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Analysis Of Factors Influencing Msmes' Interest In Using Cloud Accounting In Palembang City

Raudatul Jannah[1], Andini Utari Putri[2], RM Rum Hendarmin[3]

[1,2,3]Program Studi Akuntansi Fakultas Ekonomi Universitas Indo Global Mandiri

E-mail : raudtljnnah@gmail.com, andini@uigm.ac.id, hendarmin@uigm.ac.id

Abstract

The low utilization of digital accounting technology is a challenge for the financial management of Micro, Small, and Medium Enterprises (MSMEs). This study aims to analyze the influence of Perceived Ease of Use, Perceived Usefulness, and Data Security on the interest of MSMEs in using cloud accounting in Palembang City. This study uses a quantitative approach with an explanatory research method. Primary data were collected through a Likert-scale questionnaire from 87 MSME respondents and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The results showed that Perceived Ease of Use had no significant effect on interest in use (β = 0.052; p = 0.429), Perceived Usefulness had a significant effect in a negative direction (β = -0.177; p = 0.006), while Data Security had a positive and significant effect (β = 1.035; p < 0.001). The research model explains 87% of the variation in interest in using cloud accounting. In conclusion, Data Security is the most dominant factor in the model, while the negative influence of Perceived Usefulness requires further testing. These findings emphasize the importance of data protection in encouraging the adoption of cloud-based accounting technology by MSMEs.

Keywords : Data Security, Intention to Use, Perceived Usefulness, Perceived Ease of Use, Cloud Accounting

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of the Indonesian economy, playing a strategic role in driving national economic growth. In 2023, the number of MSMEs in Indonesia reached approximately 67 million units, employing approximately 120 million people and contributing approximately 61% to the national Gross Domestic Product (GDP). This contribution remained significant in 2024 at 60.51%, while in 2025 it is projected to reach 61.9%, with approximately 65.5 million

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business units (OJK Institute, 2025). This substantial contribution demonstrates the importance of MSMEs in supporting employment and national economic equality. However, this strategic role has not been fully balanced by adequate financial management. Most MSMEs still record transactions manually, unsystematically, and have not been digitized, resulting in inaccurate, incomplete, and difficult to account for financial reports. According to the 2023 OCBC Business Fitness Index (BFI), 80% of MSMEs that maintain financial records still use manual methods. This situation hasn't changed much in 2024, when the majority of MSMEs still maintain financial records manually, and only 46% have completely separated business and personal finances (OCBC BFI, 2024).

The development of digital technology actually provides opportunities for MSMEs to improve the quality of their financial management, one of which is through cloud accounting, a cloud-based accounting system that enables digital financial recording and management. This technology offers several advantages over conventional accounting software, such as anytime and anywhere access to financial data via the internet, more affordable subscription fees, automatic system updates, data backup, and ease of collaboration between users (Ria & Susilo, 2023; Helmina et al., 2024). Although the use of digital technology for promotions and transactions continues to grow, the adoption rate for financial management remains relatively low. Of the approximately 65 million MSMEs in Indonesia, an estimated only 60,000 to 100,000 actively use cloud accounting, or less than 0.2% of the total MSME population (Andayani et al., 2026; Ria & Susilo, 2023). This phenomenon demonstrates a gap between the potential benefits of digital accounting technology and its application in business activities. A similar situation was found in Palembang City, which has more than 178,000 MSMEs operating in various sectors, from culinary and trade to services (Palembang City Cooperatives and MSMEs Office, 2023). Based on initial observations, most MSMEs in Palembang City still rely on manual financial recording using simple ledgers without structured bookkeeping. This situation makes it difficult to separate business and personal finances, provide accurate financial reports for credit applications, and monitor business progress in real time.

These issues indicate that the availability of digital technology has not automatically driven MSMEs' interest in adopting cloud accounting. One factor that needs to be considered is Perceived Ease of Use, which is a person's belief that using a technology system does not require significant effort, either physically or mentally (Blut et al., 2022). In cloud accounting, this perception relates to the ease of learning and operating the system, accessing it through various devices, and understanding the interface. This factor is relevant because MSMEs generally do not have a background in accounting or information technology, so ease of use can be a consideration in technology acceptance (Jovanka et al., 2023; Mweu and Mose, 2024). Furthermore,

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Perceived Usefulness is also a factor that needs to be studied because it reflects the belief that using technology can improve performance or productivity (Blut et al., 2022). In cloud accounting, usefulness can be reflected in the efficiency of transaction recording, time savings in preparing financial reports, increased accuracy, ease of financial condition monitoring, and support for business decision-making. Perceived user benefits are one of the factors related to technology acceptance (Sha et al., 2025; Jovanka et al., 2023). Therefore, testing these two factors is necessary to understand the interest of MSMEs in using cloud accounting in Palembang City.

Besides ease of use and usefulness, data security is a critical issue in cloud accounting implementation. This system stores business financial information on the service provider's servers, raising concerns about data confidentiality, integrity, and availability. Data security encompasses protecting information from unauthorized access, maintaining data integrity against unauthorized changes, ensuring reliable data recovery, and trusting the service provider's ability to protect user privacy. For MSMEs new to digital systems, trust in information security is a crucial consideration in adopting cloud computing-based technology (Abdulsalam & Hedabou, 2022). Concerns about the security of financial data stored on third-party servers have also been identified as a major barrier to cloud accounting adoption (Wiyanto, 2023; Abdulsalam & Hedabou, 2022). Therefore, the low adoption of this technology is not only related to perceptions of ease and usefulness, but also to business owners' confidence in the protection of their financial information. This issue is relevant to research in Palembang City, given that the development of digital infrastructure has not been followed by widespread use of cloud accounting. Therefore, Data Security needs to be analyzed together with Perceived Ease of Use and Perceived Usefulness so that factors related to MSME interest can be understood more comprehensively.

Several previous studies have examined the factors influencing interest in using cloud accounting among MSMEs, but research gaps remain. Previous studies tended to examine Perceived Ease of Use and Perceived Usefulness separately or combined them with other variables, such as social influence and facilitating conditions (Ria & Bambang Susilo, 2023; Isti Rahayu et al., 2022; Priyastiwi & Rasyid, 2024). Meanwhile, Data Security has been relatively rarely empirically tested in the context of cloud accounting adoption by MSMEs in Indonesia, even though this factor has been identified as a major barrier to the adoption of this technology (Wiyanto, 2023; Abdulsalam & Hedabou, 2022). Another gap is found in the study by Addellia et al. (2025) conducted in Palembang City, but it only covered Sukarami District and did not include the Data Security variable in the research model. Thus, the results of this study do not fully reflect the conditions of MSMEs across Palembang City nor explain the role of data security in shaping cloud accounting adoption. This situation suggests the need for research that simultaneously examines all

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three variables within a single model to provide a more comprehensive analysis of the relationship between user perceptions and adoption of digital accounting technology.

Based on these phenomena and research gaps, this study aims to analyze the influence of Perceived Ease of Use, Perceived Usefulness, and Data Security on the interest of MSMEs in using cloud accounting in Palembang City. This research is important to provide an empirical understanding of the factors related to the interest of MSMEs in adopting digital accounting technology, especially when manual financial recording is still a problem in business management. The urgency of this research also lies in the need to identify the role of Data Security as one of the considerations in the acceptance of cloud accounting, especially for MSMEs in Palembang City. The novelty of this study lies in the simultaneous testing of Perceived Ease of Use, Perceived Usefulness, and Data Security as an extension of the Technology Acceptance Model (TAM) in MSMEs throughout Palembang City. In addition, this study fills the empirical gap regarding the influence of Data Security on the interest in using cloud accounting in the context of MSMEs in Indonesia, especially in Palembang City. From a methodological perspective, the use of Structural Equation Modeling-Partial Least Squares (SEM-PLS) allows for simultaneous and more comprehensive testing of relationships between latent variables compared to previous research in Palembang that used multiple regression (Addellia et al., 2025). The research findings are expected to enrich academic studies on the acceptance of accounting technology and serve as considerations in encouraging the digitalization of MSME financial management.

METHOD

This study uses a quantitative approach with an explanatory research method, which aims to explain the relationships between variables through hypothesis testing. This quantitative approach was used because this study examines the influence of Perceived Ease of Use, Perceived Benefit, and Data Security on MSMEs' Interest in Using Cloud Accounting in Palembang City, based on statistically analyzed numerical data (Sugiyono, 2022). The research data were obtained from respondents' answers to a questionnaire, allowing for measurable and systematic analysis of the relationships between variables.

The subjects of this study were Micro, Small, and Medium Enterprises (MSMEs) domiciled or operating in Palembang City. The study focused on MSMEs' perceptions of ease of use, perceived benefits, and data security in cloud accounting systems, as well as their relationship to their interest in using the technology as a business financial management system.

The research instrument used was a questionnaire compiled based on indicators for each research variable: Perceived Ease of Use, Perceived Usefulness, Data Security,

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and Interest in Using Cloud Accounting. The questionnaire was divided into several sections according to the variables studied. Respondents' answers were measured using a Likert scale to obtain quantitative data that could be processed and analyzed statistically (Sugiyono, 2022). The data source for this study was primary data obtained directly from MSMEs in Palembang City through questionnaires distributed to respondents who met the sample criteria.

The research data were analyzed using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS 4.0 software. The PLS-SEM method is used to analyze the relationship between latent variables and test the research model simultaneously (Hair et al., 2022). The analysis was conducted to examine the relationship between the independent variables, namely Perceived Ease of Use, Perceived Usefulness, and Data Security, with the dependent variable, namely MSMEs' Interest in Using Cloud Accounting. Model evaluation was carried out through testing the measurement model (outer model) and the structural model (inner model). The measurement model was used to evaluate the validity and reliability of indicators in representing the research constructs, while the structural model was used to assess the relationship between variables and test the research hypothesis (Hair et al., 2022).

The population in this study was all MSMEs operating in Palembang City. Based on the data used in this study, the number of MSMEs in the region reached over 178,000 business units. This population served as the basis for selecting respondents who met the research objectives.

Sampling was conducted using a non-probability sampling technique with a purposive sampling approach. This technique determines the sample based on specific criteria and considerations consistent with the research objectives, so that not all members of the population have an equal opportunity to become respondents (Sugiyono, 2022). The minimum sample size was set at 100 respondents based on calculations using the Slovin formula. Sample selection criteria included MSMEs domiciled or operating in Palembang City, MSMEs that have been actively operating for at least five years, MSMEs that have not yet used cloud accounting, and MSMEs willing to become research respondents.

The research procedure was carried out through several interrelated stages. The first stage was research preparation, which included determining research variables, developing indicators, and developing a questionnaire based on the variables of Perceived Ease of Use, Perceived Benefit, Data Security, and Interest in Using Cloud Accounting. The second stage was sample determination based on predetermined criteria, followed by primary data collection by directly distributing questionnaires to MSMEs in Palembang City who met the research criteria.

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The third stage is data processing and analysis. Respondents' answers are processed as quantitative data, then analyzed using PLS-SEM with the assistance of SmartPLS 4.0. The analysis includes evaluation of the measurement and structural models, as well as hypothesis testing to determine the influence of each independent variable on MSMEs' interest in using cloud accounting. The evaluation stages of the measurement and structural models refer to the PLS-SEM analysis procedures described by Hair et al. (2022). The final stage is interpretation of the analysis results based on the research objectives, followed by preparation of the research report.

RESULTS AND DISCUSSION

Respondent Characteristics

1. Respondent Description Based on Gender

Jenis_Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pria	57	65.5	65.5	65.5
	Wanita	30	34.5	34.5	100.0
	Total	87	100.0	100.0	

Picture1. Gender

Of the 87 respondents, 57 were male and 30 were female. This indicates that the majority of respondents in this study were male.

2. Respondent Description Based on Age

Kelompok_Usia

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 20 Tahun	3	3.4	3.4	3.4
	20–30 Tahun	18	20.7	20.7	24.1
	30–40 Tahun	38	43.7	43.7	67.8
	40–50 Tahun	21	24.1	24.1	92.0
	> 50 Tahun	7	8.0	8.0	100.0
	Total	87	100.0	100.0	

Picture2. Age Group

Respondents aged 30–40 years were the largest group, at 38 people, followed by the 40–50 age group (21 people), the 20–30 age group (18 people), the over-50 age group (7 people), and the under-20 age group (3 people). This indicates that the majority of respondents are in the productive age range, particularly those aged 30–50 years.

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3. Respondent Description Based on Last Education

Pendidikan_Terakhir

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SMA/Sederajat	34	39.1	39.1	39.1
	Diploma	15	17.2	17.2	56.3
	Sarjana	33	37.9	37.9	94.3
	Magister	5	5.7	5.7	100.0
	Total	87	100.0	100.0	

Picture3. Last Education

The majority of respondents (34) had a high school or equivalent education, followed by 33 with a bachelor's degree, 15 with a diploma, and 5 with a master's degree. This indicates that the respondents' educational attainment is generally quite good, with the majority having completed high school or university.

4. Respondent Description Based on Length of Business Establishment

Lama_Berdirinya_Usaha

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1 Tahun	8	9.2	9.2	9.2
	1–5 Tahun	41	47.1	47.1	56.3
	5–10 Tahun	26	29.9	29.9	86.2
	> 10 Tahun	12	13.8	13.8	100.0
	Total	87	100.0	100.0	

Picture4.Length of Business Establishment

Most respondents (41) had businesses that had been established for 1–5 years, followed by 26 businesses that had been established for 5–10 years, 12 businesses that had been established for more than 10 years, and 8 businesses that had been established for less than 1 year. This indicates that most respondents had been running their businesses for a sufficient period of time.

5. Data Tabulation

Before testing using the Structural Equation Model Partial Least Squares (SEM-PLS), questionnaire data from 87 MSME respondents in Palembang City were tabulated and described. This study measured Perceived Ease of Use (10 items), Perceived Usefulness (9 items), Data Security (9 items), and Interest in Using Cloud Accounting (8 items) using a Likert scale of 1 to 5.

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A. Perceived Ease of Use Variable (X1)

Table 1.Respondent Answer Data Tabulation - VariablesPerceived Ease of Use

Item	f = 3(Neutral)	f = 4(Agree)	f = 5 (Strongly Agree)	Mean	Category
PKP1	30	51	6	3.72	Tall
PKP2	10	63	14	4.05	Tall
PKP3	11	64	12	4.01	Tall
PKP4	12	62	13	4.01	Tall
PKP5	13	58	16	4.03	Tall
PKP6	9	64	14	4.06	Tall
PKP7	11	66	10	3.99	Tall
PKP8	11	64	12	4.01	Tall
PKP9	20	53	14	3.93	Tall
PKP10	10	57	20	4.11	Tall

Source: Processed primary data, 2026

Table 1 shows that all Perceived Ease of Use items were in the high category, with a mean of 3.72–4.11. These results indicate that respondents generally considered cloud accounting easy to use, although item PKP1 had the lowest mean and item PKP10 the highest.

B. VariablesPerception of Benefit(X2)

Table 2. Frequency Distribution and Average Respondents' Answers – Perceived Usefulness Variable (X2)

Item	f = 3(Neutral)	f = 4(Agree)	f = 5 (Strongly Agree)	Mean	Category
PK 1	2	65	20	4.21	Very high
PK 2	2	66	19	4.20	Tall
PK 3	2	67	18	4.18	Tall
PK 4	2	64	21	4.22	Very high
PK 5	2	65	20	4.21	Very high
PK 6	6	63	18	4.14	Tall
PK 7	8	61	18	4.11	Tall
PK 8	13	49	25	4.14	Tall
PK 9	10	56	21	4.13	Tall

Source: Processed primary data, 2026

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Table 2 shows that the highest mean for the Perceived Usefulness variable is found in the itemPK4 is 4.22 which is classified as Very High, while the lowest mean is found in itemPK7 is 4.11 which is classified as High. Overall, three items (PK1,PK4,PK5) is in the Very High category, indicating that respondents consistently assess that Cloud accounting provides significant benefits for their business activities.

C. VariablesData Security(X3)

Table 3. Frequency Distribution and Average of Respondents' Answers – VariablesData Security(X3)

Item	f = 3(Neutral)	f = 4(Agree)	f = 5 (Strongly Agree)	Mean	Category
KD 1	9	64	14	4.06	Tall
KD 2	9	61	17	4.09	Tall
KD 3	8	62	17	4.10	Tall
KD 4	12	57	18	4.07	Tall
KD 5	17	64	6	3.87	Tall
KD 6	9	70	8	3.99	Tall
KD 7	13	70	4	3.90	Tall
KD 8	10	52	25	4.17	Tall
KD 9	8	59	20	4.14	Tall

Source: Processed primary data, 2026

Table 3 shows that all items in the Data Security variable are in the High category, with a mean ranging from 3.87 (KD5, lowest mean) to 4.17 (KD8, the highest mean). This indicates that respondents generally assess the Data Security aspect of Cloud Accounting as quite good, although there are variations in the level of trust between items that need attention.

D. VariablesCloud accounting interest(Y)

Table 4. Frequency Distribution and Average of Respondents' Answers – VariablesCloud accounting interest(Y)

Item	f = 3(Neutral)	f = 4(Agree)	f = 5 (Strongly Agree)	Mean	Category
MCA1	20	58	9	3.87	Tall
MCA2	14	71	2	3.86	Tall
MCA3	17	62	8	3.90	Tall
MCA4	9	72	6	3.97	Tall
MCA5	21	58	8	3.85	Tall

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MCA6	14	56	17	4.03	Tall
MCA7	12	67	8	3.95	Tall
MCA8	9	67	11	4.02	Tall

Source: Processed primary data, 2026

Table 4 shows that the highest mean for the Cloud Accounting Interest variable is found in the itemMCA6 is 4.03, while the lowest mean is found in the itemMCA5 was 3.85. All items were in the High category, indicating that MSMEs in Palembang generally have a high level of interest in using cloud accounting to manage their businesses.

Data Management Using Structural Equation Model Partial Least Square (SEM-PLS)

1. Graphical output

This study uses SmartPLS 4.0 to analyze variance-based SEM, which can simultaneously test relationships between constructs without relying too heavily on the assumption of data normality. Graphical output presents a visualization of the measurement and structural models, the direction of relationships between latent variables, and the relationship between indicators and their constructs. This visualization facilitates initial model inspection before testing outer loadings, validity, reliability, path coefficients, R-square, and significance through bootstrapping.

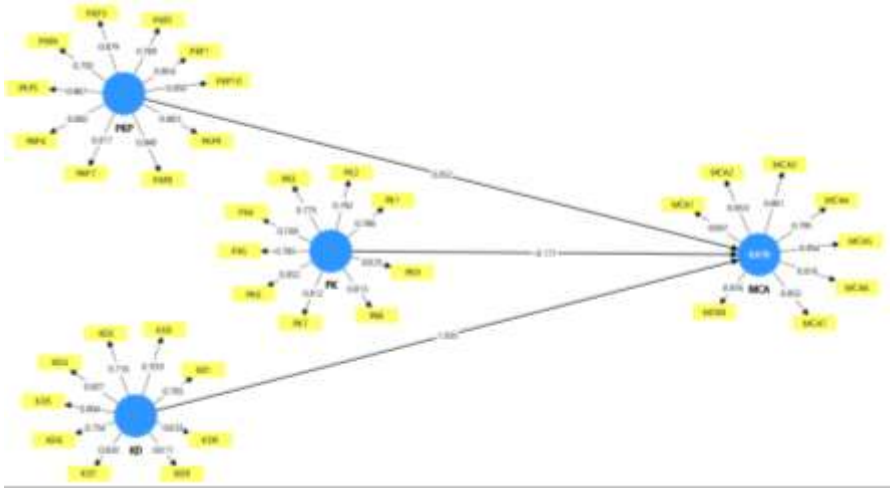

Figure 4. Perception of Ease, Perception of Usefulness and Data Security Against Cloud Accounting

The structural model consists of three independent variables, namely Perceived Ease of Use, Perceived Usefulness, and Data Security, and the dependent variable is Cloud Accounting Interest. All indicators have a loading factor above 0.70, with a range

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of 0.769–0.883 for Perceived Ease of Use, 0.769–0.852 for Perceived Usefulness, 0.709–0.833 for Data Security, and 0.795–0.876 for Cloud Accounting Interest. The path coefficients of each variable on interest are 0.052; 0.177; and 1.035. The R^2 value of 0.870 indicates that the three variables explain 87% of the variation in interest, while the remaining 13% is influenced by other factors outside the model.

2. Measurement Model (Outer Model)

A. Convergent Validity Test (outer loadings)

Table 5.*outer loadings*

	KD	MCA	PK	PKP
KD1	0.795			
KD2	0.709			
KD3	0.796			
KD4	0.827			
KD5	0.804			
KD6	0.724			
KD7	0.83			
KD8	0.817			
KD9	0.838			
MCA1		0.861		
MCA2		0.82		
MCA3		0.801		
MCA4		0.796		
MCA5		0.854		
MCA6		0.816		
MCA7		0.821		
MCA8		0.876		
PK1			0.796	
PK2			0.792	
PK3			0.773	
PK4			0.7	
PK5			0.786	
PK6			0.83	
PK7			0.817	

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	KD	MCA	PK	PKP
PK8			0.811	
PK9			0.822	
PKP1				0.856
PKP2				0.805
PKP3				0.799
PKP4				0.837
PKP5				0.793
PKP6				0.806
PKP7				0.817
PKP8				0.84
PKP9				0.808

Based on Table 5, all indicators in the four constructs show outer loading values above 0.70. The Data Security construct has 9 indicators (KD1–KD9) with outer loading values ranging from 0.709 to 0.837. The Cloud Accounting Interest construct has 8 indicators (MCA1–MCA8) with outer loading values ranging from 0.795 to 0.876. The Perceived Usefulness construct has 9 indicators (PK1–PK9) with outer loading values ranging from 0.769 to 0.852. The Perceived Ease of Use construct has 10 indicators (PKP1–PKP10) with outer loading values ranging from 0.750 to 0.921. Since all outer loading values are > 0.70, all indicators are declared convergently valid.

B. Convergent Validity Test (Average Variance Extracted / AVE)

Table 6. *Construct Reliability and Validity*

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
PKP	0.967	0.949	0.961	0.773
MCA	0.94	0.941	0.95	0.708
PK	0.938	0.97	0.942	0.642
KD	0.922	0.928	0.935	0.645

Based on the results in Table 6, the Average Variance Extracted (AVE) value for the Perceived Ease of Use construct is 0.713, the Cloud Accounting Interest construct is 0.703, the Perceived Usefulness construct is 0.642, and the Data Security construct is 0.615. All AVE values are above the minimum required limit, which is 0.50.

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These results indicate that all four constructs have met the convergent validity criteria. With an AVE value exceeding 0.50, each construct is able to explain more than 50% of the variance of the indicators that form it, thus it can be said to have a good level of convergent validity.

C. Discriminant Validity Test

a. Cross loadings

Table 7.*cross loadings*

	KD	MCA	PK	PKP
KD1	0.796	0.640	0.722	0.246
KD2	0.790	0.314	0.721	0.258
KD3	0.793	0.547	0.201	0.310
KD4	0.827	0.713	0.441	0.113
KD5	0.808	0.283	0.279	-0.064
KD6	0.794	0.397	0.324	0.071
KD7	0.620	0.319	0.446	0.107
KD8	0.817	0.344	0.383	-0.004
KD9	0.811	0.780	0.381	-0.004
MCA1	0.798	0.951	0.499	0.091
MCA2	0.605	0.850	0.466	0.052
MCA3	0.723	0.809	0.416	0.049
MCA4	0.788	0.793	0.450	0.171
MCA5	0.779	0.814	0.381	0.072
MCA6	0.723	0.816	0.313	-0.006
MCA7	0.778	0.853	0.413	0.114
MCA8	0.631	0.676	0.416	-0.004
PK1	0.313	0.261	0.796	0.462
PK2	0.314	0.253	0.792	0.301
PK3	0.310	0.346	0.773	0.176
PK4	0.100	0.244	0.769	0.600
PK5	0.100	0.246	0.793	0.606
PK6	0.431	0.419	0.862	0.318
PK7	0.066	0.313	0.812	0.320
PK8	0.064	0.009	0.813	0.136

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	KD	MCA	PK	PKP
PK9	0.038	0.483	0.823	0.314
PKP1	0.021	0.051	0.790	0.814
PKP10	0.107	0.044	0.453	0.516
PKP2	0.055	-0.017	0.446	0.790
PKP3	0.082	0.014	0.671	0.879
PKP4	0.005	-0.017	0.384	0.793
PKP5	0.113	0.024	0.510	0.467
PKP6	0.131	0.006	0.417	0.842
PKP7	0.005	0.021	0.482	0.817
PKP8	0.003	0.000	0.390	0.840
PKP9	0.028	0.078	0.410	0.814

Based on Table 7, all indicators have the highest cross-loading values for their respective constructs. The highest values for each construct are KD8 at 0.817, MCA1 at 0.861, PK5 at 0.852, and PKP6 at 0.921. Thus, all indicators meet the discriminant validity criteria based on cross-loadings.

b. Fornell-Larcker Criterion

Table 8. *Fornell-Larcker Criterion*

	KD	MCA	PK	PKP
KD	0.784			
MCA	0.925	0.839		
PK	0.650	0.519	0.801	
PKP	0.104	0.080	0.452	0.844

Based on the Fornell-Larcker criterion, the square root of the AVE of each construct must be greater than its correlation with other constructs. However, the correlation between Data Security and Cloud Accounting Interest of 0.925 exceeds the square root of the AVE of Data Security of 0.784. This condition indicates that the discriminant validity between the two constructs has not been met, so further evaluation is needed.

c. *Heterotrait-Monotrait Ratio*(HTMT)

Table 9.*Heterotrait-Monotrait Ratio*

Connection	Heterotrait-monotrait ratio (HTMT)
MCA <-> KD	0.979

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PK <-> KD	0.637
PK <-> MCA	0.477
PKP <-> KD	0.195
PKP <-> MCA	0.099
PKP <-> PK	0.531

Based on the HTMT criteria with a limit of 0.90, all construct pairs meet discriminant validity, except for Data Security and Cloud Accounting Interest, which have an HTMT value of 0.979. This indicates a high measurement similarity between the two constructs and requires further evaluation. The HTMT values of the other construct pairs ranged from 0.099 to 0.637 and met the discriminant validity criteria.

D. Reliability Test

Table 10.*Construct Reliability and Validity*

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
PKP	0.967	0.949	0.961	0.773
MCA	0.94	0.941	0.95	0.708
PK	0.938	0.97	0.942	0.642
KD	0.922	0.928	0.935	0.645

Based on Table 10, all constructs have Cronbach's Alpha values of 0.922–0.967 and Composite Reliability of 0.849–0.970, which exceed the minimum limits of 0.60 and 0.70, respectively. Thus, the constructs of Perceived Ease of Use, Perceived Usefulness, Data Security, and Cloud Accounting Interest are declared reliable with high internal consistency.

***3.* Structural Model (Inner Model)**

A. Coefficient of Determination (R^2) Test

Table 11.*R square*

Construct	R-square	R-square adjusted
MCA	0.87	0.865
Construct	R-square	R-square adjusted

Based on Table 11, the R-square value of the Cloud Accounting Interest construct is 0.870 and the adjusted R-square is 0.865. This means that 87.0% of the variation in

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Cloud Accounting can be explained jointly by the variables Perceived Ease of Use, Perceived Usefulness, and Data Security, while the remaining 13.0% is influenced by other factors outside the model. This value is considered strong.

B. Goodness of Fit (GoF) Test

GoF is calculated using the formula:

$$GoF = \sqrt{AVE \times R^2}$$

$$GoF = \frac{0{,}713 + 0{,}703 + 0{,}642 + 0{,}615}{4} = = 0.668 \frac{2.673}{4}$$

$$GoF = \sqrt{0.668 \times 0.870} = = 0.762 \sqrt{0.561}$$

The GoF value is 0.762 > 0.36, so it is classified as large, which means that the overall model has a good fit with the research data (Prana Ugiana Gio, 2024).

C. *Collinearity Statistics*(VIF)

Table 12. *collinearity statistics*

Connection	VIF
PK -> MCA	2,336
KD -> MCA	1,878
PKP -> MCA	1,364

Based on Table 12, the VIF value for Perceived Usefulness towards Cloud Accounting Interest is 2.336, Data Security towards Cloud Accounting Interest is 1.878, and Perceived Ease of Use towards Cloud Accounting Interest is 1.364. All of these values are well below the 5.00 limit, so there is no multicollinearity problem between the independent variables in this model. The low VIF value indicates that each independent variable provides different information and does not overlap excessively, so the research model meets the collinearity assumption and is suitable for further analysis.

D. F-square

Table 13.F-square

Connection	f-square
KD -> MCA	4,378
PK -> MCA	0.103
PKP -> MCA	0.015

Based on Table 13, the f-square value of Data Security, which is 4.378, indicates a significant influence on Cloud Accounting Interest. Perceived Usefulness has a small influence with a value of 0.103, while Perceived Ease of Use has a very small influence

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with a value of 0.015. Thus, Data Security is the most dominant variable in explaining MSME interest in using cloud accounting.

4. Hypothesis Testing (path coefficients)

Hypothesis testing was conducted through bootstrapping in SmartPLS 4.0, referring to the path coefficient, T-statistic, and P-values. The hypothesis was accepted if the T-statistic > 1.96 and P-values < 0.05 at a 5% significance level (Ghozali, 2020). Path coefficients indicate the direction and magnitude of the influence between variables, while significance testing ensures statistical support for the analyzed relationship.

Table 14.*path coefficients*

Connection	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
PKP -> MCA	0.052	0.015	0.066	0.791	0.429
PK -> MCA	-0.177	-0.148	0.065	2,733	0.006
KD -> MCA	1,085	0.018	0.048	21,671	0

The results of the path coefficients test show that Data Security has a positive and significant effect on Cloud Accounting Interest (T = 21.671; P = 0.000), while Perceived Usefulness has a negative and significant effect (T = 2.733; P = 0.006). Conversely, Perceived Ease of Use has no significant effect (T = 0.791; P = 0.429). Thus, only Data Security and Perceived Usefulness have a significant effect on Cloud Accounting Interest.

A. Perception of Ease of Use on Interest in Cloud Accounting

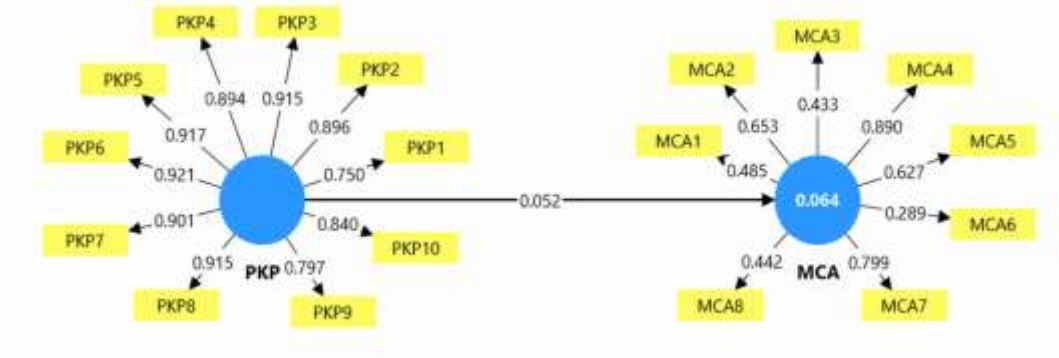

Figure 5. Perception of Ease of Use on Interest in Cloud Accounting

Perceived ease of use only explained 6.4% of the variation in intention to use cloud accounting (R^2 = 0.064) and had no significant effect (T = 0.791; P = 0.429), thus H1 was rejected. These results indicate that ease of use is not yet a determining factor

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in intention, possibly due to differences in technological understanding, limited training, and the presence of other more dominant factors.

B. Perception of Benefit towards Cloud Accounting Interest

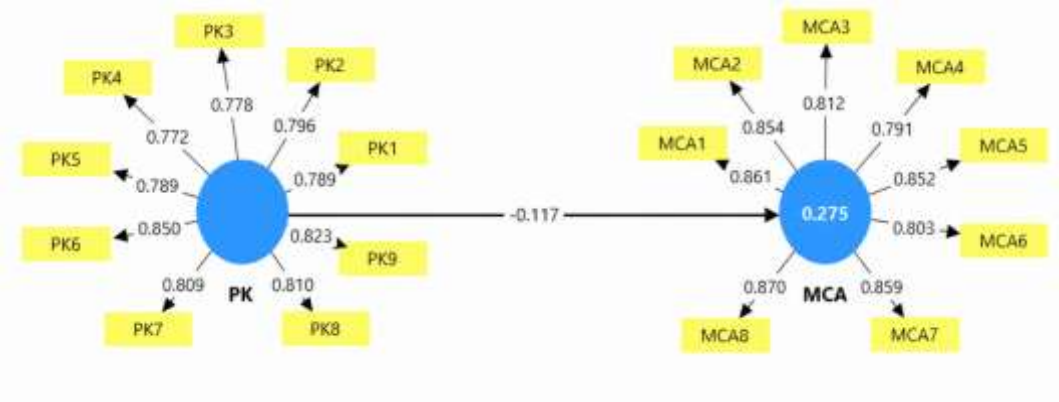

Figure 6.Perception of Benefit towards Cloud Accounting Interest

Perceived Usefulness significantly influences Cloud Accounting Interest with a negative path coefficient of -0.177 (T = 2.733; P = 0.006), thus H2 is accepted in a negative direction. This result indicates that an increase in perceived usefulness is associated with a decrease in usage interest. This relationship is suspected to be influenced by unexamined mediating or moderating factors, or because users feel the current system is sufficient to meet their needs.

C. Data Security against Cloud Accounting Interests

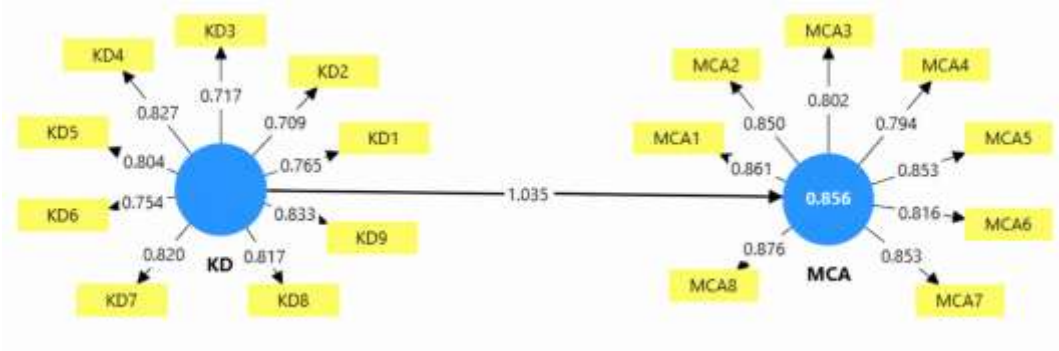

Figure 7.Data Security against Cloud Accounting Interests

Data security has a positive and significant effect on cloud accounting interest (β = 1.035; T = 21.671; P = 0.000), thus H3 is accepted. The R^2 value of 0.856 indicates strong explanatory power. This finding confirms that data security is the most dominant factor, as user trust in data protection is a primary consideration in cloud accounting adoption.

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Discussion of Research Results

1. **The Influence of Perceived Ease of Use on MSMEs' Interest in Using *Cloud accounting* in Palembang City**

The test results show that Perceived Ease of Use does not significantly influence the interest of MSMEs in using cloud accounting in Palembang City (β = 0.052; T = 0.791; P = 0.429), so H1 is rejected. Although respondents' perceptions of ease of use are high, this factor is no longer the main driver of interest because all respondents have used the system. This is in line with the characteristics of the Technology Acceptance Model (TAM), which places ease of use as an important factor, especially in the early stages of technology acceptance. This finding differs from Addellia et al. (2025), possibly due to differences in regional coverage and the addition of a more dominant Data Security variable in this study.

2. **The Influence of Perceived Usefulness on MSMEs' Interest in Using *Cloud accounting* in Palembang City**

The test results show that Perceived Usefulness has a significant negative effect on the interest of MSMEs in using cloud accounting in Palembang City (β = -0.177; T = 2.733; P = 0.006), thus H2 is accepted. This finding differs from the Technology Acceptance Model (TAM) theory, which generally shows a positive influence of benefits on the interest in using technology (Blut et al., 2022; Sha et al., 2025). This negative trend indicates that for users who have adopted cloud accounting, consideration of benefits may no longer be a top priority compared to Data Security. This result also differs from the research of Hasbi and Hadiprajitno (2025) and Addellia et al. (2025) which found a positive effect. Therefore, further research needs to examine the possible role of mediating or moderating variables to explain this relationship more deeply.

3. **The Influence of Data Security on MSMEs' Interest in Using *Cloud accounting* in Palembang City**

The test results show that Data Security has a positive and significant effect on MSMEs' interest in using cloud accounting in Palembang City (β = 1.035; T = 21.671; P = 0.000), thus H3 is accepted. With an R^2 of 0.856 and an f-square of 4.378, Data Security is the most dominant factor in the research model. This finding is in line with Whitman and Mattord (2021), Abdulsalam and Hedabou (2022), Wiyanto (2023), and Azis and Hadiwibowo (2025), who emphasize the importance of data protection in the acceptance of cloud-based technology. These results also strengthen the relevance of expanding the Technology Acceptance Model (TAM) through the Data Security construct, as trust in the protection of financial information is a primary consideration for MSMEs in using cloud accounting.

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CONCLUSION

This study shows that Data Security has a positive and significant effect on the interest of MSMEs in using cloud accounting in Palembang City, while Perceived Usefulness has a significant negative effect. Conversely, Perceived Ease of Use has no significant effect on interest in use. Data Security is the most dominant factor in the research model, indicating that confidence in the protection of financial information is an important consideration for MSMEs in using cloud-based accounting technology. Meanwhile, the negative influence of Perceived Usefulness indicates that the relationship between perceived benefits and interest in use still requires further study, especially for users who are already familiar with or have used the system. Simultaneously, the three variables are able to explain 87% of the variation in interest in using cloud accounting. However, the results of this study need to be interpreted carefully because there are indications that discriminant validity has not been met between the Data Security construct and Cloud Accounting Interest, based on the Fornell-Larcker and HTMT values. This condition can affect the accuracy of the interpretation of the relationship between the two constructs.

Practically, cloud accounting service providers need to prioritize data protection through strengthened security systems, access control, data backup, and transparency of privacy policies to increase trust among MSMEs. Assistance and training are also needed to ensure users can utilize system features optimally. For MSMEs, service selection should consider security, feature suitability, ease of use, and business financial management needs. Future research is recommended to expand the number and scope of respondents, involving MSMEs that have or have not used cloud accounting, and to examine other variables such as trust, digital literacy, cost, and service provider support. Furthermore, developing a mediation or moderation model could help explain the negative trend in Perceived Usefulness. Retesting indicators and evaluating discriminant validity, particularly between Data Security and Cloud Accounting Interest, is also needed to ensure more accurate and more widely generalizable results.

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