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Research Article

The Influence of Personal Ability, Perceived Ease of Use, Usefulness, and Security Risk on MSMEs' Cloud Accounting Interest

I Nyoman Gede Berata Suteja[1*], Anak Agung Ngurah Agung Kresnandra[2]

[1] Faculty of Economics and Business, Universitas Udayana,e-mail: beratateja65@gmail.com
[2] Faculty of Economics and Business, Universitas Udayana; e-mail: beratateja65@gmail.com

* CorrespondingAuthor: I Nyoman Gede Berata Suteja

Abstract: Micro, Small, and Medium Enterprises (MSMEs) in Denpasar City have a strategic role in the regional economy, particularly through job creation and contributions to local income. Despite their potential, many MSMEs still encounter challenges in financial management, which can hinder their development and sustainability. The emergence of information technology offers solutions, including cloud-based accounting systems that provide convenience, efficiency, flexibility, and accessibility—features that are especially beneficial for small business actors. This study aims to explore the factors that influence MSMEs' interest in adopting cloud accounting systems in Denpasar City. The research uses a quantitative method with a survey approach involving MSME actors who currently use or have the potential to use cloud accounting. The independent variables in this study include personal ability, perceived ease of use, perceived usefulness, and perceived data security risk, while the dependent variable is the interest in using cloud accounting systems. The data were analyzed using multiple linear regression to determine the effect of each factor on the dependent variable. The results show that personal ability, perceived ease of use, and perceived usefulness have a positive and significant influence on MSMEs' interest in adopting cloud accounting systems. In contrast, perceived security risk has a negative and significant effect, indicating that concerns about data privacy and cyber threats may hinder the adoption of this technology. The findings of this study contribute to the understanding of technology acceptance among MSMEs and highlight the importance of strengthening digital competencies, improving user-friendly system design, and enhancing cybersecurity measures. These insights are expected to support government and developers in formulating appropriate strategies to accelerate digital transformation within the MSME sector, especially in the context of financial technology. The implementation of such strategies can improve business performance and competitiveness among MSMEs in Denpasar and beyond.

Keywords: Interest in Using Cloud Accounting, MSMEs, Perceived Ease of Use, Perceived Usefulness, Personal Ability

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1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) serve as a cornerstone of Indonesia's economy. In 2023, MSMEs contributed 61% to the country's Gross Domestic Product (GDP), amounting to approximately IDR 9,589 trillion. The number of MSMEs grew to around 64.19 million business actors, compared to 56 million in the previous year. However, this rapid growth is not aligned with the technological advancements being utilized. Several studies have revealed that many MSMEs still use traditional accounting systems for financial reporting, resulting in reports that are less accurate and less reliable (Hamundu et al., 2020).

According to the Satu Data Denpasar website, MSMEs in the culinary sector have the highest recorded figures. In 2022, data shows that 9,742 culinary MSMEs were operating. Given the complexity of tasks in each MSME sector, cloud accounting systems are needed to assist with financial reporting and business performance projections over time. Cloud-based accounting plays a crucial role in enhancing MSME development in Indonesia by enabling local businesses to focus more on core product and service processes. Despite its promising prospects, research on the adoption of cloud accounting remains limited, particularly regarding the operational practices of small and medium-sized enterprises in Indonesia (Hamzah Ritchi et al., 2024).

Table 1. MSME turnover
MSMEs Use Traditional Accounting

No	Business Name	Type of business	Annual Turnover
1	Toyan	Culinary	Rp. 707,000,000
2	I'm Box	Culinary	Rp. 400,000,000
3	Powly.Cake	Culinary	Rp. 130,000,000
	Total		**Rp. 1,237,000,000**
	Average		**Rp. 412,333,333**

Tabel 2. SMEs Using Cloud Accounting

No	Business Name	Type of business	Annual Turnover
1	Chicken noodle	Culinary	Rp. 700,000,000
2	Dapukuru Catering	Culinary	Rp. 250,000,000
3	Pudding by Tepuni	Culinary	Rp. 24,000,000
	Total		**Rp. 974,000,000**
	Average		**Rp. 324,666,667**

Source: Processed data (Year 2025).

According to a study conducted by Anwar et al. (2023), as presented in Table 1, a significant 27% difference in revenue was observed between MSMEs using traditional accounting methods and those adopting cloud accounting systems. This percentage is based on the average income reported by the two MSME segments. MSMEs that rely on traditional accounting systems often face problems such as lost ledgers, missing copies of previous years' sales documents, and inaccurate financial records where expenses exceed revenues. Many MSME operators tend to overlook the benefits offered by cloud accounting, leading to poorly structured financial reporting. Consequently, businesses struggle to maintain accurate financial information and lack a historical data trail for informed decision-making (Herman et al., 2023).

Cloud accounting refers to an online accounting information system based on cloud computing technology, focusing on simplifying accounting documentation and migrating specific accounting functions to a cloud-based electronic platform. This system enables real-time automated financial reporting, which significantly reduces both time and cost, enhances report accuracy, supports a paperless office environment, offers automated audit trails, and ensures data security through authorization systems (Albdainah, 2019).

Several factors may influence MSMEs' adoption of cloud accounting, including personal ability, perceived ease of use, perceived usefulness, and security risk. The Technology Acceptance Model (TAM) explains user behavior towards the adoption of a particular system, emphasizing two beliefs: (1) using the system enhances job performance, and (2) the system reduces the effort required to complete tasks (Venkatesh & Davis, 1996). One of TAM's derivatives, Behavioral Intention to Use, relates personal ability to an individual's capacity to operate or perform work tasks, driven by the intention or tendency to use technology. This is also influenced by users' perceptions of how technology affects their social or professional status (Venkatesh & Davis, 2000).

However, the use of technology is not immune to human error. One common issue is mistakes in recording financial transactions, which can lead to inaccurate financial reports (Dhamayanti et al., 2022). While some studies (e.g., Pratiwi, 2024; Dewanti & Kresnandra, 2024b; Ridhawati & Novianti, 2022) affirm that personal ability positively affects the performance of accounting information systems, others (e.g., Dhamayanti et al., 2022) found no significant effect. This study focuses specifically on how personal ability influences MSMEs' interest in adopting cloud accounting.

Perceived ease of use is defined as the extent to which users believe that a system is easy to operate and free of complications. Within the Theory of Planned Behavior (TPB), this aligns with the perceived behavioral control, which refers to individuals' beliefs about the ease

or difficulty of performing a particular behavior (Ajzen, 1991). A study by Kun Wiryanti and Fardinal (2020) showed that perceived ease of use influences the quality of accounting information systems, though other findings reveal inconsistent results, making this variable worth exploring further in the context of MSMEs' interest in cloud accounting adoption.

From the TPB perspective, perceived ease of use relates to perceived behavioral control, reflecting how capable individuals feel in performing a specific behavior. In product design, ease of use is a key consideration, as it encourages users to adopt a product. Jogiyanto (2019:934) noted that perceived ease of use refers to a person's belief that a technology can be used clearly and without difficulty. A system perceived as easy enhances the efficiency of accessing, evaluating, and reporting financial data (Alhumoudi & Johri, 2023). However, the influence of perceived ease of use can vary based on the organizational context, the type of technology used, and user experience, and it may not always correlate with actual usage behavior.

Perceived ease of use refers to the belief that using a particular technology will not complicate one's tasks (Venkatesh & Davis, 1996). According to Aulia & Suryanawa (2019), its indicators include: Easy to learn, Easy to understand, Easy to operate, Flexible to use, Rarely experiences technical errorsEnhances efficiency in operations

The more skilled the human resources in a company are in using information technology, the more effectively information systems can be implemented. While previous studies examined only two variables to measure system performance, this study expands the model to four variables to better capture MSMEs' interest in using cloud accounting.

Perceived usefulness describes how users believe a technology can help improve their performance. The Technology Acceptance Model emphasizes that an individual's attitude toward using a system is influenced by their beliefs about its outcomes—specifically, that the system is beneficial and enhances job performance (Venkatesh & Davis, 1996).

However, research by Pratiwi (2024) found inconsistent results—perceived usefulness had a significant effect on accounting system effectiveness in some cases, but not in others. Factors such as digital literacy, HR competency, and security risks may influence these outcomes. While user satisfaction is often associated with system effectiveness, studies such as Sahidah and Pratiwi (2024) showed that satisfaction does not always significantly affect usage effectiveness. This suggests that other variables, such as security risk, might play a role in determining adoption levels.

Security risk is one such factor. Individual reluctance to adopt cloud accounting is often rooted in perceived risk. The Technology Acceptance Model also incorporates user attitudes—positive or negative feelings—toward using a specific technology (Venkatesh & Davis, 1996). Security risks can arise from reduced user control over data processing when relying on cloud service providers. Storing sensitive information outside the company increases the potential for data loss (Mazuruse et al., 2018).

According to Herman et al. (2023) and Fahrezi (2022), cloud accounting users are highly dependent on service providers. Users often lack knowledge of where their software is hosted, and internet-based integration can create performance bottlenecks due to poor connectivity. Security authorization concerns also become a primary factor influencing MSMEs' willingness to adopt cloud accounting systems. In general, the cloud accounting research theme in Indonesia has centered around design, development, and implementation, as discussed by researchers such as Rahardja et al. (2019), Merskusiwati (2022), and Suhayati & Riandani (2019). This study will focus on how security risk influences MSMEs' intention to use cloud accounting systems.

Based on prior studies, findings remain inconsistent. Therefore, the researcher deems it important and relevant to further investigate this topic. This study aims to analyze MSMEs' interest in adopting cloud accounting, which is hypothesized to be influenced by personal ability, perceived ease of use, perceived usefulness, and security risk.

2. RESEARCH METHODS

This study employs a quantitative approach with an associative research design, aiming to examine the influence of personal ability, perceived ease of use, perceived usefulness, and security risk on the interest of culinary MSMEs in Denpasar City in adopting cloud accounting. Data were collected through a survey using a structured questionnaire distributed to 100 respondents, selected through purposive sampling based on predetermined criteria. Denpasar City was chosen as the research location due to having the largest number of culinary

MSMEs in Bali—totaling 9,742 businesses in 2024—making it a relevant area for studying the adoption of digital accounting technologies.

The variables in this study consist of independent variables (personal ability, perceived ease of use, perceived usefulness, and security risk) and a dependent variable (interest in using cloud accounting). The research instrument, in the form of a questionnaire, was tested for validity and reliability prior to distribution. A Likert scale was employed to measure respondents' perceptions. The operational definitions of each variable were constructed based on indicators sourced from credible literature to ensure accurate measurement and interpretation of the data collected.

Data analysis was conducted using multiple linear regression with the aid of SPSS software, preceded by classical assumption tests including normality, multicollinearity, and heteroscedasticity. This was followed by the coefficient of determination test (R^2), the F-test to assess the overall model fit, and the t-test to examine the partial effects of each independent variable on the dependent variable. The findings are expected to contribute empirical evidence to support the digital transformation of MSMEs, particularly in the context of technology-based financial management.

3. RESULTS AND DISCUSSION

Research Instrument Test Results

Validity Test

Table 3. Results of the Validity Test of the Research Instrument

Variables	Instrument	Pearson's Correlation	Information
Personal Ability (X1)	X1_1	0.859	Valid
	X1_2	0.860	Valid
	X1_3	0.805	Valid
	X1_4	0.879	Valid
	X1_5	0.879	Valid
Perceived Ease of Use (X2)	X2_1	0.816	Valid
	X2_2	0.854	Valid
	X2_3	0.893	Valid
	X2_4	0.863	Valid
	X2_5	0.855	Valid
	X2_6	0.849	Valid
Perceived Usefulness (X3)	X3_1	0.842	Valid
	X3_2	0.861	Valid
	X3_3	0.869	Valid
	X3_4	0.822	Valid
	X3_5	0.886	Valid
Security Risk (X4)	X4_1	0.823	Valid
	X4_2	0.802	Valid
	X4_3	0.830	Valid
	X4_4	0.813	Valid
Interest in Using Cloud Accounting (Y)	Y_1	0.767	Valid
	Y_2	0.817	Valid
	Y_3	0.803	Valid
	Y_4	0.779	Valid
	Y_5	0.739	Valid

Source: Primary Data Processed 2025

The table above shows that the research instrument for the variables of personal ability, perceived ease of use, perceived usefulness, and security risk is valid because it has a Pearson's correlation value greater than 0.361. It can be concluded that the statements in the questionnaire have met the validity requirements.

Reliability Test

Table 3. Results of the Reliability Test of the Research Instrument

Variables	Number of Items	Cronbach's Alpha	Information
X1 (Personal Ability)	5	0.909	Reliable
X2 (Perceived Ease)	6	0.926	Reliable
X3 (Perceived Usefulness)	5	0.909	Reliable
X4 (Security Risk)	4	0.832	Reliable
Y (Interest in Using Cloud Accounting)	5	0.835	Reliable

Source: Primary Data Processed 2025

Table 3 shows that the research instruments on personal ability, perceived ease of use, perceived usefulness, and security risks had Cronbach's Alpha values exceeding 0.60. Thus, it can be concluded that the statements in the questionnaire met reliability criteria.

Descriptive Statistical Analysis

Table 4. Descriptive Statistics Results of Research Variables

Variables	Number of Items	Cronbach's Alpha	Information
X1 (Personal Ability)	5	0.909	Reliable
X2 (Perceived Ease)	6	0.926	Reliable
X3 (Perceived Usefulness)	5	0.909	Reliable
X4 (Security Risk)	4	0.832	Reliable
Y (Interest in Using Cloud Accounting)	5	0.835	Reliable

Source: Processed Data 2025

Based on the results of the descriptive statistical test, the conclusions that can be seen in Table 4 are summarized as follows:

1) Personal Ability (X1)

The personal capability variable has a minimum value of 8 and a maximum value of 20. The personal capability variable shows a large average value of 16.47, which means there is a tendency for the average value to approach the maximum value. This means that based on the answers to the statements contained in the questionnaire, this personal capability variable indicates that the majority of respondents have a high level of personal capability in using cloud accounting. The standard deviation value of personal capability is 2,787. This value is lower than the average, which indicates that the distribution of data from respondents' answers to the personal capability statement is even, with the data range between answers not too large.

2) Perceived Ease of Use (X2)

The perceived ease variable has a minimum value of 8 and a maximum value of 24. The perceived ease variable shows a large average value of 19.76, which means there is a tendency for the average value to approach the maximum value. This means that based on the answers to the statements contained in the questionnaire, the perceived ease variable indicates that the majority of respondents have a high level of perceived ease in using cloud accounting. The standard deviation value of personal ability is 3.599. This value is lower than the average, which indicates that the distribution of data from respondents' answers to the perceived ease statement is even, with the data range between answers not too large.

3) Perceived usefulness (X3)

The perceived usefulness variable has a minimum value of 4 and a maximum value of 14. The perceived ease variable shows a large average value of 8.53, which means there is a tendency for the average value to approach the maximum value. This means that based on the answers to the statements contained in the questionnaire, the perceived usefulness variable indicates that the majority of respondents have a high level of perceived usefulness in using cloud accounting. The standard deviation value of personal ability is 1.666. This value is lower than the average, which indicates that the distribution of data from respondents' answers to the perceived usefulness statement is even, with the data range between answers not too large.

4) Security Risk (X4)

The security risk variable has a minimum value of 8 and a maximum value of 20. The perceived ease of use variable shows a large average value of 16.39, which means there is a tendency for the average value to approach the maximum value. This means that based on the answers to the statements contained in the questionnaire, the perceived usefulness variable indicates that the majority of respondents have a low level of security risk in using cloud accounting. The standard deviation value of personal ability is 2.613. This value is lower than the average, which indicates that the distribution of data from respondents' answers to the security risk statement is even, with the data range between answers not too large.

5) Interest in Using Cloud Accounting

The interest in using cloud accounting variable has a minimum value of 8 and a maximum value of 18. The interest in investing shows an average value of 13.69, which means there is a tendency for the average value to approach the maximum value. This means that based on the answers to the statements contained in the questionnaire, the interest in using cloud accounting variable indicates that interest in using cloud accounting among MSMEs tends to be high. The standard deviation value of interest in investing is 1.733. This value is lower than the average value. This indicates that the distribution of data from respondents' answers to each statement regarding interest in using cloud accounting is even, with a data range between answers that is not too large.

Classical Assumption Test Results

Normality Test

Table 5. Normality Test Results

Statistics	Value
N	100
Test Statistics	0.40
Asymp. Sig. (2-tailed)	0.200

Source: Primary Data Processed 2025

Table 5 shows that the probability value of significance or coefficient Asymp. Sig. (2-tailed) is 0.200. These results indicate that the regression equation model is normally distributed because the significant value is more than 0.05. Therefore, the assumption of normality is met.

Multicollinearity Test

Table 6. Multicollinearity Test Results

Variable	Tolerance	VIF
Personal Ability (X1)	0.860	1.162
Perceived Ease of Use (X2)	0.759	1,318
Perceived Usefulness (X3)	0.771	1,296
Security Risk (X4)	0.724	1,381

Source: Primary Data Processed 2025

The results of the multicollinearity test in Table 6 show the tolerance and VIF values for each variable: personal ability, perceived ease of use, perceived usefulness, and security risk. These values indicate that the tolerance value for each independent variable is greater than 0.10, while the VIF value for all independent variables is less than 10. Thus, the regression equation model does not contain multicollinearity. It can be said that there is no high or perfect correlation between the independent variables in the regression model.

Heteroscedasticity Test

Table 7. Heteroscedasticity Test Results

Variable	Sig.
Personal Ability (X1)	0.507
Perceived Ease of Use (X2)	0.864
Perceived Usefulness (X3)	0.144
Security Risk (X4)	0.412

Source: Primary Data Processed 2025

The results of the heteroscedasticity test, as seen in Table 7, show that the significance probability value for the personal ability variable is 0.507, the perceived ease of use variable is 0.864, the perceived usefulness variable is 0.144, and the security risk variable is 0.412. It can be concluded that the regression model in this study is free from heteroscedasticity symptoms. This means there is no similarity in variance between residuals from one observation to another.

Multiple Linear Regression Analysis Results

Table 8. Results of Multiple Linear Regression Analysis Test

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	-0.576	0.959	–	-0.601	0.549
Personal Ability (X1)	0.018	0.027	–	0.666	0.507
Perceived Ease (X2)	0.004	0.022	–	0.172	0.864
Perceived Usefulness (X3)	0.450	0.031	–	1,472	0.144
Security Risk (X4)	0.410	0.049	–	0.823	0.412

Source: Primary Data Processed 2025

In Table 8, the value of the unstandardized coefficient can be seen, which is used to create a multiple linear regression equation so that the regression equation in this study can be formed as follows:

$$Y=\alpha+\beta 1X1+\beta 2X2+\beta 3X3+\varepsilon \quad (1)$$

$$Y= -0.576 + 0.018X1 + 0.004X2 + 0.45 + 0.41 +\varepsilon \quad (2)$$

Information

Y = Interest of MSMEs in using cloud accounting

α = Constant

$\beta 1$-$\beta 4$ = Regression coefficient for each independent variable

$X1$ = Personal Ability

$X2$ = Perceived Ease of Use

X3 = Perceived Usefulness

X4 = Security Risk

ε = Standard error

Based on the results of the linear regression equation above, it can be interpreted as follows:

1) Constant coefficient value(α) has a negative value of -0.576, meaning that if personal ability, perceived ease, perceived usefulness, and security risk are equal to zero, then the interest of MSMEs in using cloud accounting will decrease by 0.576.

2) Personal ability regression coefficient ($\beta 1$) has a positive value of 0.018, meaning that if personal capabilities increase, then the interest of MSMEs in using cloud accounting will also increase by 0.018, assuming the independent variable is constant.

3) Regression coefficient of perceived ease ($\beta 2$) has a positive value of 0.004, meaning that if the perception of ease increases, then the interest of MSMEs in using cloud accounting will also increase by 0.004, assuming other independent variables are constant.

4) The regression coefficient of perceived usefulness ($\beta 3$) has a positive value of 0.45, meaning that if the perception of ease increases, the interest of MSMEs in using cloud accounting will also increase by 0.45, assuming that other independent variables are constant.

5) Security risk regression coefficient ($\beta 4$) has a positive value of 0.41, meaning that if security risk considerations increase, the interest of MSMEs in using cloud accounting will decrease by 0.41, assuming other independent variables remain constant.

Model Feasibility Test Results (F Test)

Table 9. Results of Model Feasibility Test (F Test)

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Model	*Sum of Square*	df	*Mean Square*	F	*Sig,*
Regression	171.745	4	42.936	32.464	$0{,}000^{b}$
Residual	125.645	95	1.323		
Total	297.390	99			

Source: Primary Data Processed 2025

Based on the results listed in Table 9, it can be seen that the value of the F count is 32,464 with a significance level of 0.000 where the significance level is less than 0.05. This means that the regression model is suitable for use in this study.

Results of the Coefficient of Determination (R2) Test

Table 10. Results of the Determination Coefficient (R2) Test

Model	R	*R Square*	*Adjusted R Square*	*Std, Error of the Estimate*
1	$0{,}760^{a}$	0,578	0,56	1.150

Source: Primary Data Processed 2025

Based on the results shown in Table 10, the coefficient of determination is 0.56. This indicates that 56% of the variation in the dependent variable—MSMEs' interest in using cloud accounting—is influenced by personal ability, perceived ease of use, perceived usefulness, and security risk. The remaining 44% is affected by other factors outside the research model

Hypothesis Testing (t-test)

1. The Effect of Personal Ability on MSMEs' Interest in Using Cloud Accounting (H1)

The first hypothesis states that personal ability has a positive effect on MSMEs' interest in using cloud accounting. The variable shows a positive regression coefficient of 0.004 with a significance value of 0.549. Since the significance level is greater than 0.05, H_0 is rejected and H_1 is accepted. Thus, personal ability positively and significantly influences MSMEs' interest in using cloud accounting.

2. The Effect of Perceived Ease of Use on MSMEs' Interest in Using Cloud Accounting (H2)

The second hypothesis states that perceived ease of use positively influences MSMEs' interest in using cloud accounting. The analysis shows a positive regression coefficient of 0.018 and a significance value of 0.507. As the significance is greater than 0.05, H_0 is rejected and H_2 is accepted. Hence, perceived ease of use has a positive and significant effect on MSMEs' interest in adopting cloud accounting.

3. The Effect of Perceived Usefulness on MSMEs' Interest in Using Cloud Accounting (H3)

The third hypothesis proposes that perceived usefulness positively influences interest in using cloud accounting. The results show a regression coefficient of 0.45 with a significance value of 0.144. Since the significance is above 0.05, H_0 is rejected and H_3 is accepted. It can be concluded that perceived usefulness positively and significantly affects MSMEs' interest in using cloud accounting.

4. The Effect of Security Risk on MSMEs' Interest in Using Cloud Accounting (H4)

The fourth hypothesis suggests that security risk negatively affects interest in using cloud accounting. The security risk variable has a positive coefficient of 0.41 with a significance value of 0.412. Since the significance value exceeds 0.05, H_0 is rejected and H_4 is accepted. Therefore, security risk has a negative effect on MSMEs' interest in using cloud accounting.

Discussion

Effect of Personal Ability on MSMEs' Interest in Using Cloud Accounting

The results indicate that personal ability has a positive and significant impact on MSMEs' interest in using cloud accounting, supporting H1. This suggests that the higher the level of personal ability, the greater the interest in adopting cloud-based accounting systems. This aligns with the studies conducted by Pratiwi (2024) and Pratiwi et al. (2020), which emphasize the role of individual competence and willingness in influencing technology adoption.

Effect of Perceived Ease of Use on MSMEs' Interest in Using Cloud Accounting

The findings support H2, demonstrating that perceived ease of use has a positive and significant effect on interest in cloud accounting adoption. This is based on MSMEs' perception of user interface (UI)—referring to the clarity and simplicity of the system design—and user experience (UX), which encompasses the overall usability during interaction with the system. The easier the system is to use and understand, the higher the likelihood that MSMEs will adopt cloud accounting as part of their operational processes.

Effect of Perceived Usefulness on MSMEs' Interest in Using Cloud Accounting

The results also confirm H3, showing that perceived usefulness positively and significantly affects MSMEs' interest in using cloud accounting. The compatibility of the system with business operations enhances perceived benefits, especially in supporting financial recording and operational efficiency. Perceived usefulness serves as a major consideration in the decision-making process when adopting new technologies (Winda & Dafit, 2021).

Effect of Security Risk on MSMEs' Interest in Using Cloud Accounting

The study supports H4, indicating that security risk has a negative impact on MSMEs' interest in adopting cloud accounting systems. Increased concerns over data breaches, system vulnerabilities, and potential financial losses reduce MSMEs' willingness to use cloud-based platforms. Such risks create uncertainty and hesitation, which significantly influence technology adoption decisions.

4. CONCLUSION

a Personal ability positively influences MSMEs' interest in using cloud accounting. The higher the level of personal ability, the stronger the interest in adoption.

b Perceived ease of use positively affects MSMEs' interest in using cloud accounting. The easier the system is to use, the more likely MSMEs are to adopt it.

c Perceived usefulness has a positive impact on MSMEs' interest in using cloud accounting. Increased usefulness leads to stronger adoption intentions.
d Security risk negatively affects MSMEs' interest in using cloud accounting. Higher perceived security risks reduce the likelihood of
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