FACTORS INFLUENCING THE ADOPTION OF CLOUD-BASED ACCOUNTING:

USING THE TECHNOLOGY ACCEPTANCE MODEL (TAM) APPROACH AMONG SMALL MEDIUM ENTERPRISES (SME)

IN SUNGAI PETANI, KEDAH

By:

PUTRI NUR DIYANA BINTI GHAZALI

Thesis Submitted To

Tunku Puteri Intan Safinaz School of Accountancy

Universiti Utara Malaysia

In Partial Fulfillment of the Requirement for The Master of Science

(International Accounting)

Kolej Perniagaan
(College of Business)
Universiti Utara Malaysia

PERAKUAN KERJA DISERTASI/KERTAS PENYELIDIKAN/KERTAS PROJEK
(Certification of thesis / dissertation)

Kami, yang bertandatangan, memperakukan bahawa
(We, the undersigned, certify that)

PUTRI NUR DIYANA BINTI GHAZALI (833849)

calon untuk Ijazah **MASTER OF SCIENCE (INTERNATIONAL ACCOUNTING)**
(candidate for the degree of)

telah mengemukakan tesis / disertasi yang bertajuk:
(has presented his/her thesis / dissertation of the following title):

FACTORS INFLUENCING THE ADOPTION OF CLOUD-BASED ACCOUNTING: USING TECHNOLOGY ACCEPTANCE MODEL (TAM) APPROACH AMONG SMALL MEDIUM ENTERPRISE (SME) IN SUNGAI PETANI, KEDAH

seperti yang tercatat di muka surat tajuk dan kulit tesis / disertasi.
(as it appears on the title page and front cover of the thesis / dissertation).

Bahawa tesis/disertasi tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan, sebagaimana yang ditunjukkan oleh calon dalam ujian lisan yang diadakan pada:

(That the said thesis/dissertation is acceptable in form and content and displays a satisfactory knowledge of the field of study as demonstrated by the candidate through an oral examination held on:

Pengerusi Viva *(Chairman for Viva)*	:		Tandatangan *(Signature)*	
Pemeriksa Dalam *(Internal Examiner)*	:	**DR. MOHD. AMIR MAT SAMSUDIN @ MOHD. SHAM**	Tandatangan *(Signature)*	

Tarikh: **23 SEPTEMBER 2025**
(Date)

Nama Pelajar (Name of Student)	:	**PUTRI NUR DIYANA BINTI GHAZALI (833849)**
Tajuk Tesis / Disertasi *(Title of the Thesis / Dissertation)*	:	**FACTORS INFLUENCING THE ADOPTION OF CLOUD-BASED ACCOUNTING: USING TECHNOLOGY ACCEPTANCE MODEL (TAM) APPROACH AMONG SMALL MEDIUM ENTERPRISE (SME) IN SUNGAI PETANI, KEDAH**
Program Pengajian *(Programme of Study)*	:	**M20D – MASTER OF SCIENCE (INTERNATIONAL ACCOUNTING)**
Nama Penyelia/Penyelia-penyelia *(Name of Supervisor/Supervisors)*	:	**DR. RUSMAN GHANI**

Tandatangan

Nama Penyelia/Penyelia-penyelia *(Name of Supervisor/Supervisors)*	:	**PUAN RAUDAH DANILA**

Tandatangan

PERMISSION TO USE

In presenting this project paper in partial fulfillment of the requirements for a Post Graduate degree from the Universiti Utara Malaysia (UUM), I agree that the library of this university may make it freely available for inspection. I further agree that permission for copying this project paper in any manner, in whole or in part, for scholarly purposes may be granted by my supervisor(s) or in their absence, by the Dean of Tunku Puteri Intan Safinaz School of Accountancy (TISSA) where I did my project paper. It is understood that any copying or publication or use of this project paper or parts of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to the UUM in any scholarly use which may be made of any material in my project paper.

Request for permission to copy or to make other use of materials in this project paper in whole or in part should be addressed to:

Dean of Tunku Puteri Intan Safinaz School of Accountancy

Universiti Utara Malaysia

06010 UUM Sintok

Kedah Darul Aman

ABSTRACT

In the era of digital transformation, cloud-based accounting systems have become essential tools for enhancing business efficiency, especially among small and medium enterprises (SMEs). Despite their benefits, adoption of these systems among SMEs remains inconsistent due to various influencing factors. This study investigates the determinants affecting the adoption of cloud-based accounting among SMEs in Sungai Petani, Kedah, with a total population of 1,169 SMEs and an actual sample size of 108 respondents. Using the Technology Acceptance Model (TAM) as a theoretical foundation, data were collected through structured questionnaires and analysed using Statistical Package for the Social Sciences (SPSS). Five independent variables were examined: Perceived Ease of Use, Perceived Usefulness, System Compatibility, Data Security and Privacy, and User Satisfaction. The findings indicate that User Satisfaction (positive, significant) and Data Security and Privacy (positive, significant) significantly influence cloud accounting adoption among SMEs. Perceived Ease of Use, Perceived Usefulness, and System Compatibility showed no significant effect in this context. These results suggest that while functionality and ease are important during initial adoption, sustained use depends more critically on user satisfaction and robust security measures. This study contributes to the understanding of cloud accounting adoption by expanding TAM in a Malaysian SME context and offers practical insights for software developers and policymakers aiming to increase adoption rates. Emphasizing user experience and data protection can better support SME digital transformation efforts.

Keywords: adoption of cloud-based accounting, data privacy and security, user satisfaction, perceived ease of use, perceived usefulness.

ABSTRAK

Dalam era transformasi digital, sistem perakaunan berasaskan awan menjadi alat penting dalam meningkatkan kecekapan operasi perniagaan, khususnya bagi perusahaan kecil dan sederhana (*PKS*). Walaupun banyak manfaat ditawarkan, penerimaan sistem ini dalam kalangan *PKS* masih rendah dan tidak konsisten. Kajian ini dijalankan untuk mengenal pasti faktor-faktor yang mempengaruhi penerimaan sistem perakaunan berasaskan awan dalam kalangan *PKS* di Sungai Petani, Kedah. Populasi kajian terdiri daripada 1,169 *PKS* dan saiz sampel sebenar yang diperoleh ialah seramai 108 responden.Berpandukan kerangka teori Model Penerimaan Teknologi (*TAM*), kajian ini menggunakan kaedah kuantitatif melalui pengedaran soal selidik berstruktur. Data yang diperoleh dianalisis menggunakan perisian *SPSS*. Lima pemboleh ubah bebas diuji dalam kajian ini, iaitu Persepsi Kemudahan Penggunaan, Persepsi Kegunaan, Keserasian Sistem, Keselamatan dan Privasi Data, serta Kepuasan Pengguna.Dapatan kajian menunjukkan bahawa dua pemboleh ubah, iaitu Kepuasan Pengguna serta Keselamatan dan Privasi Data mempunyai hubungan yang positif dan signifikan terhadap penerimaan sistem perakaunan berasaskan awan. Namun, Persepsi Kemudahan Penggunaan, Persepsi Kegunaan, dan Keserasian Sistem tidak menunjukkan pengaruh yang signifikan dalam konteks ini. Ini menunjukkan bahawa walaupun kemudahan dan fungsi sistem penting pada peringkat awal, penggunaan berterusan lebih dipengaruhi oleh tahap kepuasan pengguna serta kepercayaan terhadap keselamatan data.Kajian ini memberikan sumbangan dalam memperluaskan model *TAM* dalam konteks *PKS* di Malaysia serta menyediakan panduan berguna kepada pembangun perisian dan pembuat dasar dalam meningkatkan kadar penerimaan. Penekanan terhadap perlindungan data dan kepuasan pengguna boleh memperkukuh lagi usaha transformasi digital *PKS*.

Kata kunci: keselamatan dan privasi data, kepuasan pengguna, kemudahan penggunaan, kegunaan yang dirasai, penerimaan sistem perakaunan berasaskan awan.

ACKNOWLEDGEMENT

بِسْمِ ٱللَّهِ ٱلرَّحْمَـٰنِ ٱلرَّحِيمِ

All praise is due to Allah SWT, the Most Gracious and Most Merciful, for His endless blessings, guidance, and strength throughout this research journey. Alhamdulillah, with His will, I have reached this meaningful milestone.

I wish to express my deepest appreciation to my academic supervisors, Dr. Rusman Ghani and Dr. Raudah Danila, for their invaluable guidance, continuous support, and constructive feedback throughout the development of this project paper. Their expertise and encouragement have greatly contributed to the development and completion of this research. My heartfelt thanks also go to all lecturers at the Tunku Puteri Intan Safinaz School of Accountancy (TISSA), Universiti Utara Malaysia, for their dedication and knowledge. Special gratitude is extended to Dr. Awanis Ku Ishak, my Research Methodology lecturer, whose insightful teachings have helped shape this research.

To my beloved parents, Ghazali Osman and Tunku Roshadah Tunku Yusoff, thank you for your endless love, prayers, and unwavering support. Your sacrifices, patience, and encouragement have been the greatest source of strength in my life. I am also truly grateful to my entire family for their emotional support, motivation, and belief in me throughout this journey.

To my fellow postgraduate peers, thank you for the academic discussions, encouragement, and companionship that made this journey more meaningful. Finally, to everyone who has supported me directly or indirectly, may Allah SWT reward you abundantly. Your presence and kindness will always be remembered.

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
AOCBA	Adoption of Cloud-Based Accounting
COVID-19	Coronavirus Disease 2019
DSAP	Data Security and Privacy
ECM	Expectation-Confirmation Model
GDP	Growth Domestic Product
IAAS	Infrastructure as a Service
IAASQUAL	Proposed Cloud Quality Model
ISSM	Research on the Information Systems Success Model
IT	Information Technology
NIST	The National Institute of Standards and Technology
PCA	Principal Component Analysis
PAAS	Platform as a Service
PEOU	Perceived Ease of Use
PU	Perceived Usefulness
SAAS	Software as a Service
SC	System Compatibility
SME	Small Medium Enterprises
SPSS	Statistical Package for Social Science
TAM	Technology Acceptance Model
US	User Satisfaction
USD	United States Dollar
UTAUT	Unified Theory of Acceptance and Use of Technology

CHAPTER 1 INTRODUCTION

1.1 Introduction

The government's commitment to digitalization and automation has significantly increased the demand for accounting solutions that enhance efficiency and regulatory compliance (Ullrich et al., 2022). Cloud accounting, which combines accounting software with cloud computing, has emerged as a favoured option for SMEs. This innovation enables businesses to handle their financial operations more efficiently by providing secure, real-time access to financial information from any location. Furthermore, it removes the necessity for expensive software installations, making it a budget-friendly solution for SMEs (Huang et al., 2023). In Malaysia, the swift advancement of digital technologies is fuelling substantial expansion in the cloud-based accounting industry.

Cloud computing has revolutionized the accounting industry by significantly boosting efficiency, scalability, and security (Akter et al., 2022; Muhammad, 2022). By shifting from traditional on-premise systems to cloud-based platforms, organizations can reduce IT costs and gain instant access to financial data (Haji et al., 2020; Barakat et al., 2023). By largely relying on automation, this technological shift cuts down on manual data entry, decreases error potential, and quickens financial processes, resulting in enhanced decision-making (Yathiraju, 2022; Biswas & Dutta, 2020). Cloud platforms also enhance collaboration by enabling multiple users to access financial records simultaneously, fostering improved teamwork and client communication (Zhao et al., 2023; Verma & Kanrar, 2023). Their scalability helps firms manage resources effectively, adjust to varying workloads, and support remote operations, promoting agility (Javaid et al., 2022). Data security is crucial for the

REFERENCES

Accountants, M. I. (2024). Report on Technology Adoption By The Accounting Profession in Malaysia. *Malaysian Institute of Accountants*.

Ahmad, W. (2022). Cyber Security in IoT-Based Cloud Computing: A Comprehensive Survey. *Electronics*.

Ajibade, P. (2018). Technology Acceptance Model Limitations and Criticisms: Exploring the Practical Applications and Use in Technology-related Studies, Mixed-method and Qualitative Researches. *Library Philosophy and Practice (e-journal)*.

Ajibade, P. (2018). Technology acceptance model limitations and criticisms: Exploring the practical applications and use in technology-related studies,mixed-method and qualitative researches. *Library Philosophy and Practice*, 9.

Aletabi, H. (2023). A Proposed Cloud Quality Model (IaaSQual) for 'Infrastructure as a Service (IaaS)' from User's Perspective. *2023 International Conference on Information Technology: Cybersecurity Challenges for Sustainable Cities*.

Al-Fahim, N. e. (2024). Factors Influencing Cloud Accounting Adoption: An AIS Perspective. *Journal of Accounting Information Systems, forthcoming*.

Al-Hattami, H. M. (2023). What determines digital accounting systems' continuance intention? An empirical investigation in SMEs. *Humanities & Social Sciences Communications*.

Ali, O. (2021). Cloud computing technology adoption: an evaluation of key factors in local government. *Information Technology & People*, 666-703.

Almaiah, M. A. (2022). Measuring Institutions' Adoption of Artificial Intelligence Applications in Online Learning Environments: Integrating the Innovation Diffusion Theory with Technology Adoption Rate. *Electronics*.

Al-Okaily, M. (2022). Cloud-based accounting information systems usage and its impact on Jordanian SMEs' performance: the post-COVID-19 perspective. *Journal of Financial Reporting and Accounting*.

Alsharif, H. e. (2022). Security, Satisfaction, and Digital Adoption in Accounting. *Journal of Accounting Technology*.

Ammar, S. F. (2025). Unveiling the rivalry of cloud ERP dialectics, underpinning logics and roles of accounting and information system professionals. *International Journal of Accounting Information Systems*.

Armstrong, J. S. (1977). Estimating nonresponse bias in mail surveys. *Journal of Marketing Research*, 14 (3) 396-402.

Atadoga, A. U. (2024). Evaluating the impact of cloud computing on accounting firms: A review of efficiency,scalability and data security. *Global Journal of Emerging Technologies and Advances*.

Atikuzzaman, M. (2024). Students' Perceptions and Experiences of Using Cloud Services in Online Education During Pandemic Time: A Post-Covid Study. *Science and Technology Libraries*.

Bao, A. K. (2020). Understanding cloud computing success and its impact on firm performance: an integrated approach. *Industrial management and data system*, 963-985.

Berk, R. A. (2015). Statistical inference: Principles and methods (2nd ed). *Springer*.

Bryman, A. (2016). Social Research Methods (5th ed.). *Oxford University Press.*

Chan, F. T. (2021). IT capabilities and digital transformation in Malaysia SMEs. *Technology in Society*, 67, 101741.

Chauduri, A. (2025). Factors impacting cybersecurity transformation: An Industry 5.0 perspective. *Computers and Security*.

Cheng, Y. (2020). Understanding cloud ERP continuance intention and individual performance: a TTF-driven perspective. *International Journal*, 1591-1614.

Cheng, Y.-M. (2018). What drives cloud ERP continuance? An integrated view. *Journal of Enterprise Information Management*.

Corporation, M. D. (2022). Cloud Computing Trends Among SMEs in Malaysia.

Creswell, J. W. (2014). Research Design: Qualitative, Quantitative, and Mixed Methods Approaches (4th ed.). *Sage Publications*.

Das, R. (2023). A review on fog computing: Issues, characteristics, challenges, and potential applications. *Telematics and Informatixs Reports*.

Datatab. (2025). Descriptive vs inferential statistics: Understanding and applying. *Datatab Guides*.

Davis, F. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Q.*, 319-340.

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319-340.

Dillman, D. A. (2014). Internet, phone, mail, and mixed-mode surveys: The tailored design method (4th ed.). *Wiley*.

Dlamini, T. &. (2025). An evaluation of the adoption of cloud accounting by SMEs in Zimbabwe. *International Journal of Economics and Financial Issues*, 15 (1) 288-297.

Econjournals. ((2024)). An evaluation of the adoption of cloud accounting by SMEs in Malaysia. . *International Journal of Economics and Financial Issues*.

ELDALABEEH, A. R. (2021). Cloud-Based Accounting Adoption in Jordanian Financial Sector. *Journal of Asian Finance,Economics and Business*, 0833-0849.

F. D. Davis, R. P. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Manage. Sci.*, 982-1003.

Faccia, A. &. (2021). Financial Big Data Security and Privacy in X-Accounting. A Step Further to Implement the Triple-Entry Accounting. *ACM International Conference Proceeding Series*, 7-12.

Groves, R. M. (2008). The impact of nonresponse rates on nonresponse bias: A meta-analysis. *Public Opinion Quarterly*, 72(2), 167-189.

H. Gangwar, H. D. (2015). Understanding determinants of cloud computing adoption using an integrated TAM-TOE model. *J. Enterp. Inf. Manag.,*, 107-130.

Hair, J. B. (2019). Multivariate Data Analysis (8th Edition).

Hamundu, H. O. (2020). Exploring Factors Influencing the Adoption of Cloud Accounting among MSMEs. *Universiti Teknologi Mara*.

Hamzah, A. (2023). Factors Affecting Cloud Accounting Adoption in SMEs. *Jurnal Akuntansi*.

Hemlata gangwar, H. D. (2014). Understanding determinants of cloud computing adoption using an integrated TAM-TOE model. *Journal of Enterprise Information Management*.

Henriette, E., Feki, M., & Boughzala, I. (2016). Digital Transformation Challenges. . *In Proceedings of the 10th Mediterranean Conference on Information Systems*.

Horizons, S. (2022). When can you safely ignore multicollinearity.

Huaping Wu, Y. W. (2023). Risk assessment modeling with application in the accounting cloud-service industry. *Expert Systems With Applications*.

Ibrahim, A. E. (2021). The convergence of big data and accounting: innovative research opportunities. *Technological Forecasting and Social Change*, 173.

Infante-Moro, A. (2020). Key factors in the implementation of Cloud Computing as a service and communication tool in universities. *ACM International Conference Proceeding Series*.

Jackson, D. (2024). Technology adoption in accounting: the role of staff perceptions and organizational context. *Journal of Accounting & Organizational Change*.

Jafarijoo, M. (2024). The interplay of IT governance mechanisms, value and performance: The case of cloud computing investment. *Pacific Asia Journal of the Association for Information Systems*.

Jason Xin Nie, C. H. (2023). The Perceived Ease of Use and Perceived Usefulness of a Web-Based Interprofessional COmmunication and Collaboration Platform in the Hospital Setting: Interview Study with Health Care Providers. *JMIR Human Factors*.

Jelonek, E. W. (2015). Accounting in the Cloud Computing. *Turkish Online J. Sci. Technol*.

Krejcie, R. V. (1970). Determining Sample Size for Research Activities. *Educational and Psychological Measurement*, 30(3), 607-610.

Lee, S. &. (2022). Cloud adoption barriers in Malaysian SMEs: A post- migration perspective. *International Journal of Information Management*, 62, 102432.

Lee, S. &. (2022). Integration challenges in cloud accounting adoption among SMEs. . *Journal of Accounting and Information Systems*.

Lim, V. K. (2019). Cybersecurity awareness and practices among Malaysian SMEs. *Computers & Security*, 85, 234-246.

Lindawati, A. S. (2023). Effect of Technology Organization Environment and Individual Factors Towards Adoption Intention of Cloud-Based Accounting Software in MSMEs. *Journal of Theoretical and Applied Information Technology*.

Luca Ferri, R. S. (2020). How risk perception influences CEOs' technological decisions: extending the technology acceptance model to small and medium-sized enterprises' technology decision makers. *European Journal of Innovation Management*.

Ma, S. (2023). To thrive in the digital-first era : Cloud needs to be the cornerstone of business practices. *The Edge Malaysia*.

Mahusin, N. (2025). Modeling Cloud Computing Adoption and its Impact on the Performance of IT Personnel in the Public Sector. *International Journal of Advanced Computer Science and Applications*.

Malaysia, E. P. (2021). Integrated Business Digitalisation Initiative (IBDI) 2021-2030 Putrajaya: Prime Minister's Department.

Malaysia, S. C. (2023). Annual Report on SME Digital Adoption in Malaysia. Kuala Lumpur: SME Corp.

Marikyan, D. (2024). Technology Acceptance Model: A review. *TheoryHub Book*.

Matei, O. D. (2015). Cloud Accounting: A New Business Model in a Challenging Context. *Procedia Econ. Financ.*, vol 32, no 15 665-671.

Mohabbattalab, E. &. (2014). computing adoption and SME performance in Malaysia. . *Global Journal of Enterprise Information System,* , 3(3), 24–28.

Mohammed, F. (2016). Factors influencing cloud computing adoption for e-government implementation in developing countries. *Journal of Systems and Information Technology*, 297-327.

Mubarak, B. A.-M. (2023). Impact of cloud computing as a digital technology on SMEs sustainability. *International Business Journal*.

Musyaffi, A. J. (2024). Exploring Technological Factors and Cloud Accounting Adoption in MSMEs: A Comprehensive TAM Framework. *International Review of Management and Marketing*, 15(1), 283-292.

Musyaffi, A. M. (2025). Exploring Technological Factors and Cloud Accounting Adoption in MSMEs: A Comprehensive TAM Framework. *International Review of Management and Marketing*.

N, N. (2024). Towards Efficient Data Migration in Cloud Computing: A Comparative Analysis of Methods and Tools. *International Journal of Artificial Intelligence and Cloud Computing*, 1-16.

N. Schillewaert, M. J. (2005). The adoption of informative technology in the sales force. *Ind. Mark. Manage*, 323-336.

Nesbit, T. &. (2022). Adoption of cloud-based accounting by SMEs: Revisiting benefits, risks and motivations. *Acta Scientific COmputer Sciences*, 4(8) 1-11.

Ni Yao, Q. W. (2024). Factors influencing pre-service special education teachers' intention toward AI in education: Digital literacy, teacher self-efficacy, perceived ease of use, and perceived usefulness. *Heliyon*.

Nunnally, J. (1978). Psychometric Theory (2nd ed.) Mcgraw-Hill.

Nursyuhada Taufik, M. H. (2019). Airport passengers' adoption behaviour towards self-check-in Kiosk Services: the roles of PEOU, PU and need for human interaction. *Heliyon*.

O'Brien, R. (2007). A caution regarding rules of thumb for variance inflation factors. *Quality & Quantity*, 41(5), 673-690.

Ouaadi, I. (2021). Determinants of Cloud Accounting Adoption Intention: The T.O.E, D.O.I and T.A.M Models. *Journal of Accounting Research,Organization and Economies*.

Pressbooks, U. (2022). Conducting multiple regression analysis. *University of Southern Queensland*.

Rahi, S. (2017). Convenience Sampling: Definition, Advantages, and Disadvantages. *International Journal of Education & Language Studies*, 5(3), 72-77.

Raykov, T. &. (2006). On Multicollinearity and Indicator Redundancy in Multiple Regression and Structural Equation Modeling. *Structural Equation Modeling*, 13(3), 362-370.

Razak, S. N. (2021). Embracing Digital Economy: Drivers,Barriers and Factors Affecting Digital Transformation of Accounting Professionals. *International Journal of Advanced Research in Economics and Finance*, 63-71.

Ria, R. (2023). Adoption of Cloud-Based Accounting to Achieve Sustainable Development in Banking Industry: A Case of Indonesia. *Journal of Law and Sustainable Development*, 11(6) e881.

Ritchi, H. Y. (2024). Driving factors of cloud accounting implementation in Small and Medium Enterprises (SMEs): Evidence from Indonesia. *Indonesia Journal of Information Systems*, 6(2) 140-150.

Robinson, R. J. (2023). Insights on cloud security management. *Cloud Computing and Data Science*, 4(2), 212-222.

S. Ahmad, S. B. (2020). E-Service quality and actual use of e-banking: Explaination through the technology acceptance model. *Inf. Dev*, 503-519.

Sastararuji, D. (2022). Cloud accounting adoption in Thai SMEs amid the COVID-19 pandemic: an explanatory case study. *Journal of Innovation and Entrepreneurship*.

Scribbr. (2023). Inferential statistics: An easy introduction & examples. *Scribbr*.

Sekaran, U. (2003). Research Methods for Business: A Skill-Building Approach (4th ed.). *John Wiley & Sons*.

Sekaran, U. (2003). Research Methods for Business: A Skill-Building Approach (4th ed.). *Wiley*.

Senadjki, A. L. (2024). Unlocking Cloud Computing Services for Malaysian MSMEs: Navigating Opportunities and Overcoming Challenges. *In Proceedings of the 12th International Conference on Business, Accounting, Finance and Economics, Advances in Economics, Business and Management Research*, 317.

Shivarajappa, D. M. (2024). The Impact of Cloud Computing on Financial Accounting- Evaluating the Impact of Cloud Computing on Accounting Firms. *Journal of Visual and Performing Arts*, 992-998.

Simplilearn. (2025). Descriptive vs inferential statistics: A comprehensive guide. *Simplilearn Blog*.

Sin, T. S. (2024). A Preliminary Study on Examining the Determinants of Cloud Accounting Adoption for SMEs in Sungai Petani, Kedah. *International Journal of Data and Network Science*, 8 (1), 47-56.

Stamatiou, Y. H. (2023). A Generic, Flexible Smart City Platform focused on Citizen Security and Privacy. *ACM International Conference Proceeding Series*, 232-236.

Tahmid, M. (2023). Accounting in the cloud: A new era of streamlining accounting with cloud technology. *Journal of Cloud Computing*, 1-14.

Tahmid, M. (2023). Accounting in the Cloud: A New Era of Streamlining Accounting with Cloud Technology. *Journal of Cloud Computing*.

Tarmidi, M. R. (2014). Cloud Computing Practices and Perceived Benefits by SMEs in Malaysia: Some Empirical Evidence. *Journal of Information Systems and Digital Technologies*, 1(2), 1-15.

Tavakoli, S. S. (2022). Explaining the effect of artificial intelligence on the technology acceptance model in media: a cloud computing approach. *The Electronic Library*.

Theodorakopoulos, L. (2024). Implications of Big Data in Accounting: Challenges and Opportunities. *Emerging Science Journal*.

University, L. T. (2019). Assumptions and steps in multiple regression analysis. *La Trobe University*.

Utomo, R. G. (2024). Exploring trust, privacy, and security in cloud storage adoption among generation Z: An extended TAM Approach. *KINETIK*.

Van, H. V. (2024). Accounting information systems organizational performance in the cloud computing era: evidence from SMEs. *Sustainability Accounting, Management and Policy Journal*.

Venkatesh, V. &. (2008). Technology Acceptance Model 3 and a Research Agenda on Interventions. *Decision Sciences*, 39(2), 273-315.

Wicaksono, A. R. (2023). Technology Accepted Model (TAM): Applications in Accounting Systems. *Journal of Law and Sustainable Developement*.

Wicaksono, A. S. (2020). Wicaksono, A., Santoso, A., & Nugroho, A. (2020). Cost savings and performance benefits of cloud accounting for SMEs. . *Wicaksono, A., Santoso, A., & Nugroho, A. (2020). Journal of SMEs and Innovation,*, 5(2), 110–120.

Yau-Yeung, B. Y. (2020). Trust and security in cloud-based financial systems. . *Computers & Security*, , 91, 101713.

Yusuf, M. (2020). Cloud accounting benefits and decision-making quality. . *Journal of Finance and Accounting,* , 8(4), 34–45.

APPENDIX A: Letter of Data Collection

OTHMAN YEOP ABDULLAH GRADUATE SCHOOL OF BUSINESS
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA

Tel: 604-928 7130/7119/7121
Laman web (Web): www.oyagsb.uum.edu.my

UUM/OYAGSB/R-4/4/1
9 July 2025

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

DATA COLLECTION

COURSE : MASTERS PROJECT
COURSE CODE : BPMZ6996
LECTURER : DR. RUSMAN BIN GHANI

This is to certify that the following is a postgraduate student from UUM College of Business, Universiti Utara Malaysia. She is pursuing the above-mentioned course which requires her to undertake an academic study and prepare an assignment. The details are as follows:

NO.	NAME	MATRIC NO.
1.	PUTRI NUR DIYANA BINTI GHAZALI	833849

In this regard, I hope that you could kindly provide her with assistance and cooperation so that she can successfully complete the assignment given. All the information gathered will be strictly used for academic purposes only.

Your cooperation and assistance are very much appreciated.

Thank you.

"MALAYSIA MADANI"
"BERKHIDMAT UNTUK NEGARA"
"KEDAH SEJAHTERA - NIKMAT UNTUK SEMUA"
"ILMU BUDI BAKTI"

Upholding the principles of trust and integrity

NUR SHAZWANI SHARIFFUDIN
Assistant Registrar
for Dean
Othman Yeop Abdullah Graduate School of Business

c.c. - Student's File (833849)

APPENDIX B: Research Questionnaires

SECTION A: DEMOGRAPHIC INFORMATION

1. Gender:
   i. Male
   ii. Female

2. Age:
   i. Below 25
   ii. 25-34
   iii. 35-44
   iv. 45-54
   v. 55 and above

3. Position in a company:
   i. Owner
   ii. Manager
   iii. Accountant
   iv. Others

4. Highest educational qualification:
   i. Diploma
   ii. Degree
   iii. Master's
   iv. Doctor of philosophy
   v. Others

5. Industry sector:
   i. Manufacturing
   ii. Services
   iii. Trading
   iv. Others

6. Company size (employees):
   i. <10
   ii. 11-50
   iii. 51-100
   iv. >100

7. Years of operation:
   i. <1
   ii. 1-3
   iii. 4-6
   iv. >6

8. Have you used cloud accounting software before?

i. Yes
ii. No

9. Users of Cloud-Based Accounting

i. Name of the cloud-based accounting software used? (If applicable).

10. For Non-Users: Feedback

ii. If "no", please state your reasons for not using cloud-based accounting software in your business.

Please indicate your level of agreement with the following statements using the scale below:

1- Strongly Disagree 2 - Disagree 3 - Neutral 4- Agree 5 - Strongly Agree

SECTION B: PERCEIVED EASE OF USE (PEOU)

This section measures your perception of how easy it is to use cloud-based accounting systems.

1	I found it easy to understand how to use the cloud-based accounting system.	1	2	3	4	5
2	The cloud-based accounting system allowed me to complete tasks with minimal steps.	1	2	3	4	5
3	I can use the cloud-based accounting system without much effort.	1	2	3	4	5
4	I am confident in using the system even without written instructions.	1	2	3	4	5
5	I was able to use the cloud-based accounting system successfully each time.	1	2	3	4	5
6	It was easy for me to learn how to use the cloud-based accounting system.	1	2	3	4	5
7	It was easy to interact with the flexible interface of the cloud-based accounting system.	1	2	3	4	5
8	I could easily recall the steps to use the cloud-based accounting system.	1	2	3	4	5
9	I quickly became skilled at using the cloud-based accounting system interface.	1	2	3	4	5

SECTION C: PERCEIVED USEFULNESS (PU)

This section explores your views on how using a cloud-based accounting system improves your job performance and efficiency.

1	Using the cloud-based accounting system improved the quality of the work I do.	1	2	3	4	5
2	Using the cloud-based accounting system gave me greater control over the activities in my work.	1	2	3	4	5
3	The cloud-based accounting system enabled me to accomplish tasks more quickly.	1	2	3	4	5
4	The cloud-based accounting system supported key accounting tasks such as reporting, invoicing and financial tracking.	1	2	3	4	5
5	The cloud-based accounting system increased my productivity.	1	2	3	4	5
6	The cloud-based accounting system improved my job performance.	1	2	3	4	5
7	The cloud-based accounting system allowed me to accomplished more work than would otherwise be possible.	1	2	3	4	5
8	The cloud-based accounting system enhanced my effectiveness on the job.	1	2	3	4	5
9	The cloud-based accounting system made it easier to do my job.	1	2	3	4	5
10	Overall, the cloud-based accounting system was useful in my job.	1	2	3	4	5

SECTION D: SYSTEM COMPATIBILITY (SC)

This section evaluates how well the cloud-based accounting system fits with your existing systems, workflows, and needs.

1	In case of any incompatibility issue, we ask cloud-based accounting service provider to offer integrated services.	1	2	3	4	5
2	The cloud-based accounting system works well with the current technology in my company.	1	2	3	4	5
3	I can easily set up the cloud-based accounting system to meet my company's needs.	1	2	3	4	5
4	The changes introduced by cloud-based accounting are consistent with existing practices in my company.	1	2	3	4	5
5	It is suitable to use the cloud-based accounting system with my company's existing systems and setup.	1	2	3	4	5
6	Using the system often requires re-training due to limited customization.	1	2	3	4	5

7	Transferring data to and from the cloud-based accounting system is simple.	1	2	3	4	5
8	Cloud-based accounting system is compatible with my organisation values and beliefs.	1	2	3	4	5
9	Using cloud-based accounting system does not require many technical changes.	1	2	3	4	5

SECTION E: DATA PRIVACY AND SECURITY (DPAS)

This section investigates your perception of the security and privacy features of the cloud-based accounting system.

1	Cloud-based accounting system provides a sufficient security transfer channel during the process of mass data interchange.	1	2	3	4	5
2	Using cloud-based accounting system solution is trustworthy.	1	2	3	4	5
3	Cloud-based accounting system provides a secure service.	1	2	3	4	5
4	Cloud provider data centres provide greater security of data.	1	2	3	4	5
5	Cloud provider data centres have effective redundancy.	1	2	3	4	5
6	Cloud provider data centres have effective backup systems.	1	2	3	4	5
7	Cloud providers maintain the privacy of an organisation's data.	1	2	3	4	5
8	Cloud providers maintain effective data confidentiality.	1	2	3	4	5
9	I have minimal security concern when using a cloud-based accounting system.	1	2	3	4	5
10	Cloud data is less likely to be affected by malware and ransomware as the cloud providers implement updated security protocols to protect data.	1	2	3	4	5

SECTION F: USER SATISFACTION (US)

This section measures your overall satisfaction with the cloud-based accounting system.

1	I am content with the performance of the cloud-based accounting system.	1	2	3	4	5
2	I am pleased with the experience of using the cloud-based accounting system.	1	2	3	4	5
3	I am happy with the functions provided by the cloud-based accounting system.	1	2	3	4	5
4	I am satisfied with the overall experience of using the cloud-based accounting system.	1	2	3	4	5
5	Cloud-based accounting has met organizational expectations in accessing remote resources.	1	2	3	4	5
6	Cloud-based accounting adequately meets organizational needs in performing cloud supported operations.	1	2	3	4	5
7	Based on my observations, most employees appear satisfied with cloud-based accounting system.	1	2	3	4	5

SECTION G: ADOPTION OF CLOUD BASED ACCOUNTING (AOCBA)

This section assesses the extent to which your company has adopted cloud-based accounting systems and your intention to use them continuously.

1	Cloud-based accounting adoption improves operational efficiencies and reduces operational costs.	1	2	3	4	5
2	Adopting cloud computing facilitates new ways of managing and organizing businesses.	1	2	3	4	5
3	My organization has adopted cloud-based accounting to reduce data duplication.	1	2	3	4	5
4	Cloud-based accounting adoption improves organizational structure and processes.	1	2	3	4	5
5	Overall, I think that using cloud-based accounting services is advantageous.	1	2	3	4	5
6	Overall, I am in favour of using the cloud-based accounting services.	1	2	3	4	5

APPENDIX C: SPSS OUTPUT (Validity Test for Pilot Test)

i. Perceived Ease of Use

Communalities

	Initial	Extraction
Perceived Ease of Use [I found it easy to understand how to use the cloud-based accounting system.]	1.000	.574
Perceived Ease of Use [The cloud-based accounting system allowed me to complete tasks with minimal steps.]	1.000	.756
Perceived Ease of Use [I can use the cloud-based accounting system without much effort.]	1.000	.667
Perceived Ease of Use [I am confident in using the system even without written instructions.]	1.000	.821
Perceived Ease of Use [I was able to use the cloud-based accounting system successfully each time.]	1.000	.725
Perceived Ease of Use [It was easy for me to learn how to use the cloud-based accounting system.]	1.000	.850
Perceived Ease of Use [It was easy to interact with the flexible interface of the cloud-based accounting system.]	1.000	.713
Perceived Ease of Use [I could easily recall the steps to use the cloud-based accounting system.]	1.000	.852
Perceived Ease of Use [I quickly became skilled at using the cloud-based accounting system interface.]	1.000	.782

Extraction Method: Principal Component Analysis.

ii. Perceived Usefulness

Communalities

	Initial	Extraction
Perceived Usefulness [Using the cloud-based accounting system improved the quality of the work I do.]	1.000	.923
Perceived Usefulness [Using the cloud-based accounting system gave me greater control over the activities in my work.]	1.000	.785
Perceived Usefulness [The cloud-based accounting system enabled me to accomplish tasks more quickly.]	1.000	.822
Perceived Usefulness [The cloud-based accounting system supported key accounting tasks such as reporting, invoicing and financial tracking.]	1.000	.890
Perceived Usefulness [The cloud-based accounting system increased my productivity.]	1.000	.923
Perceived Usefulness [The cloud-based accounting system improved my job performance.]	1.000	.923
Perceived Usefulness [The cloud-based accounting system allowed me to accomplished more work than would otherwise be possible.]	1.000	.837

Communalities

	Initial	Extraction
Perceived Usefulness [The cloud-based accounting system enhanced my effectiveness on the job.]	1.000	.707
Perceived Usefulness [The cloud-based accounting system made it easier to do my job.]	1.000	.863
Perceived Usefulness [Overall, the cloud-based accounting system was useful in my job.]	1.000	.493

Extraction Method: Principal Component Analysis.

iii. System Compatibility

Communalities

	Initial	Extraction
System Compatibility [In case of any incompatibility issue, we ask cloud-based accounting service provider to offer integrated services.]	1.000	.926
System Compatibility [The cloud-based accounting system works well with the current technology in my company.]	1.000	.890
System Compatibility [I can easily set up the cloud-based accounting system to meet my company's needs.]	1.000	.766
System Compatibility [The changes introduced by cloud-based accounting are consistent with existing practices in my company.]	1.000	.878
System Compatibility [It is suitable to use the cloud-based accounting system with my company's existing systems and setup.]	1.000	.961
System Compatibility [Using the system often requires re-training due to limited customization.]	1.000	.757
System Compatibility [Transferring data to and from the cloud-based accounting system is simple.]	1.000	.752

Communalities

	Initial	Extraction
System Compatibility [Cloud-based accounting system is compatible with my organization values and beliefs.]	1.000	.864
System Compatibility [Using cloud-based accounting system does not require many technical changes.]	1.000	.847

Extraction Method: Principal Component Analysis.

iv. Data Security and Privacy

Communalities

	Initial	Extraction
Data Security and Privacy [Cloud-based accounting system provides a sufficient security transfer channel during the process of mass data interchange.]	1.000	.905
Data Security and Privacy [Using cloud-based accounting system solution is trustworthy.]	1.000	.778
Data Security and Privacy [Cloud-based accounting system provides a secure service.]	1.000	.932
Data Security and Privacy [Cloud provider data centres provide greater security of data.]	1.000	.621
Data Security and Privacy [Cloud provider data centres have effective redundancy.]	1.000	.762
Data Security and Privacy [Cloud provider data centres have effective backup systems.]	1.000	.866
Data Security and Privacy [Cloud providers maintain the privacy of an organization's data.]	1.000	.933
Data Security and Privacy [Cloud providers maintain effective data confidentiality.]	1.000	.933

Communalities

	Initial	Extraction
Data Security and Privacy [I have minimal security concern when using a cloud-based accounting system.]	1.000	.658
Data Security and Privacy [Cloud data is less likely to be affected by malware and ransomware as the cloud providers implement updated security protocols to protect data.]	1.000	.873

Extraction Method: Principal Component Analysis.

v. User Satisfaction

Communalities

	Initial	Extraction
User Satisfaction [I am content with the performance of the cloud-based accounting system.]	1.000	.799
User Satisfaction [I am pleased with the experience of using the cloud-based accounting system.]	1.000	.934
User Satisfaction [I am happy with the functions provided by the cloud-based accounting system.]	1.000	.934
User Satisfaction [I am satisfied with the overall experience of using the cloud-based accounting system.]	1.000	.909
User Satisfaction [Cloud-based accounting has met organizational expectations in accessing remote resources.]	1.000	.820
User Satisfaction [Cloud-based accounting adequately meets organizational needs in performing cloud supported operations.]	1.000	.883
User Satisfaction [Based on my observations, most employees appear satisfied with cloud-based accounting system.]	1.000	.669

Extraction Method: Principal Component Analysis.

vi. Adoption of Cloud-Based Accounting

Communalities

	Initial	Extraction
Adoption of Cloud-based Accounting System [Cloud-based accounting adoption improves operational efficiencies and reduces operational costs.]	1.000	.731
Adoption of Cloud-based Accounting System [Adopting cloud computing facilitates new ways of managing and organizing businesses.]	1.000	.775
Adoption of Cloud-based Accounting System [My organization has adopted cloud-based accounting to reduce data duplication.]	1.000	.731
Adoption of Cloud-based Accounting System [Cloud-based accounting adoption improves organizational structure and processes.]	1.000	.840
Adoption of Cloud-based Accounting System [Overall, I think that using cloud-based accounting services is advantageous.]	1.000	.804
Adoption of Cloud-based Accounting System [Overall, I am in favor of using the cloud-based accounting services.]	1.000	.840

Extraction Method: Principal Component Analysis.

APPENDIX D: SPSS OUTPUT (Reliability Test for Pilot Test)

i. Perceived Ease of Use

Reliability Statistics

Cronbach's Alpha	N of Items
.920	9

ii. Perceived Usefulness

Reliability Statistics

Cronbach's Alpha	N of Items
.943	10

iii. System Compatibility

Reliability Statistics

Cronbach's Alpha	N of Items
.941	9

iv. Data Privacy and Security

Reliability Statistics

Cronbach's Alpha	N of Items
.922	10

v. User Satisfaction

Reliability Statistics

Cronbach's Alpha	N of Items
.969	7

vi. Adoption of Cloud-Based Accounting

Reliability Statistics

Cronbach's Alpha	N of Items
.939	6

APPENDIX E: SPSS OUTPUT (Reliability Test for Actual Data)

i. Perceived Ease of Use

Reliability Statistics

Cronbach's Alpha	N of Items
.922	9

ii. Perceived Usefulness

Reliability Statistics

Cronbach's Alpha	N of Items
.937	10

iii. System Compatibility

Reliability Statistics

Cronbach's Alpha	N of Items
.917	9

iv. Data Privacy and Security

Reliability Statistics

Cronbach's Alpha	N of Items
.923	10

v. User Satisfaction

Reliability Statistics

Cronbach's Alpha	N of Items
.921	7

vi. Adoption of Cloud-Based Accounting

Reliability Statistics

Cronbach's Alpha	N of Items
.895	6

APPENDIX F: SPSS OUTPUT (Demographics Analysis)

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	73	63.5	63.5	63.5
	Male	42	36.5	36.5	100.0
	Total	115	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25-34	40	34.8	34.8	34.8
	35-44	25	21.7	21.7	56.5
	45-54	29	25.2	25.2	81.7
	55 and above	15	13.0	13.0	94.8
	Below 25	6	5.2	5.2	100.0
	Total	115	100.0	100.0	

Highest educational qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Degree	60	52.2	52.2	52.2
	Diploma	25	21.7	21.7	73.9
	Doctor of philosophy	3	2.6	2.6	76.5
	Master's	25	21.7	21.7	98.3
	SKM	1	.9	.9	99.1
	spm	1	.9	.9	100.0
	Total	115	100.0	100.0	

Company size (employees)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<10	21	18.3	18.3	18.3
	>100	23	20.0	20.0	38.3
	11-50	38	33.0	33.0	71.3
	51-100	33	28.7	28.7	100.0
	Total	115	100.0	100.0	

Position in a company

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		1	.9	.9	.9
	Accountant	54	47.0	47.0	47.8
	Audit Semi Senior	1	.9	.9	48.7
	Billing Clerk	1	.9	.9	49.6
	clerk	1	.9	.9	50.4
	Clerk	1	.9	.9	51.3
	Gov officer	1	.9	.9	52.2
	Head of department	1	.9	.9	53.0
	Manager	31	27.0	27.0	80.0
	Owner	20	17.4	17.4	97.4
	Secretary assistant	1	.9	.9	98.3
	SR Team Lead	1	.9	.9	99.1
	Tax Assistant Manager	1	.9	.9	100.0
	Total	115	100.0	100.0	

Industry sector

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		1	.9	.9	.9
	Agriculture	1	.9	.9	1.7
	FnB	1	.9	.9	2.6
	Food and Beverage, Advertising	1	.9	.9	3.5
	Health	1	.9	.9	4.3
	Logistic	1	.9	.9	5.2
	Logistics	1	.9	.9	6.1
	Logistics and fowarding	1	.9	.9	7.0
	Manufacturing	22	19.1	19.1	26.1
	Oil & gas	1	.9	.9	27.0
	Property development	1	.9	.9	27.8
	Services	64	55.7	55.7	83.5
	Services, Food & Beverage, Advertising	1	.9	.9	84.3
	Services, Trading	2	1.7	1.7	86.1
	Trading	16	13.9	13.9	100.0
	Total	115	100.0	100.0	

Years of operation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<1	15	13.0	13.0	13.0
	<1, 1-3, 4-6	1	.9	.9	13.9
	>6	37	32.2	32.2	46.1
	1-3	27	23.5	23.5	69.6
	4-6	35	30.4	30.4	100.0
	Total	115	100.0	100.0	

Have you used cloud accounting software before?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	27	23.5	23.5	23.5
	Yes	88	76.5	76.5	100.0
	Total	115	100.0	100.0	

Name of the cloud-based accounting software used (if applicable)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		22	19.1	19.1	19.1
	-	48	41.7	41.7	60.9
	Aplus	1	.9	.9	61.7
	CloudBooks	1	.9	.9	62.6
	Deskera Books	3	2.6	2.6	65.2
	Financio	4	3.5	3.5	68.7
	FreeAgent	4	3.5	3.5	72.2
	KashFlow	3	2.6	2.6	74.8
	Microsoft Dynamics 365	2	1.7	1.7	76.5
	NetSuite	1	.9	.9	77.4
	Reckon One	1	.9	.9	78.3
	SAP Business One	3	2.6	2.6	80.9
	SAP Hana	1	.9	.9	81.7
	Simbiz Accounting System	1	.9	.9	82.6
	SlickPie	1	.9	.9	83.5
	Sql Accounting	1	.9	.9	84.3
	SQL Cloud Accounting	2	1.7	1.7	86.1
	ubs	1	.9	.9	87.0
	UBS	5	4.3	4.3	91.3
	UBS Cloud	2	1.7	1.7	93.0
	Wave Accounting	2	1.7	1.7	94.8
	WaveApps	2	1.7	1.7	96.5
	ZipBooks	3	2.6	2.6	99.1
	Zoho Books	1	.9	.9	100.0
	Total	115	100.0	100.0	

Name of the cloud-based accounting software used (if applicable):

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		100	87.0	87.0	87.0
	-	1	.9	.9	87.8
	Cargo Wise One	1	.9	.9	88.7
	Finstream	1	.9	.9	89.6
	N/A	1	.9	.9	90.4
	Never used	1	.9	.9	91.3
	Oracle Netsuite	1	.9	.9	92.2
	Sap	1	.9	.9	93.0
	SAP, Monday.com, Qlik	1	.9	.9	93.9
	SharePoint, Xero Accounting	1	.9	.9	94.8
	SQL	1	.9	.9	95.7
	SQL ACCOUNTING	1	.9	.9	96.5
	SQL, AUTOCOUNT, SUPERSUITE	1	.9	.9	97.4
	Sql, super suite, autocount	1	.9	.9	98.3
	Used UBS but offline and old version	1	.9	.9	99.1
	Xero	1	.9	.9	100.0
	Total	115	100.0	100.0	

If "no", please state your reasons for not using cloud-based accounting software in your business.
"Thank you for your response, and you may now submit the form."

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		108	93.9	93.9	93.9
	Diff field	1	.9	.9	94.8
	I prefer offline system as the cost is cheaper and easy to maintain.	1	.9	.9	95.7
	Not aware	1	.9	.9	96.5
	Not compatible to existing working environment and procedures, data migration or back up challenges, customization and formatting issues	1	.9	.9	97.4
	Not related	1	.9	.9	98.3
	Tidak perlu	1	.9	.9	99.1
	We are still using manual or offline system like SQL. No data is being stored in the cloud software due to security reasons.	1	.9	.9	100.0
	Total	115	100.0	100.0	

APPENDIX G: SPSS OUTPUT (Descriptive Analysis)

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
MEANPEOU	108	1.67	5.00	3.6029	.99232
Valid N (listwise)	108				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
MEANPU	108	1.50	5.00	3.6824	1.02509
Valid N (listwise)	108				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
MEANSC	108	1.56	5.00	3.5895	1.01466
Valid N (listwise)	108				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
MEANDSAP	108	1.50	5.00	3.5546	.99366
Valid N (listwise)	108				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
MEANUS	108	1.57	5.00	3.6124	1.07404
Valid N (listwise)	108				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
MEANAOCBA	108	1.67	5.00	3.7207	1.02178
Valid N (listwise)	108				

APPENDIX H: SPSS OUTPUT (Multiple Regression Analysis)

Inter-Item Correlation Matrix

	MEANPEOU	MEANPU	MEANSC	MEANDSAP	MEANUS
MEANPEOU	1.000	.923	.896	.867	.900
MEANPU	.923	1.000	.904	.887	.947
MEANSC	.896	.904	1.000	.901	.910
MEANDSAP	.867	.887	.901	1.000	.881
MEANUS	.900	.947	.910	.881	1.000

Descriptive Statistics

	Mean	Std. Deviation	N
DV_Total	3.7207	1.02178	108
MEANPEOU	3.6029	.99232	108
MEANPU	3.6824	1.02509	108
MEANSC	3.5895	1.01466	108
MEANDSAP	3.5546	.99366	108
MEANUS	3.6124	1.07404	108

Correlations

		DV_Total	MEANPEOU	MEANPU	MEANSC	MEANDSAP
Pearson Correlation	DV_Total	1.000	.870	.885	.877	.874
	MEANPEOU	.870	1.000	.923	.896	.867
	MEANPU	.885	.923	1.000	.904	.887
	MEANSC	.877	.896	.904	1.000	.901
	MEANDSAP	.874	.867	.887	.901	1.000
	MEANUS	.893	.900	.947	.910	.881
Sig. (1-tailed)	DV_Total	.	<.001	<.001	<.001	<.001
	MEANPEOU	.000	.	.000	.000	.000
	MEANPU	.000	.000	.	.000	.000
	MEANSC	.000	.000	.000	.	.000
	MEANDSAP	.000	.000	.000	.000	.
	MEANUS	.000	.000	.000	.000	.000
N	DV_Total	108	108	108	108	108
	MEANPEOU	108	108	108	108	108
	MEANPU	108	108	108	108	108
	MEANSC	108	108	108	108	108
	MEANDSAP	108	108	108	108	108
	MEANUS	108	108	108	108	108

Correlations

		MEANUS
Pearson Correlation	DV_Total	.893
	MEANPEOU	.900
	MEANPU	.947
	MEANSC	.910
	MEANDSAP	.881
	MEANUS	1.000
Sig. (1-tailed)	DV_Total	<.001
	MEANPEOU	.000
	MEANPU	.000
	MEANSC	.000
	MEANDSAP	.000
	MEANUS	.
N	DV_Total	108
	MEANPEOU	108
	MEANPU	108
	MEANSC	108
	MEANDSAP	108
	MEANUS	108

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1	.918[a]	.842	.835	.41538	.842	109.090	5

Model Summary[b]

Model	Change Statistics		
	df2	Sig. F Change	Durbin-Watson
1	102	<.001	1.850

a. Predictors: (Constant), MEANUS, MEANDSAP, MEANPEOU, MEANSC, MEANPU

b. Dependent Variable: DV_Total

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	94.113	5	18.823	109.090	<.001[b]
	Residual	17.599	102	.173		
	Total	111.713	107			

a. Dependent Variable: DV_Total

b. Predictors: (Constant), MEANUS, MEANDSAP, MEANPEOU, MEANSC, MEANPU

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.290	.157		1.846	.068
	MEANPEOU	.168	.115	.164	1.470	.145
	MEANPU	.085	.145	.086	.590	.556
	MEANSC	.135	.116	.135	1.164	.247
	MEANDSAP	.264	.102	.257	2.581	.011
	MEANUS	.300	.127	.316	2.357	.020

Coefficients[a]

Model		95.0% Confidence Interval for B	
		Lower Bound	Upper Bound
1	(Constant)	-.022	.601
	MEANPEOU	-.059	.396
	MEANPU	-.201	.372
	MEANSC	-.095	.366
	MEANDSAP	.061	.467
	MEANUS	.048	.553

a. Dependent Variable: DV_Total

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.7771	5.0580	3.7207	.93785	108
Residual	-1.63690	1.22349	.00000	.40556	108
Std. Predicted Value	-2.072	1.426	.000	1.000	108
Std. Residual	-3.941	2.945	.000	.976	108

a. Dependent Variable: DV Total