

Analysis of the Readiness of Purbalingga Regency SMEs in Adopting Cloud Based Accounting

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Abstract

The aim of this research is to analyze the influence of top management support on perceived usefulness, analyze the influence of top management support on perceived ease of use, analyze the influence of technological capabilities on perceived usefulness, analyze the influence of technological capabilities on perceived ease of use, analyze the influence of ecosystem capabilities on perceived usefulness, analyzing the influence of ecosystem capabilities on perceived ease of use, analyzing the influence of perceived usefulness on intention to use cloud based accounting, analyzing the influence of perceived ease of use on intention to use cloud based accounting, analyzing the influence of intention to use cloud based accounting cloud based accounting adoption. The type of this research is quantitative, data was collected using a survey method involving respondents from SMEs in the Purbalingga Regency area. The population in this research is SMEs in the Purbalingga Regency area to dig deeper into the factors that influence the adoption of cloud based accounting in SMEs. The number of SMEs in Purbalingga Regency is 98,967, using the Slovin formula the sample size is 100. Partial Least Square (PLS) model analysis was used in this research. The results of this research are that top management support has no significant effect on perceived usefulness, top management support has no significant effect on perceived ease of use, support of technological capabilities has no significant effect on perceived usefulness, support of technological capabilities has a significant effect on perceived ease of use, support of ecosystem capabilities significant effect on perceived usefulness, ecosystem capability support has a significant effect on perceived ease of use, perceived usefulness has no significant effect on intention to use cloud based accounting, perceived ease of use has a significant effect on intention to use cloud based accounting, and intention to use cloud based accounting has a significant effect on cloud based accounting.

Key words: TAM, TOE, Cloud Based Accounting, MSMEs.

INTRODUCTION

This push for digital transformation also fosters new business enthusiasm. The enormous power of this digital era is not only dominated by giant companies, but has also touched every individual as evidenced by the high use of the internet on mobile devices (Setiawan et al., 2020). The magnitude of the current technological era is not only innovation but has reached the "disrupt" stage (Kasali, 2017). This era of disruption has the potential to replace the old with something new and more efficient, creating solutions that are more beneficial to society as a whole. Therefore, adaptation and innovation are the keys for companies and individuals to remain relevant and thrive in the ever-changing digital era.

With the rapid development of digital transformation, the Indonesian government is responding as a form of accelerating economic recovery after the COVID-19 pandemic. The Indonesian government's efforts to support the Industrial Revolution 4.0, along with the urgent push from business transformation due to the pandemic, have been key factors in this acceleration. According to data from the CISCO APAC SMB Digital Maturity Index, Indonesia is still ranked in the bottom two in terms of its readiness to face digital transformation among 14 other Asia Pacific countries. The index identifies four levels of technological maturity, starting from Digital Indifferent to Digital Native, where Indonesia is generally still at the Digital Indifferent stage. Singapore, on the other hand, has surpassed Japan and is at the Digital Observer to Digital Challenger stage (Cisco, 2020).

In the world of accounting, one of the important breakthroughs related to technology is the adoption of Cloud Based Accounting (CBA). This technology not only brings a paradigm shift in data storage and processing, but also has a significant impact on operational efficiency in the accounting process. Using Cloud Based Accounting is considered profitable and has many advantages not only for large companies, but also for SME business people. One of the benefits offered is the availability of financial reports and real time visibility in all branches as long as the device is connected to the internet and can also be integrated with other systems (Christauskas & Miseviciene, 2012). Cloud Based Accounting is an innovative solution for small and medium scale businesses because it can save funds for accounting software development. Using Cloud Based Accounting can reduce costs and have a significant impact on company performance (Wisdom, 2022).

Indonesia has great potential in utilizing cloud technology to support business and economic activities (Anggraini, 2022). However, until now there are still several obstacles in adopting this technology in Indonesia, especially among small and medium enterprises

(SMEs). One of the obstacles faced is the low level of understanding and adoption of cloud technology among SMEs in Indonesia (Anggraini, 2022; Valerina, 2022).

As the backbone of the country's economy, MSMEs have an important role in national economic development. Therefore, support from the government is very necessary to help MSMEs face financial management challenges and adopt Cloud Based Accounting. In this case, the government has provided support that is simpler and easier for MSMEs to understand (Limanseto, 2022). However, there are still many SMEs who have not implemented good financial management. One of the causes is a lack of understanding of good financial reports, so that only 18.3% of MSMEs get bank loans (Limanseto, 2022). Digital transformation is needed so that SMEs can meet the requirements of funding providers.

Previous studies show that the adoption of new technology, including cloud-based accounting technology, is strongly influenced by the perceived ease of use (PEOU) and perceived usefulness (Perceived Usefulness - PU) of the technology. The Technology Acceptance Model (TAM), introduced by Davis (1989) and later developed into TAM 3 by Venkatesh and Bala (2008), provides a comprehensive framework for understanding the factors that influence technology acceptance among users. TAM 3 introduces additional variables such as user experience, facilitating conditions, and social influences that can influence users' perceptions and intentions in adopting technology.

Various previous studies have also used the Technology Acceptance Model (TAM) to examine factors that influence cloud technology adoption, such as risk perception (Ferri et al., 2020), security and trust (Wu, 2011), as well as organizational readiness and commitment. management (Gangwar et al., 2015), there is still a gap in the literature that explores in depth how perceived ease of use (PEOU) and perceived usefulness (PU) in the context of MSMEs in Central Java Province influence the intention and behavior of using cloud-based accounting, especially with the TAM 3 approach is more comprehensive in taking into account additional variables such as user experience and facilitation conditions (Venkatesh & Bala, 2008).

In the context of MSMEs in Central Java, there is a need to evaluate how PEOU and PU influence the intention to use (Behavioral Intention) and actual use (Use Behavior) of cloud-based accounting. Factors such as user experience with previous technologies, support from third parties, and competitive pressures can also play an important role in this adoption process. For example, research by Venkatesh et al. (2012) show that experience and external support have a significant impact on PEOU and PU, which in turn influence BI and UB.

In examining the factors that influence the adoption of cloud based accounting in SMEs, this research combines the Workforce Technology Organization Environment (TOE)

and the Technology Acceptance Model (TAM). TOE and TAM have been widely used in research to see the adoption of a technology at the organizational and individual levels. By using perceived usefulness and ease of use, TAM can explain around 40% of system use and was developed by understanding the behavioral aspects of accepting new technology (Salahshour Rad et al., 2018). TOE tends to have constructs that are often considered general and can explain technology adoption at the organizational level, so TOE needs to be strengthened by integrating it into a model with appropriate constructs (Wang et al., 2010).

By combining these two theories, researchers used several factors from both theories. In TOE, there are several factors used, including top management support, technological capabilities and ecosystem capabilities. Top management support is important to create a favorable climate for introducing new technology (Premkumar & Roberts, 1999). Technological capability is a company's capacity to use, manage and integrate technology effectively in its operations and procedures and provide IT service management to meet the requirements of all functions (MacLean & Titah, 2023). This is important because by utilizing technology, SMEs can have a greater competitive advantage and enable them to continue to innovate. Apart from that, ecosystem capabilities are also considered important because they can provide access to various resources such as software, technological infrastructure, business connections and technical support. The ecosystem can provide digital insights to improve strategy and ultimately provide good benefits for the business (Vincenzo & Jayadi, 2023).

In TAM, technology adoption is influenced by two main factors, namely perceived usefulness and perceived ease of use (Wicaksono, 2022). Perceived usefulness refers to the extent to which individuals believe that technology will improve their job performance, while Perceived ease of use refers to the extent to which individuals believe that using certain technology will be easier (Costa Melo et al., 2023). Literature shows that TAM can reveal the variables that influence the decision to use new technology. This research uses TAM because it is suitable for predicting technology acceptance factors among SME business actors so that it can explain the minimal adoption of cloud based accounting technology.

The aim of this research is to analyze the influence of top management support on perceived usefulness, analyze the influence of top management support on perceived ease of use, analyze the influence of technological capabilities on perceived usefulness, analyze the influence of technological capabilities on perceived ease of use, analyze the influence of ecosystem capabilities on perceived usefulness, analyzing the influence of ecosystem capabilities on perceived ease of use, analyzing the influence of perceived usefulness on intention to use cloud based accounting, analyzing the influence of perceived ease of use on

intention to use cloud based accounting, analyzing the influence of intention to use cloud based accounting cloud based accounting adoption.

LITERATURE ANALYSIS AND METHODOLOGY

The Theory of Planned Behavior

The grand theory used in this research is the Theory of Planned Behavior (TPB). The Theory of Planned Behavior was originally put forward by Icek Ajzen at the end of 1991 which was the result of the development of the Theory of Reasoned Action in 1980. The Theory of Planned Behavior states that a person's behavior can be predicted based on the individual's intention to carry out a behavior which is influenced by three variables, namely attitude. (attitude), subjective norm (subjective norm), and perceived behavioral control (behavior control) (Ajzen, 1991)

The Theory of Planned Behavior (TPB) has been further developed by researchers in the last few decades. TPB is related to the Technology Acceptance Model (TAM), the perceived usefulness and perceived ease of use factors in TAM are closely related to attitude in TPB. Social influence factors in TAM are closely related to subjective norms in TPB, while perceived behavioral control in TPB is also related to facilitating conditions in TAM

Cloud Based Accounting

Cloud accounting is an accounting system that is carried out online, using cloud computing technology which allows users to access accounting data and applications from various devices with an internet connection. In this system, all financial and transaction data is stored on a cloud server, so that it can be accessed anytime and anywhere by users with the given access permission. Cloud accounting also provides features that simplify accounting processes such as creating financial reports, inventory management, sending invoices and payments. By using cloud accounting, users can save time and costs in the accounting process and obtain real-time financial information (Khanom, 2017).

By using cloudbased accounting, companies can avoid local data storage limitations, increase data security, facilitate better team collaboration, and speed up accounting processes. The implementation of cloudbased accounting can also increase operational efficiency, reduce IT infrastructure costs, and increase the accessibility of financial information. This is a step towards digitizing accounting which can provide great benefits in improving accounting effectiveness, decision making and overall performance (Hung et al., 2023).

TAM Framework

TAM is an abbreviation for "Technology Acceptance Model" or technology acceptance model in Indonesian. This model describes the factors that influence technology acceptance by users. TAM is a theoretical framework used to understand and explain the reasons why users accept or reject a technology. This framework has four important factors that influence technology acceptance, namely Perceived Ease of Use, Perceived Usefulness, Attitude Toward Use, and Perceived Behavioral Control. Apart from that, in TAM there is also a Subjective Norm factor which refers to the influence of other people on technology acceptance (Jun et al., 2021; Permana et al., 2021; Rahimi et al., 2018).

This model is based on behavioral theory which states that individuals' beliefs will influence their behavior. TAM assumes that technology acceptance is determined by the user's attitude towards the technology, and the perception of usefulness and user convenience plays a role as the main factors in forming this attitude. Therefore, TAM has been widely used in the study of user acceptance of technology, including in business and organizational contexts.

TOE Framework

TOE (Technological, Organizational, and Environmental) shows that innovation supports developments in the fields of technology, organization, and environment. However, the TOE framework often has an unclear structure and is considered too general, as stated by Lee et al. and Sila (Lee & Xia, 2006; Sila, 2013). Therefore, the TOE framework needs to be strengthened by incorporating models that have a more explicit and detailed structure. This research uses important organizational factors to explain the implementation of new technology adoption. These factors include the tangible and intangible resources required by the organization, such as Top Management Support, Technological Capabilities and Ecosystem Capabilities. Support from top management and organizational competence are also considered important factors. Thong (Thong, 1999) states that support from top management is one of the main indicators of success in implementing system innovation.

Additional research, such as that conducted by Oliveira and Martins (Oliveira & Martins, 2010), shows that technological, organizational, and environmental factors influence each other in the adoption of technology in organizations, highlighting the importance of considering the external environmental context, such as competitive pressures and government regulations, in technology adoption. To strengthen the TOE framework, it is necessary to integrate other models that have a clearer structure. By combining these various models, the TOE framework can be strengthened and better able to explain various important aspects of technology adoption and implementation in

organizations. This will help organizations plan and manage technological innovation more effectively, ultimately improving overall organizational performance.

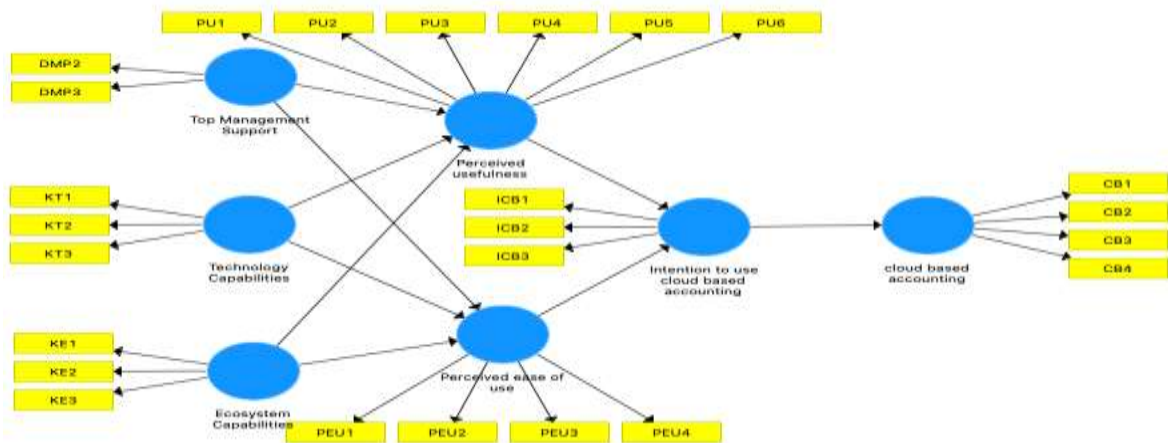


Figure 1. Frimework

METHOD

The type of this research is quantitative, data was collected using a survey method involving respondents from SMEs in the Purbalingga Regency area. The population in this research is SMEs in the Purbalingga Regency area to dig deeper into the factors that influence the adoption of cloud based accounting in SMEs. The number of SMEs in Purbalingga Regency is 98,967, using the Slovin formula the sample size is 100. Partial Least Square (PLS) model analysis was used in this research. Research data is looked at using descriptive statistics to find out things like the age, gender and education level of the person answering the questions. Questionnaire with a Likert scale and five possible answers. Validity test with loading factor and Average variance Extracted (AVE) > 0.5 as a measure of success. Composite reliability parameters > 0.6 are used to measure how well the reliability test works (Ghozali, 2015). The PLS SEM method was used to test this idea. Inner models, R-Square values, and path coefficients are used to test the relationship between latent variables. Testing continues with a statistical bootstrap test. After the data is processed, results will appear to answer all research questions.

Tabel 1. Indikator Variabel

Variable	Indicator
Top Management Support	1. Praise 2. Supervision 3. Facilities

Technology Capabilities	1. Praise 2. Supervision 3. Facilities
Ecosystem Capabilities	1. Diversity 2. Productivity 3. Quality
Perceived Usefulness	1. Increased Productivity 2. Work effectiveness 3. Ease of carrying out tasks 4. Time savings 5. Increased control 6. Added value
Perceived Ease of Use	1. Ease of Learning 2. Ease of Operation 3. Openness to mistakes 4. Consistency and Reliability
Intention to Use Cloud Based Accounting	1. Perceived benefits 2. Compatibility 3. User Ease
Cloud Based Accounting	1. Accessibility and mobility 2. Data Security 3. Cost Efficiency 4. Scalability and Flexibility

RESEARCH AND RESULTS

Model Validity Test

Indicator measurement (Outer Model) is carried out by looking at convergent validity, construct reliability, average variance extracted-AVE (discriminant validity requirements), discriminant validity (discriminant validity), cross loading and unidimensionality of the model.

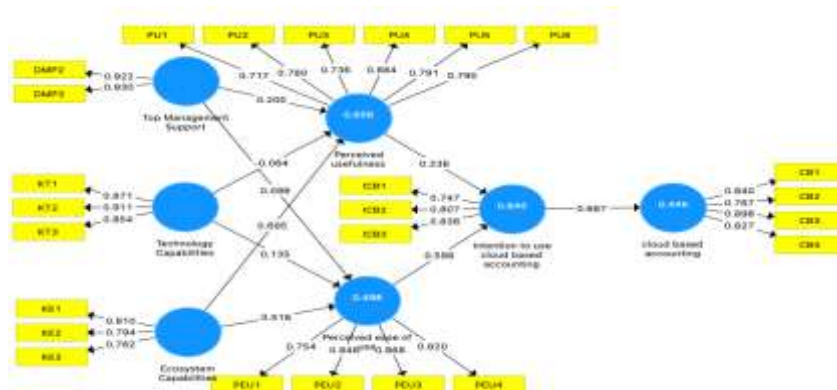


Figure 2. Loading Factor

The validity test with the PLS approach was carried out by analyzing the criteria of several indicators as follows:

Convergent validity

Convergent validity aims to measure the validity of indicators as a measure of variables that can be seen from the outer loading of each variable indicator. The results of the PLS initial stage model test obtained convergent *validity results*.

Table 2. Loading Variable Factors Support Top Management

No	Item	Result	Information
1	DMP2	0,922	Valid
2	DMP3	0,930	Valid

Source: Data processed, 2024

From the table above, it can be seen that all indicators in the Peak Management Dukungan variable are more than 0.07 which means that it meets the criteria.

Then *the convergent validity* for the technological capability variable is as shown in Table 3.

Table 3. Loading Variable Factors of Technology Capability

No	Item	Result	Information
1	KT1	0,871	Valid
2	KT2	0,911	Valid
3	KT3	0,854	Valid

Source: Data processed, 2024

From the table above, it can be seen that all indicators in the variable of technological capability are more than 0.07 which means that it meets the criteria. Then the *convergent validity* for the ecosystem capability variable is as shown in Table 4.

Table 4. Loading Variable Factors of Ecosystem Capability

No	Item	Result	Information
1	KE1	0,810	Valid
2	KE2	0,794	Valid
3	KE3	0,762	Valid

Source: Data processed, 2024

From the table above, it can be seen that all indicators in the ecosystem capability variable are more than 0.07 which means that it meets the criteria. Then the *convergent validity* for the Perceived usefulness variable is as shown in Table 5.

Table 5. Loading Variable Factor Perceived usefulness

No	Item	Result	Information
1	PU1	0,717	Valid
2	PU2	0,780	Valid
3	PU3	0,736	Valid
4	PU4	0,884	Valid
5	PU5	0,791	Valid
6	PU6	0,790	Valid

Source: Data processed, 2024

From the table above, it can be seen that all indicators in the Perceived usefulness variable are more than 0.07 which means that they meet the criteria. Then the *convergent validity* for the Perceived ease of use variable is as shown in Table 6.

Tabel 6. Loading Faktor Variabel Perceived ease of use

No	Item	Result	Information
1	PEU1	0,754	Valid
2	PEU2	0,848	Valid
3	PEU3	0,868	Valid
4	PEU4	0,820	Valid

From the table above, it can be seen that all indicators in the Perceived ease of use variable are more than 0.07 which means that it meets the criteria. Then *the convergent validity* for the Intention to use cloud based accounting variable is as shown in Table 7.

Tabel 7. Loading Factor Variable Intention to use cloud based accounting

No	Item	Result	Information
1	ICB1	0,747	Valid
2	ICB2	0,807	Valid
3	ICB3	0,836	Valid

Source: Data processed, 2024

From the table above, it can be seen that all indicators in the Intention to use cloud based accounting variable are more than 0.07 which means that it meets the criteria. Then *the convergent validity* for the cloud-based accounting variable is as shown in Table 8.

Tabel 8. Loading Factor Variable cloud based accounting

No	Item	Result	Information
1	CB1	0,840	Valid
2	CB2	0,767	Valid
3	CB3	0,898	Valid
4	CB4	0,827	Valid

Source: Data processed, 2024

From the table above, it can be seen that all indicators in the cloud-based accounting variable are more than 0.07 which means that they meet the criteria.

Reliability Test

The *construct reliability analysis* aims to measure the reliability of the latent variable construct. The value considered reliable must be greater than 0.70. The construct *reliability* value in this study uses cronbach alpha. The results of *the construct reliability* analysis show the reliability value of the latent variable construct as shown in the table below:

Tabel 9. Realibility

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
DMP	0,833	0,835	0,923	0,857
KT	0,714	0,725	0,839	0,636

KE	0,698	0,699	0,832	0,623
PU	0,853	0,860	0,911	0,773
PEU	0,841	0,844	0,894	0,678
ICB	0,874	0,880	0,905	0,616
CB	0,855	0,866	0,901	0,696

Source: Data processed, 2024

The test results showed that all variable constructs had a value of Cronbach's Alpha > 0.70. Thus, it can be said that all the constructs in this research variable are reliable. To ensure that the model test on all constructs is no longer problematic in measurement, a model unidimensionality test is performed. The unidimensionality test uses composite reliability indicators and Cronbach alpha with a cut-value of 0.7. Based on the test results, it shows that all constructs have met the requirements of unidimensionality. This is shown by all composite reliability values > 0.7. Thus, all variable constructs are declared reliable.

Determination Test

The inner model test is to evaluate the relationship between latent constructs in this study. The criteria for evaluating the structural model or testing the model/inner model are evaluated with *the R-square* value (R²), the relevance of the prediction or *Q square* (Q²), and the fit model. The inner model test with *an R-square* value (R²) is a *goodness-fit-model test*. The coefficient of determination (R²) is a way to assess how much endogenous construct can be explained by exogenous constructs. The value of the determination coefficient (R²) is expected to be between 0 and 1. The R² values with 0.70, 0.50, and 0.25 indicate the categories of strong, moderate, and weak models. The results of the model test or inner model are obtained with an R² value as shown in the table below:

Tabel 10. R Square

	R Square	R Square Adjusted
Intention to use cloud based accounting	0,640	0,632
Perceived ease of use	0,498	0,482

Perceived usefulness	0,656	0,645
cloud based accounting	0,445	0,439

Source: Data processed, 2024

The data in the table above shows that the influence of the variables Intention to use cloud based accounting, Perceived usefulness, Perceived usefulness and cloud based accounting is quite strong. This is shown by the value of *R Square* and *Adjusted R Square* > 0.40.

Hipotesis Test

In PLS, testing each relationship is carried out using simulations with *bootstrapping* methods on samples. This test aims to minimize the problem of abnormal research data. The test results with *the bootstrapping* method from SEM PLS analysis are as follows.

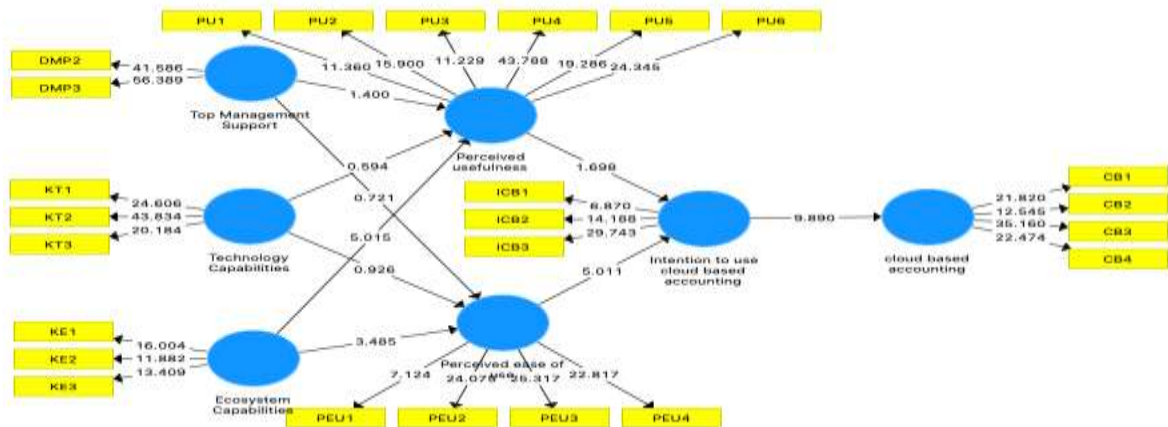


Figure 3. Structure of Equation Modeling

Table 11. Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Top Management Support -> Perceived usefulness	0,200	0,200	0,147	1,355	0,176

Top Management Support -> Perceived ease of use	0,099	0,093	0,144	0,692	0,489
Technology Capabilities -> Perceived usefulness	-0,064	-0,055	0,111	0,577	0,564
Technology Capabilities -> Perceived ease of use	0,135	0,153	0,147	0,917	0,360
Ecosystem Capabilities -> Perceived usefulness	0,695	0,691	0,146	4,755	0,000
Ecosystem Capabilities -> Perceived ease of use	0,518	0,515	0,150	3,451	0,001
Perceived usefulness -> Intention to use cloud based accounting	0,236	0,250	0,126	1,883	0,060
Perceived ease of use -> Intention to use cloud based accounting	0,598	0,588	0,109	5,513	0,000
Intention to use cloud based accounting -> cloud based accounting	0,667	0,683	0,062	10,708	0,000

Source: Data processed, 2024

DISCUSSION

Top Management Support has a significant effect on Perceived usefulness.

From the results of the hypothesis above, it can be seen that the calculated P Values is 0.176 which is greater than the alpha value of 0.05, which means that Top Management support does not have a significant effect on Perceived usefulness. The research results show that top management support does not have a significant effect on perceived usefulness in SMEs in Purbalingga Regency. Top management support, which includes involvement, commitment, and resources provided by upper management, is expected to increase employee perceptions of the usefulness of new technology or systems. However, these findings indicate that other factors may be more dominant in influencing perceived usefulness among SME employees in Purbalingga. One possibility is that employees are more influenced by operational or day-to-day factors, such as the training they receive, the ease of use of the technology, or the direct relevance of the technology to their daily tasks.

Additionally, these results may reflect that although top management support is important, employees' perceptions of technology usefulness are more influenced by their direct experiences and interactions with the technology. For example, employees who have experienced direct benefits from using technology in their work may be more likely to find

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the technology useful, regardless of the support they receive from top management. These findings highlight the importance of a more holistic approach in technology implementation, where attention is not only focused on support from top management, but also on other factors that can influence perceived usefulness, such as adequate training, user-friendly interface design, and the relevance of technology to the daily operational needs of employees.

Top Management Support has a significant effect on Perceived ease of use.

From the results of the hypothesis above, it can be seen that the calculated P Values is 0.489 which is greater than the alpha value of 0.05, which means that Top Management support does not have a significant effect on Perceived ease of use. The research results show that top management support does not have a significant effect on perceived ease of use in SMEs in Purbalingga Regency. Top management support usually includes providing resources, training, and motivation to employees to use new technology. However, these findings indicate that these factors do not directly increase employees' perceptions of ease of use of technology. There may be other factors that are more influential in shaping these perceptions, such as the design of the technology interface, previous experience with similar technology, or the employee's level of digital literacy.

These findings suggest that to increase perceived ease of use, SMEs in Purbalingga Regency need to focus on other aspects besides top management support. For example, the technology used must be designed with a user-friendly and intuitive interface, and accompanied by appropriate training that places more emphasis on hands-on practice and daily use. Additionally, strengthening employees' digital literacy and providing them with sufficient practical experience with the technology could be key to increasing perceived ease of use. Thus, a more comprehensive approach that relies not only on top management support, but also on other factors that more directly influence employee interactions with technology, is necessary to maximize technology adoption and utilization in SMEs.

Technological capabilities have a significant effect on perceived usefulness

From the results of the hypothesis above, it can be seen that the calculated P value is 0.360, which is greater than the alpha value of 0.05, which means that technological capability support does not have a significant effect on perceived usefulness. The results of the research show that technological capabilities do not have a significant effect on perceived usefulness in SMEs in Purbalingga Regency. Technological capabilities here refer to the sophistication and functionality of the technology adopted by SMEs, which should increase operational efficiency and effectiveness. However, these findings indicate that technological sophistication itself is not enough to increase employees' perceptions of its usefulness. Other

factors such as the relevance of technology to specific employee needs, as well as how the technology is applied and integrated into daily work processes, may have a greater role in shaping perceived usefulness.

These findings also highlight the importance of a more holistic approach to technology implementation in SMEs. While having advanced technology is a good first step, employees need to see the immediate and relevant benefits of that technology in their daily work. This can be achieved through adequate training, ongoing support and adapting technology to meet the specific operational needs of SMEs. Thus, the focus is not only on the capabilities of the technology itself, but also on how the technology can be optimized to truly increase productivity and work efficiency. This approach will help increase perceived usefulness among employees, which in turn can encourage wider adoption and use of technology in SMEs.

Technological capabilities have a significant effect on perceived ease of use.

From the results of the hypothesis above, it can be seen that the calculated P value is 0.000, which is smaller than the alpha value of 0.05, which means that technological capability support has a significant effect on perceived ease of use. The results of the research show that technological capabilities have a significant effect on perceived ease of use in SMEs in Purbalingga Regency. Technological capabilities include the sophistication, reliability and ease of use of the technological systems or devices used by SMEs. These findings show that when the technology adopted by SMEs has intuitive and user-friendly features, employees tend to find it easier to use it in their daily work. Sophisticated technology supported by a simple interface and clear functionality makes employees adapt more quickly and feel comfortable in using the technology, thereby increasing perceived ease of use.

This research emphasizes the importance of SMEs in Purbalingga Regency to choose and adopt technology that is not only sophisticated but also easy to use. Technology with an intuitive design and good user support will reduce barriers for employees in mastering and utilizing the technology. In addition, effective training and ongoing technical support can also improve employees' ability to use technology more efficiently. Thus, focusing on improving technological capabilities that are easy to operate will help SMEs increase operational efficiency and productivity, because employees can use the technology more effectively and without significant difficulties.

Ecosystem capabilities have a significant effect on perceived usefulness

From the results of the hypothesis above, it can be seen that the calculated P value is 0.000, which is smaller than the alpha value of 0.05, which means that ecosystem capability

support has a significant effect on perceived usefulness. The results of the research show that ecosystem capabilities have a significant effect on perceived usefulness of SMEs in Purbalingga Regency. These ecosystem capabilities include the quality of support from various stakeholders, including suppliers, customers, financial institutions, and governments, as well as supporting infrastructure such as internet connectivity and access to relevant technologies. These findings show that when the ecosystem that supports SMEs functions well, SMEs are more likely to experience direct benefits from the technology they use. For example, strong support from suppliers can ensure a smooth supply chain, while easy access to financial services can help in better financial management. This overall increases the perceived usefulness of the technology adopted by SMEs.

This research emphasizes the importance of strengthening the supporting ecosystem for SMEs in Purbalingga Regency to maximize the benefits of technology. Governments and other stakeholders need to work together to provide adequate infrastructure, relevant training, and policies that support innovation and technology adoption. With a supportive ecosystem, SMBs can more easily integrate technology into their operations, see real benefits in efficiency and productivity, and feel more confident in investing their resources into new technology. Strengthening this ecosystem not only increases perceived usefulness but also encourages long-term sustainability and growth for SMEs in the region.

Ecosystem capabilities have a significant effect on perceived ease of use

From the results of the hypothesis above, it can be seen that the calculated P value is 0.001, which is smaller than the alpha value of 0.05, which means that ecosystem support capabilities have a significant effect on perceived ease of use. The results of the research show that ecosystem capabilities have a significant effect on perceived ease of use in SMEs in Purbalingga Regency. These ecosystem capabilities cover various aspects of support provided by the business environment, including the quality and availability of technology infrastructure, training and education, as well as support from stakeholders such as suppliers, customers and governments. These findings indicate that when the ecosystem supporting SMEs functions well, employees tend to feel that the technology used is easier to understand and operate. For example, adequate training and technical support from the government or technology providers can help employees overcome barriers to using new technology, increase their self-confidence, and make the technology easier to use in daily activities.

This research emphasizes the importance of strengthening the supporting ecosystem for SMEs in Purbalingga Regency to increase ease of use of technology. When technological infrastructure, such as internet connectivity and adequate hardware, is consistently available, employees will find it easier to access and use technology. In addition, ongoing training

programs and technical support from stakeholders will help employees understand and operate technology more efficiently. Ongoing support from the business ecosystem also ensures that employees not only learn to use technology but also overcome challenges that arise in its use. Thus, strengthening the ecosystem not only increases perceived ease of use but also helps SMEs in Purbalingga make maximum use of technology to increase their productivity and operational efficiency.

Perceived usefulness has a significant effect on Intention to use cloud based accounting

From the results of the hypothesis above, it can be seen that the calculated P Values is 0.060 which is greater than the alpha value of 0.05, which means that Perceived usefulness has no significant effect on Intention to use cloud based accounting. The research results show that perceived usefulness does not have a significant effect on intention to use cloud-based accounting in SMEs in Purbalingga Regency. Perceived usefulness usually refers to the extent to which a person believes that using a system will improve his or her job performance. However, these findings suggest that although SMEs in Purbalingga may recognize the potential benefits of cloud-based accounting, such as operational efficiency, cost savings, and better data accessibility, this does not directly motivate them to adopt the technology. Other factors may be more influential in influencing their decision to use cloud-based accounting, such as concerns about data security, lack of knowledge or trust in the technology, or perceived high implementation costs.

This research highlights the need for a more comprehensive approach in encouraging the adoption of cloud-based accounting technology among SMEs in Purbalingga Regency. While the benefits of technology are recognized, other strategies such as increasing digital literacy, ensuring data security, and providing more affordable solutions must be strengthened. In addition, more intensive education and outreach efforts regarding the long-term benefits and successful case studies of implementing cloud-based accounting can help overcome the psychological and practical barriers faced by SMEs. Thus, although perceived usefulness is an important factor, this research shows that other factors related to trust, security and cost also need attention to increase intention to use cloud-based accounting technology among SMEs.

Perceived ease of use has a significant effect on Intention to use cloud based accounting

From the results of the hypothesis above, it can be seen that the calculated P Values are 0.000, which is smaller than the alpha value of 0.05, which means that Perceived ease of

use has a significant effect on Intention to use cloud based accounting. The research results show that perceived ease of use has a significant effect on intention to use cloud-based accounting in SMEs in Purbalingga Regency. Perceived ease of use refers to the extent to which a person believes that using a technology or system will be free from effort and difficulty. These findings suggest that when SMEs feel that cloud-based accounting is easy to learn and use, they are more likely to have the intention to adopt the technology. Factors such as an intuitive interface, ease of data access, and adequate technical support are important aspects that influence perceived ease of use and in turn increase intention to use among SMEs.

This research highlights the importance of developing and providing user-friendly cloud-based accounting technology to encourage adoption in SMEs in Purbalingga Regency. Technology providers should focus on simple and intuitive interface design, and provide adequate guidance and training for new users. In addition, responsive technical support and easily accessible learning resources will help overcome barriers to use and increase user confidence in operating the system. By ensuring that the technology is easy to use, SMEs will be more likely to see the practical benefits of cloud-based accounting and be more motivated to adopt and utilize this technology in their daily business operations.

Intention to use cloud based accounting has a significant effect on cloud based accounting

From the results of the hypothesis above, it can be seen that the calculated P Values are 0.000, which is smaller than the alpha value of 0.05, which means that Intention to use cloud based accounting has a significant effect on cloud based accounting. The research results show that intention to use cloud-based accounting has a significant effect on the actual use of cloud-based accounting in SMEs in Purbalingga Regency. Intention to use reflects the user's intention and mental readiness to adopt a particular technology. These findings indicate that when SMEs have a strong intention to use cloud-based accounting, this directly influences the implementation and actual use of this technology in their business activities. This intention is often influenced by beliefs in the benefits of the technology, its ease of use, and perceptions of the support and resources available to assist in technology adoption.

This research highlights the importance of understanding and strengthening the factors that shape intention to use to increase the adoption of cloud-based accounting among SMEs. Steps such as educational campaigns regarding the benefits of cloud-based accounting, practical demonstrations of its use, as well as providing adequate training and technical support can help increase the intention of SMEs to adopt this technology. By strengthening intention to use, SMEs will be more motivated to implement cloud-based accounting in their operations, which in turn can increase the efficiency, accuracy and transparency of their

financial management. This suggests that a strong intention to use the technology is an important first step towards successful implementation and real benefits from the technology.

CONCLUSION AND RECOMMENDATIONS

The aim of this research is to analyze the influence of top management support on perceived usefulness, analyze the influence of top management support on perceived ease of use, analyze the influence of technological capabilities on perceived usefulness, analyze the influence of technological capabilities on perceived ease of use, analyze the influence of ecosystem capabilities on perceived usefulness, analyzing the influence of ecosystem capabilities on perceived ease of use, analyzing the influence of perceived usefulness on intention to use cloud based accounting, analyzing the influence of perceived ease of use on intention to use cloud based accounting, analyzing the influence of intention to use cloud based accounting cloud based accounting adoption. From these objectives, it can be concluded that top management support has no significant effect on perceived usefulness, top management support has no significant effect on perceived ease of use, technological capability support has no significant effect on perceived usefulness, technological capability support has a significant effect on perceived ease of use, support of ecosystem capabilities has a significant effect on perceived usefulness, support of ecosystem capabilities has a significant effect on perceived ease of use, perceived usefulness has no significant effect on intention to use cloud based accounting, perceived ease of use has a significant effect on intention to use cloud based accounting, and intention to use of cloud based accounting has a significant effect on cloud based accounting. The limitations of this research are the generalization of the research area which is only Purbalingga Regency, and the types of SME sector are still general, it is hoped that further research can further expand the research area and be specific to certain types of SMEs.

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