ANALYSIS OF THE INFLUENCE OF CLOUD-BASED TECHNOLOGY ADOPTION AND PERCEIVED EASE OF USE ON DIGITAL ACCOUNTING SYSTEM PERFORMANCE IN CIREBON CITY AND REGENCY

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Abstract

Digital transformation in the "MSME (UMKM) sector has become a critical priority for improving the accuracy of financial management. This study aims to analyze the influence of **Cloud-Based Technology Adoption (X_1)** and **Perceived Ease of Use (X_2)** on **Digital Accounting System Performance (Y)** among MSMEs in Cirebon City and Regency. The research method employed is quantitative associative, with data collection conducted through questionnaires distributed to 100 MSME respondents who utilize cloud-based accounting applications. Data analysis was performed using **Structural Equation Modeling (SEM)** based on **Partial Least Square (PLS)** with the assistance of **SmartPLS** software. The results of the partial tests (t-tests) indicate that **Cloud-Based Technology Adoption** significantly influences Digital Accounting System Performance, with a path coefficient of **0.616**, a t-statistic of **4.916**, and a p-value of **0.000** ($p < 0.05$). Conversely, **Perceived Ease of Use** does not significantly influence Digital Accounting System Performance, yielding a coefficient value of **0.223**, a t-statistic of **1.615**, and a p-value of **0.106** ($p > 0.05$). The coefficient of determination (R^2) value of **0.670** indicates that the independent variables in this model account for **67%** of the variation in the dependent variable. This study concludes that Digital Accounting System Performance in MSMEs is driven by the level of cloud technology adoption but is not significantly influenced by the perception of its ease of use."

Keywords: Cloud-Based Technology, Perceived Ease of Use, Digital Accounting System Performance, MSMEs

INTRODUCTION

Digital transformation has fundamentally changed how organizations handle financial data, including within the Micro, Small, and Medium Enterprises (MSMEs) sector. The use of a Digital Accounting System (DAS) is crucial for MSMEs to accurately manage large volumes of transaction data to support effective decision-making. This aligns with research by (Lutfi et al., 2022), which found that the use of digital accounting systems has a positive and significant influence on system performance.

This situation is highly relevant to the challenges identified by (Septiani & Ayu, 2024) among MSMEs in Cirebon City, where business owners still struggle to prepare financial reports in accordance with standards and lack familiarity with computer-based financial applications. This underscores the urgent need for digital transformation to make their financial management more organized and professional. Furthermore, (Yuniarto, 2023) emphasizes that the implementation of cloud computing has a positive impact on business operational efficiency through cost optimization and enhanced data security. Supported by findings from (Al-hattami, 2023), the use of a Digital Accounting System (DAS) serves as a crucial decision-support tool for MSMEs to provide reliable and timely financial information.

The success of this system is not only measured by initial adoption but also by the user's intention to continue using it sustainably (*continuance intention*) to maintain the company's competitive advantage. One major innovation is cloud-based accounting, a system that utilizes cloud technology for real-time recording, processing, and presentation of financial reports accessible from various devices. The implementation of cloud accounting in Indonesia continues to grow. According to a report by PwC Consulting Indonesia (2021), 89% of MSMEs have adopted cloud computing, and 84% of them reported a revenue increase of at least 20%, while more than 50% successfully reduced operational costs by over 10%.

These data demonstrate that cloud technology significantly impacts the improvement of MSME efficiency and operational performance. Conceptually, the success of cloud accounting implementation depends on the extent to which the technology offers advantages, compatibility, and ease of use. This aligns with previous research findings; (Pradesa et al., 2023) revealed that the use of cloud accounting in MSMEs can increase operational efficiency and accelerate financial data processing. This finding is supported by (Pancane, 2023), who explained that using Jurnal.id significantly speeds up the reporting process and improves the accuracy of financial data.

In addition to technology adoption, perceptions regarding ease of use also greatly influence the effectiveness of cloud accounting implementation. Based on the **Technology Acceptance Model** (Davis, 1989), the simpler an application is to use, the greater the likelihood that users will adopt the technology effectively. Research by (Mayasari, 2025) shows that the perception of ease significantly influences the successful implementation of digital accounting systems, especially for MSMEs with limited information technology resources. On the other hand, (Amir Hamzah et al., 2023) highlight that user readiness and perceived ease are primary factors in the use of cloud-based accounting by MSMEs.

Although the use of cloud technology is increasing in Indonesia, challenges in digitalization persist. The (OECD, 2021) notes a "digitalization gap," where many MSMEs in various countries have not fully utilized more advanced digital technologies. This indicates that the success of cloud accounting implementation depends not only on technology but also

requires attention to users, organizational readiness, and the quality of the systems implemented.

In the local context, MSMEs in Cirebon City and Regency are increasingly active in utilizing cloud-based accounting applications. While there has been preliminary research regarding financial application training in Cirebon (Septiani & Ayu, 2024), research specifically testing the quantitative influence of **Cloud-Based Technology Adoption** and **Perceived Ease of Use** on **Digital Accounting System Performance** is still very limited. Previous studies have primarily focused on system effectiveness, user satisfaction, or technology readiness in isolation, without linking these factors to overall digital accounting system performance.

Therefore, this research is essential to bridge that gap. Theoretically, this study will strengthen the literature regarding the aspects that influence the successful implementation of cloud-based accounting. Practically, the results of this research are expected to provide recommendations to MSMEs on optimizing the use of cloud accounting applications to improve financial management and support business decision-making.

REVIEW OF LITERATURE

The challenges of integrating contemporary accounting systems in the Micro, Small, and Medium Enterprises (MSMEs) sector have been examined by a number of researchers who have developed studies on digital transformation and financial management. The paradigm of financial data processing has changed due to the rapid development of cloud technology, making a deeper understanding of the variables influencing digital accounting systems' performance necessary.

- **Cloud-Based Technology Adoption (X_1)**

Cloud-Based Technology Adoption refers to the process by which MSMEs identify, implement, and utilize cloud-integrated systems to support their operational activities, particularly in accounting. According to the **Diffusion of Innovations** theory, the adoption of such technology is influenced by perceived benefits, compatibility, and complexity. Recent studies emphasize that adopting cloud technology is a key strategy for enhancing data reliability and information access speed. Integrating cloud-based systems allows companies to have better data control to support daily operational performance, serving as a solution for MSMEs to move away from often inaccurate manual recording.

- **Perceived Ease of Use (X_2)**

Perceived Ease of Use is the belief that using a specific technological system is simple and does not require significant effort. This concept is rooted in the **Technology Acceptance Model (TAM)**, which asserts that the perception of ease directly influences attitudes and intentions toward utilizing digital technology. For MSMEs, an intuitive system reduces cognitive load, thereby increasing comfort in operating the system routinely. Research indicates that the simpler an application is to use, the higher the user acceptance, which significantly impacts the successful implementation of digital accounting systems.

- **Digital Accounting System Performance (*Y*)**

Digital Accounting System Performance measures the success of a digital system in providing financial information that is precise, accurate, relevant, and supportive of decision-making. Based on the **DeLone and McLean IS Success Model**, System quality, information quality, service quality, use, user happiness, and net benefits are the six key components that determine a system's success. Application dependability, accessibility, and processing speed are examples of system quality in the context of cloud-based accounting, whereas timely and accurate financial reporting are indicative of information quality.

- **Empirical Review**

Previous studies have provided a broad overview of cloud accounting and the factors influencing system performance. For instance, (Lutfi et al., 2022) found that technological and organizational factors significantly influence usage intensity, which in turn enhances MSME performance. Additionally, (Al-hattami, 2023) concluded that SMEs' decision to stick with digital accounting systems is significantly influenced by information quality and perceived ease of use. Although training on financial applications has been started by local studies in Cirebon, there is still a dearth of research explicitly examining the quantitative impact of cloud adoption and usability on system performance.

RESEARCH METHOD

This study utilizes a quantitative methodology, employing surveys as the principal data collection instrument, rooted in the positivist paradigm of social research, facilitating objective and measurable examination of variables. The study population consists of Micro, Small, and Medium Enterprise (MSME) operators in Cirebon City and Regency who have employed cloud-based accounting solutions, with a sample size of 100 active respondents. The sampling method utilizes purposive sampling, allowing for the selection of participants based on characteristics relevant to the research aims. The data gathering tool employs a structured questionnaire using a five-point Likert scale, validated via expert assessment and pilot testing. Construct validity was confirmed by convergent and discriminant validity assessments, while reliability was evaluated using Cronbach's alpha and composite reliability coefficients, with a minimum threshold of 0.7 deemed acceptable for internal consistency. The data collection emphasizes three primary variables: the adoption of cloud-based technology, perceived ease of use, and the performance of digital accounting systems.

Data analysis utilizes Structural Equation Modeling (SEM) grounded in Partial Least Squares (PLS) methodologies to evaluate study hypotheses concerning the impact of independent variables on accounting system performance. Before the structural model analysis, an assessment of the measurement model (outer model) was performed to verify data quality. The processing of statistical data employs the latest iteration of SmartPLS software, interpreting results with regard to both statistical and practical importance in the context of MSME digitalization. The research questionnaire was developed using adaptations of instruments validated in prior studies, with adjustments suited to the specific setting of the accounting sector. This systematic approach to data collection and analysis is supported by a strong theoretical foundation, aiming to en s produce findings that are not only statistically valid but also applicable in the practical context of financial management. The interpretation

of the results focuses on the relative contribution of each independent variable to the variation in digital accounting performance.

Research Hypothesis

The purpose of this research is to determine how the perceived ease of use and acceptance of cloud-based technologies affects the efficiency of digital accounting systems. Following is a hypothesis that this study has put out based on its literature and prior research reviews:

- H1: Cloud-based technology adoption has a significant effect on digital accounting system performance.
- H2: Perceived ease of use has a significant effect on digital accounting system performance.

Research Model

This research model describes the relationship between the independent variables (adoption of cloud-based technology and perceived ease of use) and the dependent variable (digital accounting system performance). This model can be illustrated as follows:

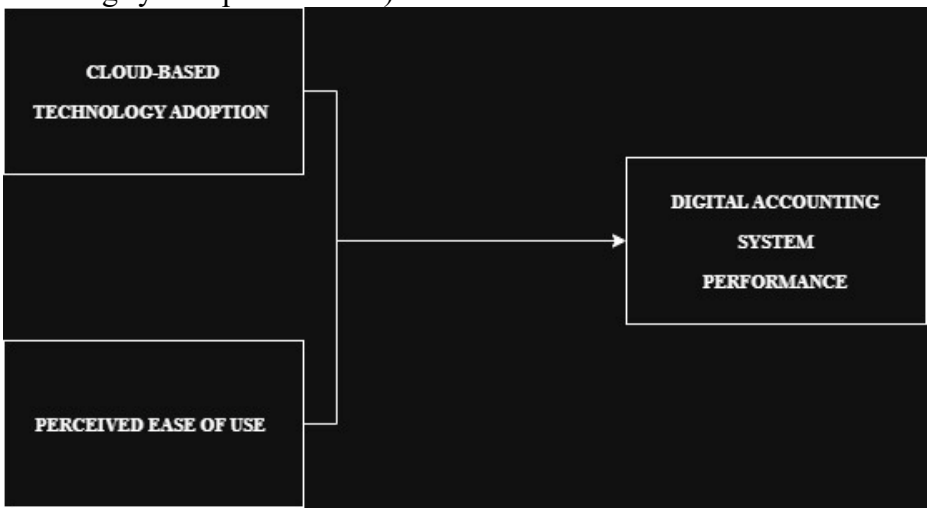
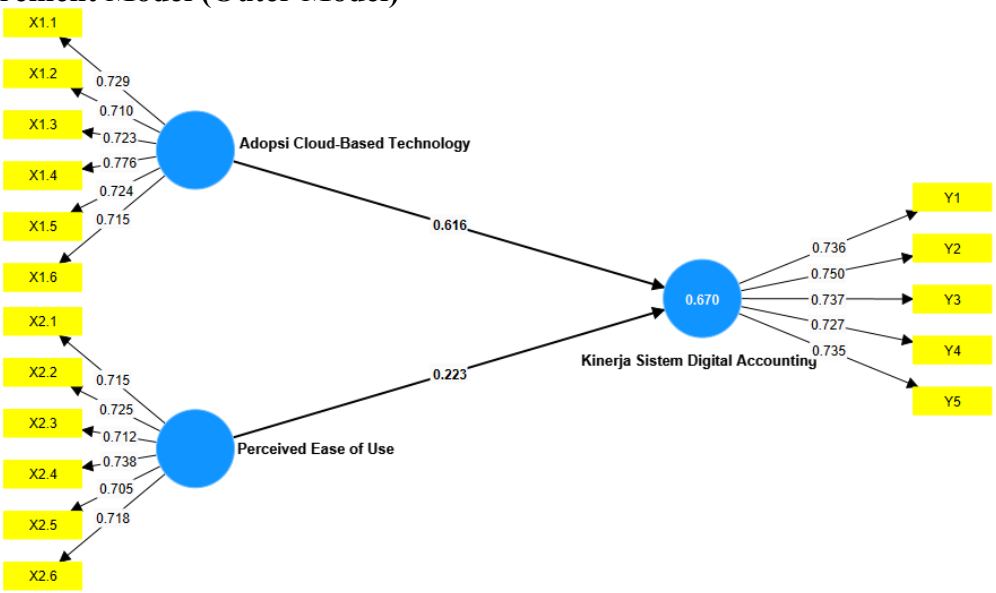


Figure 1
Research Model

The SEM-PLS analysis that verified this study's model shows that the independent variables are directly related to the system performance. Results from a Likert-scale questionnaire formed the basis of the quantitative technique employed by the researchers in this study. Micro, small, and medium-sized businesses (MSMEs) can benefit from more effective and efficient financial administration with the use of user-friendly technology, according to the study's expected results.

RESULTS AND DISCUSSION

Measurement Model (Outer Model)



Convergent Validity Test

Looking at the outside loading values is how convergent validity is determined. An indication is deemed valid if its outer loading is equal to or greater than 0.7. But if the outer loading is less than or equal to 0.7, the indication is deemed useless.

Table 1.
Outer Loading Values for Each Construct

Variable	Indicator	Outer Loading	Indication
Adoption of Cloud-Based Technology	X1.1	0.729	Valid
	X1.2	0.710	Valid
	X1.3	0.723	Valid
	X1.4	0.776	Valid
	X1.5	0.724	Valid
	X1.6	0.715	Valid
Perceived Ease of Use	X2.1	0.715	Valid
	X2.2	0.725	Valid
	X2.3	0.712	Valid
	X2.4	0.738	Valid
	X2.5	0.705	Valid
	X2.6	0.718	Valid
Digital Accounting System Performance	Y1	0.736	Valid
	Y2	0.750	Valid
	Y3	0.737	Valid
	Y4	0.727	Valid
	Y5	0.735	Valid

Source: Processed data (2025)

All indicators **in Table 1** have outer loadings > 0.7, indicating that these indicators are able to represent the latent variable well. The indicator with the highest outer loading was recorded for Adoption of Cloud-Based Technology (X1.4 = 0.776), while the Perceived Ease of Use indicator (X2.5) has the lowest value among all indicators, yet it remains above the 0.70 threshold with a value of (0.705); a similar condition is also observed in the Adoption of Cloud-Based Technology indicator (X1.2 = 0.710), which is above that minimum threshold. Thus, no indicators need to be eliminated because all meet the criterion of outer loading > 0.7.

Average Variance Extracted

A latent variable's ability to explain the variation in the observed indicators is evaluated using AVE. (Sihombing et al., 2024) The latent variable is considered to have excellent convergent validity if the AVE value is more than 0.5.

Table 2
Average Variance Extracted Values

Variable	Average Variance Extracted (AVE)
Adoption of Cloud-Based Technology (X1)	0.533
Perceived Ease of Use (X2)	0.517
Digital Accounting System Performance (Y)	0.543

Source: Processed data (2025)

The results obtained **in Table 2** prove that every single variable has an AVE greater than 0.5, making it very clear that every single construct satisfies the convergent validity requirements laid out by (Sihombing et al., 2024)

Discriminant Validity

The discriminant validity of the construct was tested using the Fornell and Larcker method. (Rahadi, 2023) asserts that discriminant validity has been shown when the square root of an item's AVE is higher than its correlation with all other items together. Making sure one concept can be differentiated from the others experimentally is the goal. There can be no less than a positive correlation between the constructions and the diagonal, which is the square root of the AVE.

Table 3
Discriminant Validity Based on the Fornell and Larcker Method

Variable	Adoption of Cloud-Based Technology	Digital Accounting System Performance	Perceived Ease of Use
Adoption of Cloud-Based Technology	**0.730**		
Digital Accounting System Performance	0.812	**0.737**	
Perceived Ease of Use	0.877	0.763	**0.719**

Source: Processed data (2025)

Table 3 This means that the model falls short of the Fornell and Larcker method's discriminant validity requirements. Although correlations between constructs are larger, the primary issue is with the diagonal values (AVE roots).

The discriminant validity assessment was carried out using cross-loading values in addition to the Fornell and Larcker approach. To make sure that each indicator measures the same construct more closely than other constructs, cross-loading testing is used. A met indication of discriminant validity has a loading value that is higher on the original construct than on the target construct.

Table 4
Discriminant Validity Based on Cross-Loading Values

Indicators	Adoption of Cloud-Based Technology	Digital Accounting System Performance	Perceived Ease of Use
X1.1	**0.729**	0.674	0.649
X1.2	**0.710**	0.586	0.642
X1.3	**0.723**	0.622	0.710
X1.4	**0.776**	0.594	0.647
X1.5	**0.724**	0.513	0.602
X1.6	**0.715**	0.537	0.574
X2.1	0.595	0.600	**0.715**
X2.2	0.631	0.541	**0.725**
X2.3	0.606	0.466	**0.712**
X2.4	0.686	0.613	**0.738**
X2.5	0.631	0.475	**0.705**
X2.6	0.631	0.567	**0.718**
Y1	0.592	0.736	**0.532**
Y2	0.593	**0.750**	0.577
Y3	0.648	**0.737**	0.621
Y4	0.603	**0.727**	0.562
Y5	0.544	**0.735**	0.510

Source: Processed data (2025)

Additional testing using cross-loading in **Table 4** demonstrates that, in comparison to other constructs, all indicators have the highest loading values for the construct under measurement. As a result, discriminant validity is still acceptable.

Reliability Test

A statistical technique called reliability testing is used to evaluate how consistently and reliably a measuring tool produces findings. Two methods are used for testing: Composite Reliability and Cronbach's Alpha. These two techniques assist researchers in determining how well each indication regularly reflects the concept being studied.

Cronbach's Alpha

Each indicator's internal consistency inside a construct is evaluated using Cronbach's Alpha. According to (Sihombing et al., 2024), a rating greater than 0.70 denotes a high degree of dependability.

Table 5
Cronbach's Alpha Values for Each Construct

Variable	Cronbach's Alpha	Description
Adoption of Cloud-Based Technology (X1)	0.825	Reliable
Perceived Ease of Use (X2)	0.814	Reliable
Digital Accounting System Performance (Y)	0.790	Reliable

Source: Processed data (2025)

In **Table 5,** all variables have Cronbach's Alpha values > 0.7, indicating that each indicator used to measure these variables exhibits good internal consistency and that no variable falls below the minimum threshold; thus, the entire construct can be deemed reliable and suitable for use in this study.

Composite Reliability

To ensure the measurement consistency of all indicators composed of each variable, Composite Reliability was employed to assess overall construct reliability. If a construct's Composite dependability rating is more than 0.7, it is considered to have good dependability and to be reliable for further research. reliability value is more than 0.7. (Rahadi, 2023; Sihombing et al., 2024)

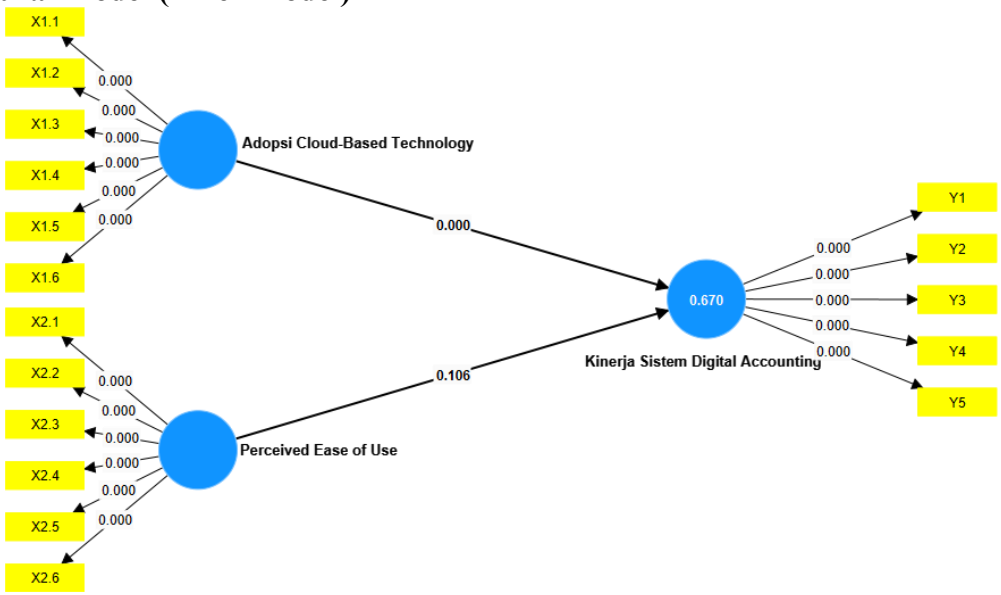
Table 6
Composite Reliability Values for Each Construct

Variable	Composite Reliability (rho_a)	Composite Reliability (rho_c)
Adoption of Cloud-Based Technology (X1)	0.827	0.872
Perceived Ease of Use (X2)	0.817	0.865
Digital Accounting System Performance (Y)	0.791	0.856

Source: Processed data (2025)

Table 6 demonstrates that the construct has a high degree of reliability because each variable has a Composite Reliability rating > 0.7.

Structural Model (Inner Model)



Model Fit Test

Model fit tests are used to assess whether the constructed model meets the feasibility criteria so that it can be used in the next stage of analysis.

Table 7
Model Fit Test Results

	Saturated model	Estimated model
SRMR	0.079	0.079
d_ULS	0.952	0.952
d_G	0.417	0.417
Chi-square	213.946	213.946
NFI	0.750	0.750

Source: Processed data (2025)

The test results in **Table 7** demonstrates an SRMR score of 0.079, which is below the 0.10 criterion and indicates that the research model satisfies the goodness-of-fit requirements. Additionally, the d_ULS value of 0.952 and the d_G value of 0.417 show that there is little difference between the generated model and the empirical data matrix, indicating that the model is reasonably well-fitted. The model's degree of fit to the examined data is shown by the Chi-square value of 213.946. In the meantime, the model's NFI score of 0.750 shows that it fits reasonably well, if not perfectly.

Coefficient of Determination (R^2)

The degree to which independent variables may explain the dependent variable is evaluated using the coefficient of determination (R2) and the modified R2. Sihombing et al. (2024) classified a R^2 value of 0.67 as high, 0.33 as moderate, and 0.19 as weak. The degree to which the independent factors affect the dependent variable is shown by the modified R2 value.

Table 8
R-Square Values

Variable	R-square	Adjusted R-square
Digital Accounting System Performance	0.670	0.664

Source: Processed data (2025)

Table 8 revealed an R2 (R-squared) value of 0.670, meaning that 67.0% of the variance in the dependent variable, Digital Accounting System Performance, can be explained by the independent variables, Adoption of Cloud-Based Technology and Perceived Ease of Use, while the remaining 33.0% is influenced by factors not included in the research model. The adjusted R-squared score of 0.664 shows that the model's capacity to explain the dependent variable falls into the strong category after accounting for the number of variables in the model.

Effect Size (f^2)

Effect Size (f^2) is employed to evaluate how much the independent factors affect the dependent variable.

Table 9
Results of the F-Square Test (f^2)

Variable	F-square
Adoption of Cloud-Based Technology -> Digital Accounting System Performance	0.266
Perceived Ease of Use -> Digital Accounting System Performance	0.035

Source: Processed data (2025)

An f2 value of 0.02 denotes a modest influence, 0.15 a moderate effect, and 0.35 a high effect, according to (Sihombing et al., 2024). This evaluation is crucial for determining the substantial contribution of each independent variable to the dependent variable.

The F^2 table for the Cloud-Based Technology Adoption variable shows an F^2 value of 0.266 for the Digital Accounting System Performance variable, which can be categorized as a moderate effect. The Perceived Ease of Use variable recorded an f^2 value of 0.035, indicating a small effect on the Digital Accounting System Performance variable. Thus, Adoption of Cloud-Based Technology makes a more significant contribution, while Perceived Ease of Use has a relatively lower effect.

Stone-Geisser Q-square Test (Predictive Relevance)

The model's predictive power is measured using Predictive Relevance (Q^2). The model has strong predictive significance if the Q^2 value is greater than 0. The model is not predictively meaningful if the value is less than zero (Sihombing et al., 2024)

Table 10
Results of the Stone-Geisser Q-square test (Predictive Relevance)

Variable	SSO	SSE	Q^2 (=1-SSE/SSO)
Adoption of Cloud-Based Technology	600,000	600,000	0

Digital Accounting System Performance	500,000	337,291	0.325
Perceived Ease of Use	600,000	600,000	0.000

Source: Processed data (2025)

The results in **Table 10** demonstrated that the model's predictive relevance is rather excellent, with the Q^2 value for Digital Accounting System Performance being 0.325 (>0). Because they function as predictor variables, the exogenous variables Adoption of Cloud-Based Technology and Perceived Ease of Use do not have a Q2 value. The model has sufficient predictive potential to explain the Digital Accounting System Performance variable, as indicated by the Q^2 value of 0.325. Put differently, depending on the factors, the model may predict the performance of the digital accounting system. Perceived Usability and Cloud-Based Technology Adoption.

Hypothesis Testing

Test of the Influence Between Variables (Path Coefficients, T-Value, and P-Value)

In order to determine if independent (exogenous) factors significantly affect the dependent (endogenous) variable, a critical step in PLS-SEM is the study of path coefficients, t-values, and p-values. The greater the route coefficient value, the more strongly that variable influences the endogenous variable, either favorably or unfavorably (Rahadi, 2023). However, statistical test results (t-values and p-values) are needed through the bootstrapping process to verify the relevance of this impact; a path is deemed significant if $t > 1.96$ and $p < 0.05$. (Rahadi, 2023)

Table 11
Results of the Inter-Variable Influence Test (Path Coefficients)

Relationship	Path coefficients
Adoption of Cloud-Based Technology -> Digital Accounting System Performance	0.616
Perceived Ease of Use -> Digital Accounting System Performance	0.223

Source: Processed data (2025)

Based on **Table 11,** In terms of the performance of the digital accounting system, it is evident that the adoption of cloud-based technology has a path coefficient value of 0.616. A comparatively significant positive effect is indicated by this rating. Conversely, the Digital Accounting System Performance measure Perceived Ease of Use has a path value of 0.233. Although the value is positive, the resulting influence is relatively lower. However, to confirm whether the relationship between variables is truly significant, further testing is required using a t-statistic > 1.96 and a p-value < 0.05 obtained from bootstrapping results.

The following criteria are applied: if the p-value is less than 0.05 and the t-statistic is better than 1.96, the hypothesis is accepted and the association between the variables is deemed significant. In contrast, the hypothesis is rejected if these values do not satisfy the requirements.

Table 12
Results of the Bootstrapping Test of the Relationship Between Variables

Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T-statistics (|O/STDEV|)	P-values
Adoption of Cloud-Based Technology -> Digital Accounting System Performance	0.616	0.612	0.125	4.916	0.000
Perceived Ease of Use -> Digital Accounting System Performance	0.223	0.216	0.138	1.615	0.106

Source: Processed data (2025)

Based on the results of the bootstrapping test in **Table 12,** the following hypotheses can be formulated:

$H0_1$: The adoption of cloud-based technology does not have a significant effect on the performance of the digital accounting system

$H1_1$: The adoption of cloud-based technology has a significant effect on the performance of the digital accounting system

$H0_2$: Perceived Ease of Use does not have a significant effect on Digital Accounting System Performance

$H1_2$: Perceived Ease of Use has a significant effect on Digital Accounting System Performance

Decision-making in this study is based on the t-statistic and p-value, where a relationship is considered significant if the t-statistic is > 1.96 and the p-value is < 0.05.

T-Test

Based on the results, it's clear that Cirebon MSMEs' digital accounting system performance is positively and significantly affected by cloud-based technology adoption. A route coefficient of 0.616, a calculated t-value of 4.916, and a significance level of 0.000 were found for the adoption variable (X1) according to the bootstrapping findings. With a significance threshold lower than 0.05, we may accept the first hypothesis ($H1_1$) and conclude that more widespread use of technology improves system performance.

However, there is no correlation between perceived ease of use and actual performance. The data reveals that the usability variable (X2) has a 0.223 path coefficient, a 1.615 computed t-value, and a 0.106 significance level. Rejecting the second hypothesis (H12), which states that perceived ease does not directly affect objective accounting performance, we find a significant value larger than 0.05

F-Test

In PLS-SEM, the simultaneous effect is evaluated through the **R-Square** value. Although only adoption is significant in a partial analysis, the model demonstrates that, simultaneously, Cloud-Based Technology Adoption and Perceived Ease of Use influence **Digital Accounting System Performance**. This is evidenced by the **R-Square value of 0.670**, suggesting that these three variables— —account for **67%** of the variation in performance. The remaining **33%** is influenced by factors not included in this research

model. Thus, while these variables affect performance simultaneously, the partial results indicate that actual technical adoption is the primary driver of system success.

The Effect of Cloud-Based Technology Adoption on Digital Accounting System Performance

According to the findings, adoption significantly improves performance. Organizational success is determined by the use of digital technology, according to study by Lutfi et al. (2022), which is consistent with these findings. Quick and accurate financial records are possible due to cloud data integration. Faster cloud integration results in greater levels of organizational performance, according to research from Yuniarto (2023). Thus, the findings provide more evidence that adoption is an important component.

The Effect of Perceived Ease of Use on Digital Accounting System Performance

The results contradict the second hypothesis; perceived ease of use does not significantly influence performance. This aligns with findings by (Al-hattami, 2023), suggesting that technical stability and accuracy often outweigh subjective ease in specialized accounting contexts. This may explain why ease of use did not have a significant relationship in this study; MSME actors in Cirebon prioritize the security of their financial data over the simplicity of the interface. This is supported by (Alsqour et al., 2025), who suggest that while ease of use is a determinant of the intention to use, it may not be the primary driver of actual performance if system quality and information accuracy are not already established. Additionally, in resource-constrained environments like MSMEs, technological capability and reliable data accessibility are often viewed as more critical strategic instruments than mere user-friendliness.

Simultaneous Effect of Adoption and Ease of Use on System Performance

The results showed that adoption and ease of use significantly influenced performance with an **R-Square value of 67.0 percent**. This aligns with the findings of (Septiani & Ayu, 2024), which suggest that digital transformation requires a combination of technology adoption and user acceptance to improve overall accuracy. This synergy is further emphasized by (Martina & Girsang, 2025), noting that the interaction between technology integration and financial literacy strengthens financial reporting capabilities and overall competitiveness. Moreover, (Alsqour et al., 2025) confirm that system quality, information quality, and usefulness together provide a comprehensive explanation for system success, accounting for high levels of variance in user per istence and performance. Thus, this study confirms that MSMEs in Cirebon need to prioritize the adoption of specific features as the primary factor while maintaining an accessible environment to achieve better accounting outcomes.

CONCLUSION

In conclusion, according to the study and data analysis conducted using SmartPLS, the performance of digital accounting systems is positively and significantly affected by the use of cloud-based technology, but perceived ease of use does not have a substantial individual effect. This indicates that the convenience and ease of use of the interface are less important to MSME players in Cirebon than the practical advantages and technological integration of cloud computing, such as the ability to access data in real-time and generate automated reports. While adoption is the key driver of digital transformation, a comprehensive approach is still necessary. When examined jointly, however, these variables

significantly impact system performance (R-Square value: 67.0%). Therefore, it is recommended that MSMEs and relevant stakeholders focus on accelerating the integration of efficient cloud-based accounting infrastructures and automated systems to ensure long-term financial management accuracy and operational performance.

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