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FACTORS AFFECTING INTEREST IN USING CLOUD ACCOUNTING APPLICATIONS IN SMALL AND MEDIUM ENTERPRISES (SMES)

Andi Ulfaisyah Yusuf[1]
Asnita[2]
Grace T.Pontoh[3]
Mediaty[4]
[a] Faculity of Economics and Business, Hasanuddin University
Corresponding Author's E-mail: ulfaisyah@yahoo.com, asnitaalie@gmail.com, gracetpontoh@gmail.com, unhasmediaty@gmail.com

Abstract
Using *Cloud Accounting* applications requires a lot of consideration in addition to considering how to use and also considering the risks that will be faced. This is what makes a lot of research related to IT in SMEs increase rapidly, but research on the factors of using cloud acconting is still very limited.The purpose of the study was to determine the factors of using *Cloud Accounting* in SMEs. This research is a quantitative study, the population of SME entrepreneurs, the sample uses simple random sampling technique. Methods of collecting data using questionnaires, SPSS analysis tools. Based on the results of the analysis, there is a positive influence on the ease of use of interest in using *Cloud Accounting*, There is a positive effect of trust in the interest in using *Cloud Accounting*. There is a positive effect on the interest in using *Cloud Accounting*.
Keywords: *Cloud Accounting, software quality, accounting software*

1. Introduction

The development of cloud computing brought a new evolution in accounting information systems. Accounting Information Systems (AIS) is a computer-based method for tracking accounting activities using information technology resources. According to Dimitriu and Matei, the development of accounting information systems is increasingly rapid with the need to increase efficiency and accuracy in translating the real economic situation into summary forms to make it easier to understand (Dimitriu and Matei, 2015). The modern era of various types of *Cloud Accounting* related applications has been developed such as QuickBooks, Speedy Books, Xero Accounting, Zoho Books, and many more, with various types of applications related to *Cloud Accounting* that bring many benefits to the morning of big business people and small entrepreneurs because Current *Cloud Accounting* applications not only record financial transactions and produce accounting reports, but include functionality for managerial decision making aimed at gaining competitive advantage.

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According to Dimitriu and Matei (2015) "business accounting software (SBA) has made a huge technological leap in strength, speed, sophistication and flexibility in recent years."

The growth of SME entrepreneurs is very encouraging, because SMEs are one of the factors driving the nation's economy. With the increasing number of SME entrepreneurs, of course competition in business will also be increasingly stringent. SME entrepreneurs are competing to be the best, one of them is by continuing to keep up with increasingly sophisticated technology and make it easier for SMEs to manage their business. One of the emerging technologies used by SME entrepreneurs is claud accounting. The many *Cloud Accounting* applications make SMEs more flexible in choosing which applications they need. Using *Cloud Accounting* applications requires a lot of consideration. In addition to considering how to use it also considers the risks that will be faced in using *Cloud Accounting* applications. This is what makes a lot of IT related research in small and medium enterprises (SMEs) rapidly increase, especially over the past few decades, but published research on the factors that influence the use of *Cloud Accounting* applications among small and medium enterprises is still very little. Given that research on the factors of using cloud acconting is still very limited and there are many *Cloud Accounting* applications now, the authors feel motivated in conducting research with the title of this research.

2. The Foundation of Theory and Formulation of the Hypothesis

2.1 TAM *(Technology Acceptance Model)*

TAM (Technology Acceptance Model) the purpose of this theory is to know the behaviors that occur in computer users. This TAM theory was first introduced by Fred Davis in 1986 mentioned in Nunik Yuli W (2013). According to Jogiyanto (2007: 111) in Nunik Yuli W (2013) Technology Acceptance Model (TAM) is one theory about the use of information technology systems that are considered very influential and are generally used to explain individual acceptance of the use of information technology systems. This TAM model is a model developed from the previous model called TRA. The main purpose of this theory is to explain a basic step from the emergence of an external factor in internal trust, attitudes and interests. So that in the known TAM (Technology Acceptance Mode) 5 constructions:

1. Perceived ease of use, means the extent to which a person believes in the use of a technology will be free from effort perceived usefulness, means the extent to which a person believes in the use of a technology will improve performance.
2. Attitudes towards the use of technology (attitude toward using), interpreted as user evaluation in their interest in the use of technology.
3. Behavioral interest (behavioral intention), interpreted as someone's interest in performing certain behaviors. Behavior, can be measured by the amount of time that has been used to interact with the technology and the frequency of using the technology.

2.2 *Cloud Accounting* and the Benefits of Using It

Cloud Accounting is an accounting system-based technology that allows users more easily in the accounting process because it has been computerized. *Cloud Accounting* offers various

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benefits in terms of recording transactions, documentation, (Guney and Ozyigit, 2015: 291). In general the benefits of using *Cloud Accounting* are to increase the productivity and accuracy of the accounting department in terms of cost savings, integration of two or more in the system and better reporting or investigation because of the need for less labor (Emin Yurekli et al, 2017). *Cloud Accounting* helps accountants or business owners to make sales estimates, business economic models and other decision-making tools. They also automate financial information from businesses by limiting erroneous data and offering default standards and mathematical validation processes (Emin Yurekli et al, 2017). The choice of a *Cloud Accounting* program is very important, using the wrong program can cause a lot of damage. The results of the study show that business data cannot be processed in a correct and practical way, the correct information cannot be evaluated at the right time in the decision-making stage because the business cannot provide optimal benefits due to program selection errors (Demir (2015) in Emin Yurekli et al, (2017).

2.3 Factors that influence the Selection of *Cloud Accounting*

1. Perception of Ease of Use

Perception of ease of use is defined as the degree to which a person believes using a technology will be free from effort. Users or someone who considers an information system easy to use, then surely the information system will be used, on the contrary if an information system is considered difficult to use, then an information system will not be used. The perception of the ease of use of *Cloud Accounting* in this study is the views or assumptions of users regarding *Cloud Accounting* applications that are not confusing, clear and easy to understand users will feel *Cloud Accounting* facilitates their work because it can be made at home, at work and anywhere. The following is a division of perceptual dimensions of ease of use according to Venjatesh and Devis (2000) in Irmadhani (2013), as follows:

1. Individual interactions with the system are clear and easy to understand.
2. There is no need to use a lot of effort to interact with the system
3. Easy to use system.
4. Easy to operate the system in accordance with what the individual wants to do.

This study uses the four dimensions above in making the questions to be used in the questionnaire.

2. Trust

Trust is that trust will occur if someone has confidence in an exchange with a partner who has integrity and can be trusted. Based on the understanding of trust above, it can be concluded that trust is a person's belief to put choices on the other side in a changing and risky condition and hope that the person who is trusted will give an action to the person who believes it. In the sense of trust in *Cloud Accounting* applications is where someone is willing to trust *Cloud Accounting*. According to Ganesan and Shankar (1994) explained that trust is a reflection of 2 components, namely:

1. Credibility: which is based on the amount of trust in partnerships with other organizations and requires expertise to produce work effectiveness and reliability.

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2. Benevolence: which is based on the amount of trust in partnerships that have goals and motivations that are advantages for other organizations when new conditions arise, namely conditions where commitment is not formed.

3. Ability

Ability is a belief in one's ability to use computer applications, operating systems, handling files and hardware, storing data and using keyboard keys to carry out tasks well. Compeau and Higgins (1995) in Irmadhani (2013) explain that there are three dimensions of ability, namely: (1) magnitude (2) strength and (3) general ability. Magnitude is the level of ability of a person in computing, Strength refers to the level of a person's confidence in his ability to properly complete tasks related to computers. General ability refers to the level of one's expertise in hardware and software, if someone who has a high level of general ability is considered capable of using different software and computer systems, compared to someone who has a low level of general ability. In this study, researchers will use the three dimensions mentioned above as a basis for making the questions that will be included in the research questionnaire.

2.4 Previous Research

1.2 Previous Research

1. M. Thirmal Rao, et al (2017) with the journal title Impact of *Cloud Accounting*: Accounting Professional's Perspective. The results of the study, Continuous changes occurring in *Cloud Accounting* are expected to influence various industries and companies, and every business owner must sooner or later face the impact of shift.*Cloud Accounting* is sure to have a big impact on SME growth. With various benefits such as cost efficiency, high security, ease of use, etc. to offer, *Cloud Accounting* is the right choice for any business that wants to keep up with its competitors. *Cloud Accounting* can be very beneficial for SMEs because it offers efficient technology and accounting services at a lower cost. Customization offered by *Cloud Accounting* is a big benefit for any business adopting it, which allows every business whether small, medium or large to adjust cloud software according to requirements.
2. Emin Yurekli, et al (2017) in his journal entitled "Evaluation of the Factors Affecting the Purchasing Decisions of Accounting Package Programs". The results of the study are the most important criteria for accounting programs are security. Safety factors are very important because the data contained in the accounting program and the information produced is very confidential.
3. Ahmad A. Abu-Musa (2005) in his journal entitled "The Determinantes of Selecting Accounting Software: A proposed model" provides instructions for prospective users to choose a accounting program that is quality for the needs of its users. Unlike the other two studies that reviewed accounting programs, in this study researchers used criteria as a design that could be used by prospective users in considering which accounting program was the most appropriate to choose. These criteria include four parts of assessment, namely an assessment of the main determinants in choosing an accounting program, an assessment of the features and attributes of an accounting program, an assessment of the ability to modify accounting programs, and an assessment of

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financial reporting features of accounting programs. Then based on the existing criteria, the accounting program is assessed in a sequential assessment table in accordance with the most crucial criteria to the criteria that are the least crucial level.

2.5 Hypothesis

1. The effect of ease of use on the interest in using *Cloud Accounting Cloud Accounting* is an application that makes it easy for users to make financial reports. Users who think that *Cloud Accounting* is easy to understand, easy to operate, users will be interested in using *Cloud Accounting*, if users assume that *Cloud Accounting* is difficult to understand in application, complicated in operation, users will not be interested in using *Cloud Accounting*. So the hypothesis can be formulated:

   H1: Ease of use has a significant positive effect on interest in using *Cloud Accounting*
2. Effect of trust in interest in using *Cloud Accounting*

   The researcher considers trust to be an act of surrender to other parties to get feedback from that trust. Users who believe in *Cloud Accounting* applications means that users believe that the application is really made for convenience and the application is safe and not damaged by a virus. The higher the confidence in the *Cloud Accounting* application, the user will be interested in using the application. But the lower the trust in *Cloud Accounting* applications, the lower the user's interest in using *Cloud Accounting* applications. So the hypothesis can be formulated:

   H2: Trust has a significant positive effect on interest in using *Cloud Accounting*
3. Effect of ability to interest in using *Cloud Accounting*

   Ability is a belief that someone can use or run a computer in completing the work that has been given, while in relation to the use of *Cloud Accounting* applications is the user's confidence in the ability to use computers in financial reporting using the *Cloud Accounting* application. Users with high levels of ability will be interested in using the *Cloud Accounting* application. But if the user with a low level of ability, the interest in using *Cloud Accounting* applications will also be low. So the hypothesis can be formulated:

   H3: Capability has a significant positive effect on interest in using *Cloud Accounting*

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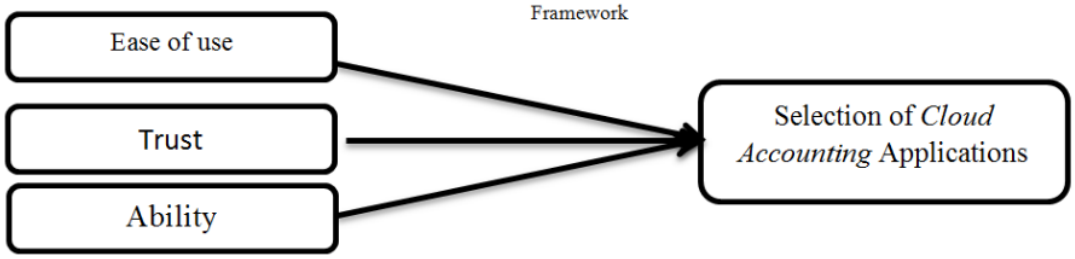
Figure 2.1
Framework



3. Research methods

This study uses a population of SME entrepreneurs. While for the sample in this study using simple random sampling technique. The focus of this research is to see the effect of user convenience, trust and ability to interest using *Cloud Accounting* applications. Methods of collecting data using a questionnaire (questionnaire). The data collection technique is by distributing questionnaires to SME entrepreneurs who are randomly selected. Likert scale is the measurement scale used in this study. According to Sugiyono (2009) a Likert scale is a scale used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena.

3.1 Research Variables

1. Bound / Dependent Variables (Y)

   Dependent variable is a variable that concerns the researcher or the main variable which is the factor that applies in the investigation (Uma Sekaran, 2011: 115). In this study, the dependent variable is the interest in using *Cloud Accounting*. The interest in using the *Cloud Accounting* application application is a stimulus in someone to do the preparation of financial statements using the *Cloud Accounting* application. Instruments used to measure interest include the desire to use, always try to use and continue in the future. This variable is measured by nine question items. Each item is measured using a Likert Scale from 1 Strongly Disagree to 4 Strongly Agree. In this study using 4 choices on a Likert Scale to avoid respondents who will answer neutral or doubt.

2. Independent / Independent Variables (X)

   a. Ease of Use (X1)

      The ease of use of the *Cloud Accounting* application in this study that users in using or running *Cloud Accounting* applications does not require much effort. The ease of use can be measured using indicators of individual interaction with the system clearly and easily understood, it does not require a lot of effort to interact with the system, the system is easy to use and easy to operate the system according to what the individual wants to do.

   b. Trust (X2)

      Trust in the *Cloud Accounting* application is that someone is willing to trust the *Cloud Accounting* application and this trust will benefit and give a good result to the user and also

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the maker of the application. Trust can be measured using reliable application indicators, keeping promises and commitments and thoughts to trust the application.

c. Ability (X3)

Capability is a condition where someone considers being able to use a computer in running a *Cloud Accounting* application. Ability can be measured using indicators in the user's magnitude, strength, and general abilities. Where magnitude is the level of a person's ability to use the application without help or a little help from others. Strength is a level of confidence about one's confidence in completing tasks well. General ability is in the different domains of various hardware and software configurations.

3.2 Instrument Trials

1. Test Validity

A questionnaire will be said to be valid if the question in the questionnaire is able to reveal something that will be measured by the questionnaire (Imam Gozali, 2011). In this study used product moment correlation techniques to test validity, using the formula (Suharsimi Arikunto, 2009):

$$r_{\chi Y} = \frac{N\Sigma XY - (\Sigma X)(\Sigma Y)}{\sqrt{\{N\Sigma X^2 - (\Sigma X)^2\}\{N\Sigma Y^2 - (\Sigma Y)^2\}}}$$

Description: $r_{\chi Y}$: Correlation coefficient between X (Dependent Variable) and Y (Independent Variable), N: Number of Subjects, ΣXY: Number of times the value of X (Dependent Variable) and Y (Independent Variable), ΣX: Number of X values (Dependent Variables), ΣY: Amount of Y (Independent Variables), ΣX^2: Amount of squared value of X (Dependent Variable), ΣY^2: Amount of squared value of Y (Independent Variable)

2. Reliability Test

Reliability is related to the accuracy and accuracy of a measurement. The questionnaire is said to be reliable when a person's answer to a question is consistent or stable over time (Imam Gozali, 2011). Reliability can be calculated using the Cronbach Alpha formula, namely:

$$(1+x)^n = \left(\frac{K}{K-1}\right)\left(1 - \frac{\Sigma\sigma^2 b}{\sigma^2 t}\right)$$

Description: r: instrument reliability coefficient (Cronbach Alpha), K: number of questions or number of questions, $\Sigma\sigma^2 b$: total variance of grain, $\sigma^2 t$: total variant

3.3 Data Analysis Techniques

1. Descriptive Analysis

The determination of the Interval Class and Frequency Distribution can be searched using the Sturges formula:

a. Number of Classes: K = 1+ 3.3 Logs n
b. Data Range: Data Range = maximum value - minimum value
c. Class Explanation: Class Explanation: Data Range Number of Interval Classes

2. Prerequisite Test for Analysis

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a. Linearity Test

Linearity test is to find out whether there is a linear relationship between the dependent variable and the independent variable. If the linearity assumptions are met, a linear regression analysis can be carried out. Then use the F test using the formula:

$$Freg = RKreg : Rkres$$

Description: Freg: Price F number for regression line, RKreg: Average square of regression line CTR: Average squared residue (Sutrisno Hadi, 2004 in Nunik Yulia W, 2013).

b. Classic assumption test

1. Multicollinearity

   Mulitikolinieritas test according to Imam Ghozali (2011) can be done in two ways VIF (Variance Inflation Factor) and Tolerance Value. The formula is as follows: VIF = 1: Tolerance Value If VIF ≥ 10 and Tolerance Value ≤ 0.10, the symptoms of Multicollinearity occur. If VIF ≤ 10 and Tolerance Value ≥ 0.10 then the limited model of Multicollinearity can be used in a study.

2. Heteroscedasticity test

   For this test use the Glejser Test. The characteristics are the significance of the independent variable greater than 5%, there will be no Heteroscedasticity (Imam Ghozali, 2011).

3. Test the Hypothesis

   Simple linear regression. The general equation of simple linear regression is:

$$Y = a + Bx$$

   Description: Y: subject in predicted dependent variable, a: price Y if X = 0 (constant price), b: number direction or certain regression coefficient x: subject to an independent variable that has a certain value. (Sugiyono, 2007: 270 in Nunik Yulia W, 2013).

4. Research Results and Discussion

4.1 Description of Respondents

A total of 86 questionnaires were distributed using the purposive sampling method. The distribution of questionnaires can be seen in Table 1 (attachment).

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Table 1. Research Reports

Description	Number of Questionnaires
Number of questionnaires distributed filled and returned questionnaire questionnaire not filled in questionnaire is not feasible	86 76 10 0
Questionnaire used	76

Source: primary data (processed)

4.2 Hypothesis Testing

1. Test of Hypothesis 1: there is a positive influence on ease of use (X1) on interest in using *Cloud Accounting* (Y).

Table 2. Simple regression test results influence X1 on Y

Variabel	Koefisisen Regresi	t hitung	Sig
Konstanta	11,260		
X1	0,501	7,116	0,000
R = 0,637			
R Square = 0,406			

Source: primary data (processed)

Based on the results of a simple regression calculation in table 2 a simple regression equation can be obtained as follows:

$$Y = 11{,}260 + 0{,}501X1$$

The equation from that simple regression has a constant value of 11,260. These results can be interpreted that if the Ease of Use is zero, then the change in interest in using *Cloud Accounting* becomes 11,260 units. The ease of use regression coefficient of 0.501 is positive which means that every increase in ease of use by 1 unit will increase the interest in using *Cloud Accounting* by 0.501 units. This can also be seen from the regression correlation value (R) which has a positive value between ease of use and interest in using *Cloud Accounting* of 0.637. The coefficient of determination (R Square) of 0.406 shows that 40.6% of the variables of interest in using *Cloud Accounting* are influenced by the ease of use variable and the remaining 59.4% is influenced by other variables not examined in this study. In the test the value of t count of 7.116

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(above the value of t table which is 1.665) indicates that the Ease of Use variable has a significant effect on the Interest variable in Use of *Cloud Accounting*. This is also supported by a significance value of 0,000; because t count> t table (7.665> 1.665), the significance is smaller than 0.05 (sig <5%) and the regression value has a positive value so that the first hypothesis (H1) states that "there is a positive influence and significant ease of use towards interest The use of *Cloud Accounting* in MSMEs is accepted ".

2. Test of Hypothesis 2: there is a positive influence of Trust (X2) on interest in using *Cloud Accounting* (Y).

Table 3. Simple Regression Test Results influence of X2 on Y

Variabel	Koefisisen Regresi	t hitung	Sig
Konstanta	12,278		
X2	0,597	4,998	0,000
R = 0,502			
R Square = 0,252			

Source: primary data (processed)

Based on the results of a simple regression calculation in table 3 (attachment) a simple regression equation can be obtained as follows:

$$Y = 12,278 + 0,597X2$$

The equation from simple regression has a constant value of 12,278. These results can be interpreted that if the Trust is zero, then the change in interest in using *Cloud Accounting* becomes 12,278 units. The confidence regression coefficient of 0.597 is positive which means that every use trust of 1 unit will increase the interest in using *Cloud Accounting* by 0.597 units. This can also be seen from the regression correlation value (R) which is positive between trust and interest in using *Cloud Accounting* of 0.502. The coefficient of determination (R Square) of 0.252 shows that 25.2% of the variables of interest in using *Cloud Accounting* are influenced by variables of trust and the remaining 74.8% is influenced by other variables not examined in this study. In the test the value of t count of 4.998 (above the value of t table is 1.665) indicates that the Trust variable has a significant effect on the Interest variable of Using *Cloud Accounting*. This is also supported by a significance value of 0,000; because t count> t table (4.998> 1.665), significance is smaller than 0.05 (sig <5%) and the regression value has a positive value so the second hypothesis (H2) states that "there is a positive and significant influence Trust in Interest in Use *Cloud Accounting* for SME entrepreneurs is accepted ".

3. Test of Hypothesis 3: there is a positive effect of ability (X3) on interest in using *Cloud Accounting* (Y).

Table 4. Simple Regression Test Results influence of X3 on Y

Variabel	Koefisisen Regresi	t hitung	Sig
Konstanta	21,123		
X3	0,343	2,027	0,046

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R = 0,229
R Square = 0,053

Source: primary data (processed)

Based on the results of the regression calculation in table 4 (attachment). Based on the table above, a simple regression equation can be obtained as follows:

$$Y = 21{,}123 + 0{,}343X3$$

The equation from that simple regression has a constant value of 21,123. These results can be interpreted that if the ability is zero, then the change in interest in using *Cloud Accounting* becomes 21,123 units. The ability regression coefficient of 0.343 is positive which means that each ability to use as much as 1 unit will increase the interest in using *Cloud Accounting* by 0.343 units. This can also be seen from the regression correlation value (R) which has a positive value between the ability and interest in using *Cloud Accounting* of 0.229. The determination coefficient (R Square) of 0.053 shows that 5.3% of the interest variables for using *Cloud Accounting* are influenced by the ability variable and the remaining 94.7% is influenced by other variables not examined in this study. In the test the value of t count is 2.027 (above the value of the t table which is 1.665) indicates that the ability variable has a significant effect on the interest variable in the use of *Cloud Accounting*. This is also supported by a significance value of 0.046; because t count> t table (2.027> 1.665), significance is smaller than 0.05 (sig <5%) and the regression value has a positive value so that the third hypothesis (H3) states that "there is a positive and significant effect on the Interest in Use *Cloud Accounting* for SME entrepreneurs is accepted ".

5. Discussion Conclusion

1. There is a positive and significant influence on the ease of use of interest in using *Cloud Accounting* for MSME entrepreneurs.

   This means that Ease of Use influences the level of interest in using *Cloud Accounting*. The higher the ease of use, the higher the interest in using *Cloud Accounting*. The First Hypothesis (H1) which states that the Ease of Use has a positive effect on Interests The use of *Cloud Accounting* for MSME entrepreneurs is accepted because it has been supported by Davis's theory (Technology Acceptance Model Theory) in Venkatesh and Davis (2000) which shows that a perceived ease of use influences acceptance the user. In the context of this study ease of use influences the interest in using *Cloud Accounting*. The same results are also shown in M. Thirmal Rao's research, et al (2017) which states that continuous changes occur in *Cloud Accounting* expected to influence various industries and companies, and every business owner must sooner or later face the effects of shift.*Cloud Accounting* This is sure to have a big impact on the growth of SMEs. With various benefits such as cost efficiency, high security, ease of use, etc. to offer, *Cloud Accounting* is the right choice for any business that wants to keep up with its competitors.

2. There is a positive and significant influence on trust in interest in using *Cloud Accounting* for MSME entrepreneurs.

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This means that trust affects the level of interest in using *Cloud Accounting*. The higher the trust, the higher the interest in using *Cloud Accounting*. The second hypothesis (H2) which states that Trust has a positive effect on Interests The use of *Cloud Accounting* in MSME entrepreneurs in Makassar is accepted because it has been supported by research by Yousafzai et al (2005) which states that in transactions via e-commerce, time is something that is needed to build trust so that trust can be identified as an important key for e-commerce. In the context of this research, trust influences the interest in using *Cloud Accounting*.

3. There is a positive and significant influence on the ability to use *Cloud Accounting* in MSMEs. This means that the ability to influence the level of interest in using *Cloud Accounting*. The higher the ability, the higher the interest in using *Cloud Accounting*. The third hypothesis (H3) which states that ability has a positive effect on Interests The use of *Cloud Accounting* for MSME entrepreneurs is accepted because it has been supported by the results of research.

6. Research Conclusions and Limitations

There is a positive and significant influence on ease, trust and ability towards interest in using *Cloud Accounting* in MSMEs. So that all hypotheses are accepted. In this study has limitations, namely in taking data using questionnaire techniques so that the resulting data has a greater chance of occurrence of a bias. The occurrence of a bias in this study is the difference in perception between researchers and respondents (MSME entrepreneurs) to the questions or statements submitted, the difficulty of getting data of MSME entrepreneurs registered in Kemenkop, so researchers only provide questionnaires to MSME entrepreneurs who are considered capable of providing the right answers and the large number of MSME entrepreneurs is Makassar so that researchers only provide questionnaires to 86 MSME entrepreneurs who are given randomly.

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