SMEs in the use of cloud-based accounting systems.

**H5:** Facilitating Conditions (FC) directly affects Use Behavioral (UB) for SMEs in the use of cloud-based accounting systems.

Behavioral intention is defined as a person's perceived likelihood or subjective probability of engaging in a specific behavior. Behavioral Intention has two dimensions. The first is the intention, which is the degree to which the user intends to continue using the system. The second is continuation, which is defined as how long the user intends to use the system.

Use behavior is defined as the degree of variation and frequency with which they use technology [10]. Use Behavior has two dimensions. The first is the frequency with which users use technology, which is defined as the depth of use. The second factor is the breadth of use, which refers to the extent to which technology can provide users with more information. Therefore, we hypothesize:

**H6:** Behavioral Intention (BI) directly affects Use Behavioral (UB) for SMEs in the use of cloud-based accounting systems.

According to [13–15], the use of UTAUT is based on the acceptance of new technologies: e-agrifinance, digital accounting, and electronic government procurement, which are perceived to be significantly related to behavioral intention to use the system on behavior using new

applications. Because respondents are tech-savvy and use technology, the internet, and applications in almost every aspect of their lives, PE, EE, SI, and FC play an important role in influencing system users' intention to adopt digital-based technology. [16–19] show results that are consistent with previous studies that show the importance of performance expectations and effort expectations in technology acceptance. Finally, we presume that consistent with previous research, the relationship between perceived convenience and perceived usefulness on behavioral intentions implemented through attitudes should be significant in terms of implementing applications to support MSE performance. This has resulted in:

**H7:** Performance Expectancy (PE) has an indirect effect on Use Behavioral (UB), through Behavioral intention (BI) for SMEs in the use of cloud-based accounting systems.

**H8:** Effort Expectancy (EE) has an indirect effect on Use Behavioral (UB), through Behavioral Intention (BI) for SMEs in the use of cloud-based accounting systems.

[20] explains that effort-expectancy, performance-expectancy, and social influences all have a direct effect on the private sector's adoption of E-Government-Procurement. According to the main concept of UTAUT, where behavioral intentions influence user behavior in this case SMEs. This is also consistent with research in the application of similar technologies [21,22]. As previously stated, UTAUT identified four components as antecedents of behavioral intentions toward technology use behavior: PE, EE, SI, and FC. Users will develop a positive attitude in themselves and create an intention to participate in using new information system technology if they believe it is simple and practical. Therefore:

**H9:** Social Influence (SI) has an indirect effect on Use Behavioral (UB), through behavioral intention (BI) for SMEs in the use of cloud-based accounting systems.

**H10:** Facilitating conditions (FC) have an indirect effect on Use Behavioral (UB), through Behavioral Intention (BI) for SMEs in the use of cloud-based accounting systems.

## **2.2. The Behavioral Aspect of SMEs in Indonesia**

SMEs are productive businesses to support a country's macro economy; SMEs are the businesses that can best survive in times of crisis [23]. Most small-scale businesses do not depend on large capital from foreign loan funds in foreign currency. So, when exchange rate fluctuations occur, large-scale companies that generally always deal in foreign currencies are the ones with the greatest potential to experience the impact of these changes. However, during the crisis due to the COVID-19 pandemic, SMEs are one of the types of businesses most affected [23,24]. The COVID-19 pandemic has caused SME business players to have to adapt, among other things, by reducing the production of goods or services, reducing the number or working hours of employees and the number of sales or marketing channels. Some businesses were able to adapt, but not many. A Bank Indonesia survey stated that in 2020, there were only 12.5% of SMEs that were not economically affected by the pandemic. Only 27.6% of them were able to increase sales [2,25]. This is also influenced by changes in people's lifestyles since the COVID-19 pandemic which has shifted to digital platforms. As technology improves, it facilitates this lifestyle. Adaptive adjustments need to be implemented by SMEs by expanding services for delivery and payment, logistics, inventory management or bookkeeping, electronic money, and loans that can be used as a reference.

Meanwhile, survey results from several institutions such as BPS, Bappenas and the World Bank show that this pandemic has caused many SMEs to have difficulty paying off loans and paying electricity, gas bills and employee salaries [2]. Some of them were even forced to lay off their employees. Other obstacles experienced by SMEs include difficulty in obtaining raw materials, and capital, decreasing customers and distribution, and production being hampered. Apart from that, changes in consumer behavior and business competition may also need to be

anticipated by business actors due to activity restrictions. Consumers are doing more activities at home by utilizing digital technology. Meanwhile, changes in industrial business roles and new competition maps are marked by four business characteristics, namely Hygiene, Low-Touch, Less Crowd, and Low-Mobility [3,26].

Amidst these circumstances, it becomes apparent that the SME sector, predominantly comprising individuals from the lower middle class, has been significantly affected by the COVID-19 pandemic. Success in this pandemic era hinges upon companies' ability to embody four key characteristics: adaptation, resilience, innovation, and agility [27–29]. In response to market demands, business actors, including SMEs, must innovate in the production of goods and services. Furthermore, they can foster new business ideas aimed at addressing socio-economic challenges arising from the pandemic's impact. Given this context, we hypothesize that the following factors may enhance the relationship:

**H11:** The effect of Performance Expectancy (PE) on Behavioral Intention (BI) will be moderated by Voluntary Use and Use Experience, so that the effect will be stronger for companies that are willing to use the application voluntarily and especially those that have used it for more than 1 year.

**H12:** The effect of Effort Expectancy (EE) on behavioral intention will be moderated by gender, age of business, and Use Experience, so that the effect will be stronger for female business owners, especially those with longer business ages and experience in using applications.

**H13:** The influence of Social Influence (SI) on Behavioral Intention (BI) will be moderated by Voluntary Use, so that the effect will be stronger for companies that are willing to use the application voluntarily.

**H14:** The effect of Facilitating Conditions (FC) on Behavioral Intention (BI) will be moderated by age so that the effect will be stronger in companies with a longer business age.

**H15:** The effect of Behavioral Intention (BI) on Use Behavior (UB) will be moderated by the pandemic year so that the influence will be stronger in the post-pandemic period.

### **3. Research Method**

#### **3.1. Research design**

The study was descriptive with a quantitative approach carried out by analyzing the main constructs of UTAUT which include Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC) of SME business actors in using the application accounting is based on the basic concept of the Unified Theory of Acceptance and Use of Technology (UTAUT) with model development involving several special factors that characterize the state of business recovery after the COVID-19 pandemic, such as voluntary use of new technology, experience in using new technology, gender of owners, age of business and also the situation as a pandemic year.

#### **3.2. Population, sample, and unit of analysis**

This study's respondents are SMEs from East Java meeting the requirement of having used accounting software. The sample included 264 SME actors recruited via dental sampling techniques. Researchers gathered information by distributing questionnaires via Google Forms online.

#### **3.3. Measures**

The questionnaire was created by reviewing the literature and contains 23 items. These items are categorized into six sections, namely Performance Expectancy (5 items), Effort

Expectancy (6 items), Social Influence (3 items), Facilitating Conditions (4 items), Behavioral Intention (3 items), and Behavioral of Use (2 items). The questionnaire uses a five-point Likert scale to measure these categories, ranging from strongly disagree (1) to strongly agree (5). This questionnaire is an adaptation of one that was used in previous research [9].

### 3.4. Data analysis technique

For our study, we used a statistical model called partial least squares (PLS). This model has two evaluations: the outer model and the inner model [30]. The outer model checks if the model is valid and reliable, while the inner model checks the connections between the latent constructs or variables. We chose to use SEM and the WarpPLS tool for several reasons. SEM is a statistical tool used to check if a model is good enough. With SEM, you can use a single run for all variables included in the model [31]. You can have many independent variables that can affect one or more dependent variables [31]. In addition, a dependent variable can become an independent variable and influence more dependent variables.

## 4. Findings and Interpretation of The Results

### 4.1 Demographic Characteristics

For data collection, 300 questionnaires were distributed to the target respondents. A total of 264 questionnaires were returned ultimately, representing a response rate of 88%. However, a sample size of 100 was sufficient for PLS analysis [30]. The questionnaire was distributed twice, once during the COVID-19 epidemic in 2020 and again in 2022 in the recovery business post-pandemic. The respondents are proprietors of East Java SMEs, with 58% being female and 42% being male. 31% have been in business for less than five years and 69% have been in the company for more than five years. Accounting software has been used for more than a year by 61% of business owners, while 39% have used it for less than a year. In addition, 56% of business owners use accounting software voluntarily, while 44% do not.

### 4.2 Measurement Models Analysis

The acceptability of the measurement model was assessed using the results of reliability tests, convergent validity and discriminant validity [30]. In this study, convergent validity and discriminant validity were used to assess model estimations. Based on the findings of the analysis of the measurement model, it is clear that all indicators used to measure performance expectancy (PE), effort expectancy (EE), social influence (SI), facilitating conditions (FC), behavior intention (BI), and use behavior variables (UB) all produce loading factors greater than 0.7, indicating that the indicators used to measure these variables are declared valid and can be used as a measuring tool in the model as a whole.

**Table 1.** Reliability and validity test results

Latent Construct			Outer Loading	AVE	Cronbach's Alpha	CR
			> 0.700	> 0.700	> 0.600	> 0.700
Performance Expectancy [PE]	PE1		0.833	0.726	0.905	0.930
	PE2		0.860			
	PE3		0.861			
	PE4		0.872			

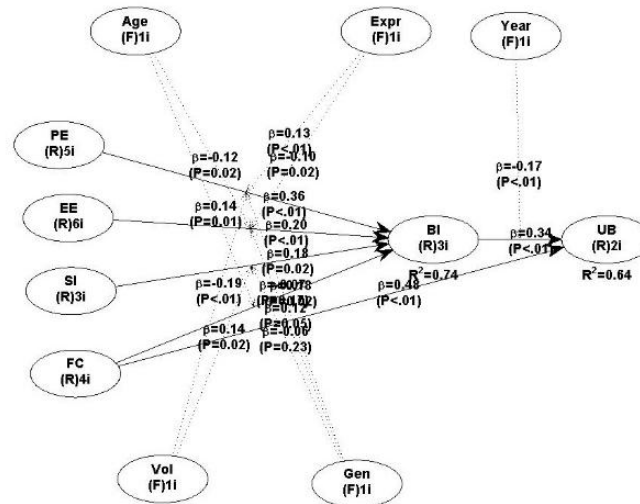
	PE5	0.832			
<b>Effort Expectancy [EE]</b>	EE1	0.854	0.775	0.942	0.954
	EE2	0.856			
	EE3	0.904			
	EE4	0.890			
	EE5	0.881			
	EE6	0.894			
<b>Social Influence [SI]</b>	SI1	0.919	0.855	0.915	0.946
	SI2	0.932			
	SI3	0.923			
<b>Facilitating Conditions [FC]</b>	PC1	0.832	0.796	0.914	0.940
	PC2	0.922			
	PC3	0.915			
	FC4	0.897			
<b>Behavior Intention [BI]</b>	BI1	0.914	0.830	0.898	0.936
	BI2	0.913			
	BI3	0.906			
<b>Use Behavior [UB]</b>	UB1	0.921	0.847	0.820	0.917
	UB2	0.922			

Source: Output WarpPLS 8.0, 2023

In this study, apart from loading factors, Average Variance Extracted (AVE) and Cronbach alpha values were used to determine discriminant validity. The test results for the AVE and Cronbach's alpha values also meet the standards, namely greater than 0.7 indicating the validity of the indicators, which can be analyzed from table 2.

### 4.3 Structural Model Analysis

SEM analysis is used to determine the form of relationship between variables such as performance expectations (PE), effort expectations (EE), social influence (SI), facilitating conditions (FC), behavioral intentions (BI), and Usage Behavior (UB), such as depicted in figure 1. This study was expanded by adding several moderating variables, such as the gender of the SME business owner, the age of the business, whether or not there is experience in using applications, the company's voluntary attitude in trying to use cloud-based accounting systems, and the pandemic year.



**Figure 1.** Structural model

The Goodness of Fit Model is used to calculate the magnitude of the ability of endogenous variables to explain the diversity of exogenous variables or the magnitude of the contribution of exogenous variables to endogenous variables. The Goodness of Fit Model is calculated using predictive relevance R-Square and Q-Square in PLS analysis. The following table summarizes the results of the Goodness of Fit model:

**Table 2.** Goodness of fit model

Variable	R Square	Q Square
Behavior Intention [BI]	0.735	0.736
Use Behavior [UB]	0.642	0.639

Source: Output WarpPLS 8.0, 2023

The R-square for the Behavior Intention (BI) variable is 0.735, or 73.5%. This indicates that performance expectations (PE), effort expectations (EE), social influence (SI), and facilitating conditions (FC) can account for the diversity of behavioral intention (BI) variables by 73.5%, or that these variables can account for 73.5% of Behavior Intention (BI), with the remaining 26.5% being contributed by other variables not covered in this study. Additionally, the Behavior Intention (BI) variable's Q-square value is 0.736. This implies that behavioral intention (BI) can be strongly predicted by performance expectations (PE), effort expectations (EE), social influence (SI), and facilitating conditions (FC).

Furthermore, the R-square for Use Behavior (UB) is 0.642, or 64.2%. This demonstrates that performance expectations (PE), effort expectations (EE), social influence (SI), facilitating conditions (FC), and behavioral intention (BI) can each account for 64.2% of the diversity of use behavior (UB) variables, or in other words, that each of these variables contributes 64.2% to use behavior (UB). Other factors not covered in this study contributed to the remaining 35.8%. Additionally, the Q-square for the Use Behavior (UB) variable is 0.639. This implies that behavioral intention (BI), facilitating conditions (FC), social influence (SI), performance



expectations (PE), and effort expectations (EE) all have significant predictive power over usage behavior (UB).

**Table 3.** Model fit and quality indices

Model fit measurement	Quality indices
Average path coefficient (APC)=0.185	P<0.001
Average R-squared (ARS)=0.688	P<0.001
Average adjusted R-squared (AARS)=0.679	P<0.001
Average block VIF (AVIF)=2.927	acceptable if $\leq 5$ , ideally $\leq 3.3$
Average full collinearity VIF (AFVIF)=3.579	acceptable if $\leq 5$ , ideally $\leq 3.3$
Tenenhaus GoF (GoF)=0.754	small $\geq 0.1$ , medium $\geq 0.25$ , large $\geq 0.36$
Simpson's paradox ratio (SPR)=0.813	acceptable if $\geq 0.7$ , ideally = 1
R-squared contribution ratio (RSCR)=0.984	acceptable if $\geq 0.9$ , ideally = 1
Statistical suppression ratio (SSR)=0.688	acceptable if $\geq 0.7$
Nonlinear bivariate causality direction ratio (NLBCDR)=0.844	acceptable if $\geq 0.7$

Source: Output WarpPLS 8.0, 2023

In SEM PLS with WarpPLS 8, the model fit test can also be seen in the results of a series of extended model fit and quality indices, as well as several new indices that allow investigators to assess the suitability between the indicator correlation matrix implied in the model and empirically. Table 3 shows the indices of standardized root mean square residual (SRMR), standardized mean absolute residual (SMAR), standardized chi-square (SChS), standardized threshold sums of differences ratio (STDSCR), and standardized threshold sum of differences ratio (STDSR). Except for the SSR value, which is barely below the regulatory threshold, the model fit index values for this research model have satisfied the necessary criteria to be considered fit. Nonetheless, it is conceivable to infer that the model is fit and to move on to further investigation.

## 4.4 Hypothesis Testing

### 4.4.1 Hypothesis Testing: Direct Effect

To establish if exogenous variables affect endogenous variables, hypothesis testing is utilized. Exogenous factors have a positive and significant influence on endogenous variables if the path coefficient is positive and the probability is the degree of significance (Alpha = 5%), according to the test requirements. The findings of hypothesis testing are shown in the table below:

**Table 4.** Direct effect hypothesis testing results

Exogenous	Endogenous	Path Coefficient	SE	P Value
PE	BI	0.360	0.072	<0.001*
EE	BI	0.197	0.079	0.007*
SI	BI	0.182	0.087	0.018**
FC	BI	0.172	0.085	0.020**
FC	UB	0.477	0.065	<0.001*
BI	UB	0.344	0.073	<0.001*

Source: Output WarpPLS 8.0, 2023

\*Sig < 0.01; \*\*Sig < 0.05; \*\*\*Sig < 0.001

The results of the direct influence test of each construct of UTAUT which include Performance Expectancy (PE), Expectation of Effort (EE), Social Influence (SI) and Facilitating Conditions (FC) on Behavior Intention (BI) and Use Behavior (UB) are significant at a significance level of <0.05 can be seen in detail in Table 4.

#### 4.4.2 Hypothesis Testing: Indirect Effect

To determine if exogenous variables have an indirect influence on endogenous variables through mediation variables by testing the indirect influence hypothesis. According to the test criteria, there is a significant effect of exogenous variables on endogenous variables through mediation variables if the p-value of significance level = 5%. The table below displays the analysis' findings:

**Table 5.** Indirect Effect Hypothesis Testing Results

Exogenous	Mediating	Endogenous	Indirect	SE	P-Value
Performance Expectancy (PE)	Behavior Intention (BI)	Use Behavior (UB)	0.124	0.039	<0.001*
Effort Expectancy (EE)	Behavior Intention (BI)	Use Behavior (UB)	0.068	0.031	0.014**
Social Influence (SI)	Behavior Intention (BI)	Use Behavior (UB)	0.062	0.033	0.031**
Facilitating Conditions (FC)	Behavior Intention (BI)	Use Behavior (UB)	0.068	0.030	0.022**

Source: Output WarpPLS 8.0, 2023

In the results of testing the form of indirect relationships in Table 5, the variable Behavior Intention (BI) significantly plays a mediating role in the relationship between Performance Expectancy (PE), Expectation of Effort (EE), Social Influence (SI) and Facilitating Conditions (FC) on Use Behavior (UB) are each significant at the < 0.05 level.

#### 4.4.3 Hypothesis Testing: Moderating Effects

To find out whether the moderating variable in this study succeeded in moderating the Influence of the mediating variable on the endogenous variable by testing the moderating influence hypothesis. Based on the test criteria, there is a significant influence of the moderating variable if the p-value significance level = 5%[30]. The table below displays the analysis findings:

**Table 6.** Moderating effect hypothesis testing result

Moderating	Path Coefficient	SE	P-Value
YP * BI → UB	-0.166	0.045	<0.001*
Voluntary use*PE →BI	0.186	0.069	0.004**
Voluntary use *SI →BI	0.141	0.067	0.018**
Experience *PE →BI	0.133	0.056	0.009**
Voluntary use*EE →BI	-0.102	0.049	0.019**
Gender owner*PE →BI	-0.069	0.072	0.168
Gender owner *EE →BI	0.116	0.072	0.054**

From: Output WarpPLS 8.0, 2023

\*Sig < 0.01; \*\*Sig < 0.05; \*\*\*Sig <0.1

While the background characteristic variables of the post-pandemic business recovery situation are hypothesized to have the effect of strengthening the relationship between the variables of the UTAUT construct, some of the results weaken it. Just as the pandemic-year variable (YP) significantly moderates, but has a weakening effect on the influence of Behavioral Intention (BI) on Use behavior (UB) of -0.166, likewise, voluntary use has a weakening effect on the relationship between Effort Expectancy (EE) and Behavioral Intention (BI) of -0.102 and Gender owner weakens the relationship between Performance Expectancy (PE) and Behavior Intention (BI) of -0.069. However, other ridge shapes further strengthen the relationship form of the UTAUT construct variable. The voluntary use system strengthens relationships such as the relationship between Expectancy (PE) to Behavioral Intention (BI) and the relationship between Social Influence (SI) to Behavioral Intention (BI), and the business experience in using the system strengthens the relationship between Effort Expectancy (EE) to Behavioral Intention (BI), also the relationship between Effort Expectancy (EE) to Behavioral Intention (BI) is strengthened by the gender owner.

## 5. Discussion and Implication

The findings of this research support the Unified Theory of Acceptance and Use of Technology (UTAUT theory). Perceived acceptance has a greater influence on the intentions and behavior of SMEs in developing technology, especially cloud-based accounting systems. According to UTAUT [8–10], this acceptance consists of two main variables: Perceived Usefulness as reflected by the Performance Expectation and Perceived Ease of Use as reflected by the Effort Expectancy. Users are more likely to adopt a new system if they perceive it to be efficient and user-friendly, and they tend to remain committed to its use in the future. Research indicates that factors such as performance expectancy (PE) and effort expectancy (EE) significantly influence the intentions and behaviors of cloud-based accounting system users. In Indonesia, developers have taken these factors into account when designing cloud-based accounting systems, resulting in highly adaptable apps with user-friendly features. These accounting apps boast simple menus, mobile compatibility, online update capabilities, cloud-based storage, and online usage guidelines. Such features ensure compatibility and mutual benefit for both users and developers. However, despite these advancements, there is still a need for socialization efforts to educate SMEs in Indonesia about the importance of accounting information systems as a focal point of their business innovation endeavors. Such education can facilitate broader adoption and utilization of these technological developments within the SME sector.

Other factors that are classified as external, include Social Influence (SI) and Facilitating Conditions (FC), both of which influence the intentions and behavior of SMEs when deciding whether to use a new system or not [10,32,33]. The social influence variable [SI] is a factor that influences the intentions and behavior of SMEs due to the influence of the social environment, both competitive and simply to gain legitimacy within an industrial group. Meanwhile, the facilitation condition variable (FC) is a factor that influences the availability of cloud-based accounting systems. In this case, SMEs will believe that they have the resources to support the availability of new technology if they can bear the financial burden in their operations while preparing themselves to face non-financial problems that will arise. Non-financial requirements include the knowledge readiness of the company's human resources, as well as the flexibility of the cloud-based accounting system that will be used to adapt to the company's inherent needs [6,11,34].

The finding of this study also extended the UTAUT theory. According to the findings, system user characteristics can play a role in strengthening or weakening the relationship form of the UTAUT concept. Things that can be strengthened, such as the relationship between Expectancy (PE) to Behavioral Intention (BI) and the relationship between Social Influence (SI) to Behavioral Intention (BI) are strengthened by the voluntary use system, and the relationship between Performance Expectancy (PE) to Behavioral Intention (BI) is strengthened by business experience with the system, and the relationship between Effort Expectancy (EE) to Behavioral Intention (BI) is strengthened by the gender owner.

This study focuses on analyzing the role of various system user characteristics within the unique context of business recovery following the COVID-19 pandemic. However, this specificity serves as a limitation as it may not readily translate into future research endeavors. Future studies should endeavor to identify and incorporate alternative moderating variables that are relevant to evolving research contexts, thus contributing to the continued development of the UTAUT concept. In practical terms, this aligns with the ongoing evolution of cloud-based accounting systems in Indonesia and the changing lifestyles of individuals post-pandemic. There's a noticeable trend towards the adoption of digital practices, with manual business procedures gradually being replaced by fully digital alternatives. This underscores the importance of continually adapting research methodologies to reflect shifting technological landscapes and societal norms [35].

## 6. Conclusion

Indonesian SMEs must embrace the advent of new technological advancements in accounting information systems, particularly the transition towards cloud-based systems. The readiness of SMEs to adopt these systems is primarily influenced by facilitating conditions and performance expectations, which play pivotal roles in driving user intentions and behaviors. Given that most SME owners are inclined to explore cloud-based accounting systems if they are user-friendly and affordable, these factors are crucial determinants.

According to a BPS survey, over 80% of individuals in tier 2 and 3 cities are yet to familiarize themselves with digital platforms. However, as people increasingly shift towards digital lifestyles, technology emerges as a significant driver of the economy, particularly amidst the pandemic. Consequently, SMEs must continually adapt to these evolving changes.

The innovation of cloud-based accounting systems is imperative for SMEs to effectively compete in both domestic and global markets while fostering business sustainability in the digitalization era. These systems streamline business processes and financial reporting, facilitating seamless integration with online sales platforms. Thus, they serve as essential tools for SMEs to navigate the complexities of modern business environments.

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