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The Experience of SME Entrepreneurs In Adopting Cloud Computing In Accounting Information Systems: A Case Study of SME Entrepreneurs In Lubuk Linggau

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ABSTRACT	INFO ARTIKEL
The purpose of this study is to explore and understand in-depth the experiences of MSME entrepreneurs in Lubuk Linggau City in adopting cloud computing in their accounting information systems. The study population was drawn from three different types of businesses. Using a purposive sampling technique, five informants were selected, which was conducted by contacting and interviewing owners, managers, and admins. The analysis results show that first, in bakeries with a full cloud system, they gain benefits such as efficiency, ease of work, more accurate results, and transparency. Second, in coffee businesses that use dual systems, more emphasis is placed on the need to improve management control, transparency, and prevent unwanted fraud. And third, in heavy equipment rental services businesses with manual systems, because client needs and transaction patterns are still simple, where situations require speed, conciseness, and directness, so that digitalization is considered not yet relevant.	Article History: <i>Submitted/Received 25 February 2026</i> <i>First Revised 03 March 2026</i> <i>Accepted 07 March 2026</i> <i>First Available online 16 April 2026</i> <i>Publication Date 29 April 2026</i> Keyword: <i>AIS; Cloud computing; Entrepreneur; SMEs</i>
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1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) have an important role in supporting the structure of Indonesia's economy. Based on Article 1 of the Law of the Republic of Indonesia No. 20 of 2008, MSMEs are defined as business activities owned by individuals or individual business entities that meet specific criteria determined by the level of assets and annual turnover. Data from the Ministry of Cooperatives also show that more than 99% of business units operating in Indonesia are classified as MSMEs. The presence of MSMEs contributes significantly to job creation and the growth of Gross Domestic Product (GDP). Nevertheless, MSMEs continue to face various challenges, particularly those related to operational efficiency, information management, and the adoption of technology in their daily business activities (Tambunan, 2019).

In the modern era, the development of information and communication technology has become a very important part of people's lives. Technology is not only used for administrative activities such as preparing financial reports, but also for various business activities such as product design, promotion, and marketing. This development has permeated everyday life, including among business actors. However, in reality, many businesses have not fully utilized information technology optimally (Auliya, 2025).

According to data from the Central Bureau of Statistics, the business structure in Lubuk Linggau City is currently still dominated by micro and small enterprises among all MSMEs operating in the area. Based on the classification of business sectors, the wholesale and retail trade sector, as well as vehicle repair and maintenance services, account for the largest number of businesses. This is followed by the accommodation and food and beverage service sector, as well as other service sectors. Although the number of MSMEs in Lubuk Linggau City continues to increase, the level of information technology utilization in operational activities, particularly in accounting information systems, remains relatively low. This indicates a significant potential to encourage digital transformation in the MSME sector in the region.

The rapid advancement of technology has driven significant digital transformation across various sectors, including the MSMEs. Digital transformation is understood as the process of integrating technology into all aspects of business and organizational operations, with the aim of improving efficiency, productivity, and competitiveness in the market. In an increasingly competitive and constantly changing business environment, MSMEs are required to adapt by implementing appropriate and efficient technological solutions (Fadillah, 2024). In addition, the push for digital transformation has also brought new momentum to entrepreneurial activities. In the digital era, economic power is no longer dominated solely by large-scale companies, but can also be experienced by individuals, as reflected in the high level of internet utilization through mobile devices (Setiawan et al., 2020).

According to Astari et al., (2025) In his work entitled "*Disruption*," technological development in the present era is no longer understood merely as a form of innovation, but has reached a stage that is considered "disruptive" or capable of creating major upheavals. This period of disruption has great potential to replace established market players with new entrants. The phenomenon of disruption is characterized by a shift from the use of physical technology to digital technology, which ultimately gives rise to new forms that are more efficient and provide broader benefits. For example, Nokia, which was once a leading telecommunications company in the world, suddenly approached bankruptcy due to its slow adoption of innovation, while other companies moved quickly by utilizing more modern technologies (Amzul et al., 2024). This

phenomenon highlights the importance of business actors being prepared to face rapid technological changes (Ahlstrom et al., 2020)

One of the technological innovations that has significant potential and relevance in supporting the digitalization process of MSMEs is cloud computing. This technology provides great opportunities for business actors to utilize various technological services flexibly, such as data management, data storage, software, and information technology infrastructure, through the internet (Morisson & Fikri, 2025). The implementation of this technology has the potential to eliminate the need for large expenditures on hardware procurement and the development of internal infrastructure. Cloud computing is considered capable of providing a solution to the resource limitations faced by MSMEs, both financially and technologically (Mardiyati et al., 2025)

Cloud computing is a technological model that utilizes remote server networks over the internet to store, manage, and process data efficiently. There are three models in cloud computing, namely Software as a Service (SaaS), Platform as a Service (PaaS), and Infrastructure as a Service (IaaS) (Sapdiaz et al., 2023). According to Ghozali et al., (2019), one example of the application of technology to support technological transformation in MSMEs is the use of cloud computing, particularly in the form of Software as a Service (SaaS)

More specifically, the cloud computing system described above is limited to cloud accounting, which refers to a computing-based service that focuses on the accounting functions and activities of a company (Khanom, 2017). To avoid misunderstandings in interpreting the term, it is important to understand that the use of conventional accounting software is not included in the category of cloud accounting. Conventional accounting software is generally obtained as a product that is then installed on each user's computer, whereas cloud-based services can be accessed flexibly anytime and from anywhere.

However, the implementation of cloud computing-based accounting information systems in SMEs presents significant opportunities to improve operational efficiency while also facing several challenges. Issues such as data security risks, the limited availability of IT experts, and continuous subscription costs can become barriers in the process of adopting this technology. Therefore, it is important to gain a deeper understanding of the factors that influence the success of business actors in implementing cloud-based information systems in SMEs (Pradesa et al., 2023).

Although previous studies have discussed the adoption of cloud computing, most of them have focused on quantitative aspects. Nevertheless, empirical studies that comprehensively examine the experiences of MSME entrepreneurs in adopting cloud computing within their accounting information systems remain relatively limited. In fact, understanding this issue from a qualitative perspective can provide a richer insight into the challenges, opportunities, and best practices experienced by MSME actors in the process of adopting this technology. Therefore, this study has a high level of urgency to be conducted in order to understand and further explore the experiences of MSME entrepreneurs in Lubuk Linggau City in implementing cloud computing within their accounting information systems.

Therefore, the purpose of this study is to gain an in-depth understanding of the experiences of MSME entrepreneurs in adopting cloud computing in Accounting Information Systems (AIS). In addition, this study aims to explore the real experiences of MSME entrepreneurs in the process of adopting cloud computing, identify the driving and inhibiting factors in the implementation of cloud computing in Accounting Information Systems (AIS), and analyze the impact of cloud

computing implementation on the quality, effectiveness, and efficiency of accounting systems in MSMEs in Lubuk Linggau City. Furthermore, this research contributes to providing a more comprehensive understanding and enriching the literature on the application of technology in MSMEs.

The novelty of this study lies in its in-depth analysis of the experiences of MSME actors in adopting cloud computing within accounting information systems by comparing three levels of technology usage (full cloud, hybrid, and manual) in the context of MSMEs in Lubuk Linggau City. Therefore, this study is expected to provide empirical contributions regarding the dynamics of digital technology adoption among MSMEs at the regional level. The results of this study are expected to provide theoretical benefits for the development of knowledge in accounting and information systems. Practically, the findings can also serve as valuable input for MSME actors, cloud service providers, and other stakeholders in improving the effectiveness of implementing cloud computing-based technology in the MSME sector.

Diffusion of innovation theory

Diffusion of innovation is the process of spreading and accepting new ideas or innovations aimed at encouraging change within society. This process occurs continuously, both from one region to another, from one period of time to the next, and from one field to another, and entails the participation of a number of individuals within a social network. (Uyun et al., 2025).

According to Uyun et al., (2025), there are five categories of adopters: (1) Innovators, a group that acts as pioneers in trying and implementing new technologies; (2) Early adopters, individuals who independently seek to implement new technologies and have trust in change agents; (3) Early majority, a group that adopts innovations relatively quickly after the early adopters; (4) Late majority, individuals who tend to be conservative, cautious about risks, and adopt innovations only after obtaining clear evidence or examples; and (5) Laggards, the last group that views innovative behavior as highly risky, making them the slowest to accept such changes..

A person's change in adopting new behavior occurs through several stages, according to (Uyun et al., 2025), (1) Awareness stage, when individuals begin to realize the existence of an innovation or something new, become open to developments in their surrounding environment, and are able to distinguish between what they already have and what they do not yet have; (2) Interest stage, marked by the emergence of a desire to seek further information about the newly recognized innovation; (3) Evaluation stage, when individuals begin to consider the possibility of applying the new innovation based on the information they have obtained; (4) Trial stage, when individuals begin to experiment with the innovation on a small scale to assess its benefits and outcomes; and (5) Adoption stage, when individuals decide to fully implement the innovation with the belief that applying the new idea will provide more effective results.

The unified theory of acceptance and use of technology (UTAUT)

The theory explains that a person's intention to perform a behavior and the way they use technology are influenced by several factors, namely: performance expectancy, which refers to the degree to which a person believes that using technology can help improve their performance optimally; effort expectancy, which indicates how easy or difficult the effort required for someone to use technology in supporting their work is; social influence, which refers to the extent of pressure or encouragement from people considered important in directing someone

to use new technology; and facilitating conditions, which indicate the level of an individual's belief in the availability of supporting infrastructure and technical resources from the organization to facilitate the use of the system.(Fransisca & Novalia, 2025)

Cloud Computing

In Indonesian terminology, cloud computing is translated as "*komputasi awan*." The term computing refers to the utilization of computer technology, while cloud describes the development of infrastructure based on computing systems. Fardani & Surendro, (2011) Cloud computing is defined as a model of information technology services that enables users to obtain more efficient access in operating systems through the internet network from anywhere. This model provides computing resources, such as storage, servers, and networks, as well as various services that can be shared and utilized collectively, without requiring intensive interaction with service providers or complex management in the process of provisioning and terminating the services. (Arisandy et al., 2024).

Cloud computing is a contemporary technology that is regarded as a new model, in which the programs offered provide computing systems with high performance, can be configured according to user needs, and are easy to access. In its implementation, the cloud computing system enables users to utilize management services, storage, and various other applications that form a cloud environment on-demand.(Marlin et al., 2024). This concept includes the utilization and development of distributed, virtual, and local resources that originate from users' devices.(Nazaruka & Osis, 2019). By using this technology, businesses become more flexible and efficient without needing to incur large costs. Through the cloud computing system, business actors can access technology from major service providers, thereby increasing the effectiveness of data management and the reorganization of business activities.(Barus et al., 2024).

Meanwhile, cloud computing is a model for providing computing resources such as servers, storage media, and applications that can be accessed through the internet network in a flexible manner and adjusted according to user needs (Suryawijaya & Praptodiyono, 2024). This concept provides an opportunity for users to utilize information technology resources virtually without having to directly own or manage the physical infrastructure.

Accounting Information System

In the modern era, businesses are required to compete globally. As the business world continues to develop, they increasingly need accurate access to information in order to make appropriate decisions. This is necessary so that businesses can survive amid intense competition. Several experts state that an accounting information system is a set of forms, records, and reports that are systematically organized to produce financial information needed by management, thereby helping to facilitate the business management process.(Mulyadi et al, 2017). According to (Paranoan et al., 2019), An accounting information system is an integrated set of resources, including human resources and technological tools, that are systematically organized to process accounting data into useful information.

An accounting information system consists of protocols, databases, hardware, and software that are designed to collect, store, record, and process accounting data into useful information that can be used in decision-making.(Tawaqal & Suparno, 2017). Accounting information systems develop along with technological advancements. Currently, the use of cloud computing as a

database platform has become a major focus in the development of accounting information systems. (Firdaus et al, 2024).

Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) hold a highly strategic position within the structure of Indonesia's economy. Based on Article 1 of Law of the Republic of Indonesia No. 20 of 2008, MSMEs are characterized as business activities owned by individuals or individual business entities that comply with prevailing regulations, with their classification determined by the level of assets and annual turnover..(S Al Farisi, 2022).

A micro enterprise is a type of economic business that is independently operated by an individual or a business entity. This category of business does not function as a subsidiary or branch of any other micro, small, or large enterprise and is required to fulfill the criteria established for micro enterprises in accordance with prevailing laws and regulations.(Tambunan, 2019).

Meanwhile, according to (Nurhidayanti, 2025), MSMEs are the economic sector that is the most adaptive to change and have strong resilience in facing economic crises. This is because MSMEs are flexible, have a simple business structure, and utilize local resources. In the context of technological development, digital transformation becomes both a challenge and an opportunity for MSME actors to improve efficiency and competitiveness. Digitalization enables business actors to access wider markets, accelerate business processes, and increase transparency in financial (Fadillah, 2024). Therefore, the implementation of information technology, including information systems, becomes one of the important structures in strengthening the capacity of MSMEs.

2. METHODOLOGY

This study uses a case study, which is a qualitative research methodology with a descriptive phenomenological research type. This approach was chosen because it aims to explore in depth the real experiences of SME entrepreneurs in the process of adopting cloud computing in accounting information systems (Simbolon & Herawati, 2025). According to Baskarada, (2014) The phenomenological method enables researchers to understand the meanings, perceptions, challenges, and personal experiences encountered by SME actors when implementing cloud-based technology. Accordingly, this study is expected to offer a more comprehensive and in-depth understanding of the adoption process. Within this research context, the researcher investigates and analyzes how cloud computing is adopted among SMEs in the city of Lubuklinggau. In the analysis process, descriptive thematic analysis and source triangulation techniques were used. Descriptive thematic analysis aims to examine textual data systematically by identifying patterns, themes, and relationships that emerge, and by presenting a clear and structured description of the phenomenon being studied through careful data analysis and relevant literature.(Humble & Mozelius, 2022). Meanwhile, the source triangulation technique is used to compare information or data obtained from different informants. Once the data have been collected, the researcher reviews and verifies the information to ensure its accuracy and validity.(Turale, 2020).

Data were gathered through systematically conducted interviews with business owners. The research population was drawn from several businesses, ranging from those that fully use a cloud computing system (full cloud), those that use both manual and cloud systems (hybrid), and those that still do not use a cloud computing system (manual).

Using a purposive sampling technique, five informants were selected from these businesses. The data collection process was carried out by contacting and interviewing the owners, managers, and administrators. To make the data more meaningful and easier to understand, the researcher applied qualitative data analysis techniques using NVivo 12 software developed by QSR International. This process began with the open coding stage, followed by axial coding, and finally selective coding.(Dhakal, 2022).

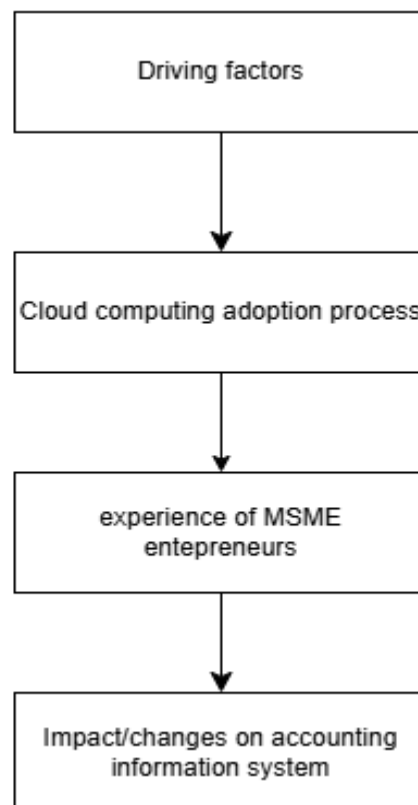


Figure 1: framework of thinking

3. RESULT AND DISCUSSION

Data processing results, six main themes were identified: motivation/driving factors for system use, impacts or changes in using the system, challenges faced, data security, external factors, and expectations and suggestions for future system development.

The results of the analysis show that, first, in the bakery business that fully uses a cloud computing system, several benefits are obtained, such as efficiency, ease in performing tasks, faster calculation processes, more accurate results, and greater transparency. Second, businesses that use both manual and cloud systems place greater emphasis on the need to improve management control, transparency, and the prevention of unwanted fraud. Digital

organized. *“It makes work easier and more efficient. For example, if we use Excel for calculations, it becomes easier because by using formulas we can work faster. Yes, it is more efficient.”*

For the coffee business that uses a hybrid system, the focus is more on having clear and well-organized management. They aim to improve transparency and prevent errors or dishonest actions. This digital system helps them monitor inventory, daily sales, and calculations accurately, so that supervision becomes more effective and the possibility of fraud or data manipulation can be minimized. This was expressed by the informant, who stated that the digital system is used so that: *“The financial data can be better, meaning the management becomes better. The sales are also clear. If the numbers balance, it means there is no corruption or misappropriation of goods. It means that the goods going out and the amount billed are exactly the same”*. Therefore, the system is considered more trustworthy and reduces the possibility of deception, while also allowing comparisons with manual records.

On the other hand, the rental service business that still uses a manual system shows that the decision not to use a digital system is not due to a rejection of technology, but rather because customers prefer a process that is faster and simpler without complicated procedures. *“For now, we still use a manual system because it is simpler and faster. In fact, when dealing with client situations, they want the process to be quick and straight forward manually sending the equipment or goods and directly transferring the payment”*. This indicates that the adoption of cloud technology has not yet been considered a primary need or priority.

External Factors Influencing Businesses to Adopt Cloud Systems

External factors have a significant influence on business owners, especially for businesses that use hybrid systems and manual systems. In businesses with a hybrid system, competition among business actors becomes the main driving force for adopting digital systems. When competitors have already implemented modern technology in managing their businesses, hybrid business owners are encouraged to follow in order to remain relevant and competitive. Furthermore, adopting digital systems can improve the accuracy of sales information, marketing data, and financial data management.

In contrast, businesses that still use manual systems have not yet moved toward adopting cloud computing. This is because their customers and business partners still operate in a traditional manner. With a business environment that does not yet require the use of modern technology, the adoption of cloud systems is considered not to provide significant benefits.

Meanwhile, for businesses that fully use cloud systems, external factors are not the main consideration in adopting the technology. This is because they have implemented technology since the early stages of establishing the business. Therefore, the decision to use technology is not driven by external pressures but rather as part of an internal strategy to support efficiency and create a more organized and structured workflow.

Challenges in Using the System

In hybrid businesses, the main problems are related to errors in data that are difficult to correct. Because the system does not allow changes after the data are closed at the end of each day, employees must request assistance from the IT department to fix them, and the

correction must also be approved by their supervisor. This dependence on IT can slow down work processes and potentially disrupt operational activities. Other technical issues arise from unstable network connections and occasional power outages, although these do not occur every day. This indicates that the performance of the digital system depends on the business infrastructure, and even minor obstacles can hinder the smooth flow of work activities.

In contrast, businesses that are fully cloud-based tend not to face significant problems. Although internet disruptions may occur, they have technicians who are always ready to resolve these issues. Meanwhile, businesses that still use manual systems do not face problems related to digital systems. However, manual record-keeping has the potential for greater risks, such as data discrepancies and the possible loss of archived documents. Nevertheless, these risks are sometimes not realized by business owners because they are considered part of everyday operational habits

Security and Reliability

The analysis shows that data security is one of the aspects that significantly differentiates the systems used by businesses. In the bakery business, the existence of daily data backups ensures better data security. The risk of losing information due to user errors or technical problems can be minimized because all data can be restored. The automatically structured data storage process also ensures data integrity and reduces the risk of losing important data. Similarly, the coffee business also experiences better and more secure data protection through this digital system, particularly for financial data and business activity records. This is because once the daily report is closed, the data can no longer be modified.

This provides confidence that the records cannot be falsified or manipulated by internal parties, thereby increasing transparency and improving management. Meanwhile, in the rental service business, data are highly vulnerable to loss. Record-keeping is carried out manually or stored on flash drives, which are prone to physical damage or misplacement. In addition, managing data and operations based on memory and simple notes carries a high risk of errors.

Impacts/Changes Experienced by Business Owners

In businesses that are fully cloud-based, the most significant change lies in the increased efficiency of administrative processes and data management. All activities, from record-keeping and report preparation to transaction monitoring, can be carried out quickly and efficiently. Business owners and employees are able to access data in real time, making decision-making more structured and accurate. In hybrid businesses, the changes experienced include increased transparency, better management, and improved control over operational activities. Although the system does not completely replace manual methods, its use provides a clearer overview of the flow of goods, sales, and billing. Business owners also state that the system helps reduce the possibility of fraud or data manipulation, because once the data have been processed and reconciled, they can no longer be modified after the daily report has been closed.

Meanwhile, in businesses that still fully use manual systems, the changes related to digitalization have not yet been directly experienced. However, the changes that are felt tend to be external, such as the business environment where many have already implemented technological systems. Business owners also understand that implementing digital systems provides greater benefits, particularly in terms of more structured administrative procedures,

improved data security, and better financial data management. Therefore, business owners are beginning to recognize the potential and envision more positive changes in the future if they adopt a cloud computing system.

Expectations for the Development of Digital Information Systems in the Future

All business actors expressed the hope that technologies developed in the future will be easier to learn and operate, especially for users who are adapting to technological systems for the first time. In businesses that use hybrid and cloud systems, such as coffee and bakery businesses, entrepreneurs emphasize the importance of adequate technical support. Business owners expect continuous assistance, structured training, and quick responses from IT staff when system problems occur. One informant stated: *“Our expectation is that technical support and continuous training are highly needed so that the system can be used optimally, allowing all business actors to benefit from digital systems”*. Thus, this perspective shows that such support is considered very important to ensure that work processes run smoothly and that the system can operate optimally.

Meanwhile, in the rental service business that still uses manual recording systems, their expectations are more focused on the readiness of the business environment and the improvement of digital literacy within society. One informant stated: *“For now, in this global era, it would be better if technology and all systems were improved. However, in my line of work it has not yet reached that stage because clients and customers do not participate in government systems and still operate independently. The important thing is that it should be improved so that people can become more knowledgeable”*. They hope that technological progress in the future will encourage entrepreneurs to become more familiar with digital technology systems, so that the use of technology can become more widespread and aligned with business needs. Thus, this perspective shows that even though they have not yet adopted digital systems, business owners remain open to change if the situation and supporting ecosystem become more prepared.

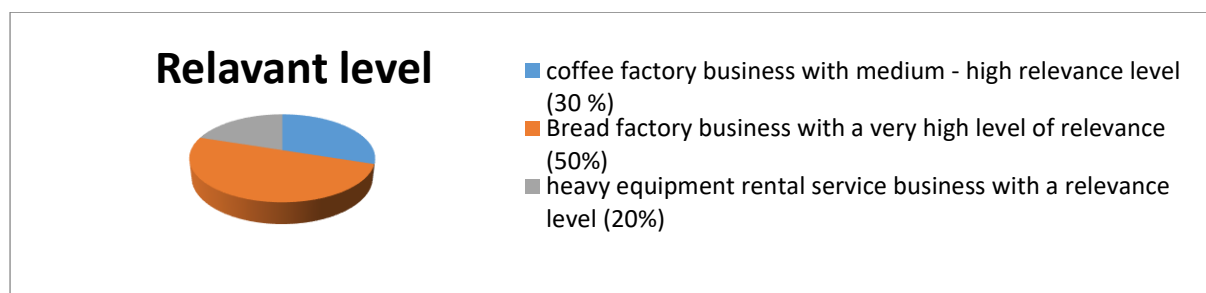


Figure 2: relevance level diagram

The findings of this study demonstrate strong relevance to prior research employing quantitative approaches, particularly with regard to factors such as perceived technological benefits, ease of use, and the necessity for management control. However, this study provides a deeper understanding through a qualitative approach by describing the real experiences of MSME actors, including the reasons why they accept or reject the use of cloud computing in accounting information systems.

4. CONCLUSION

Based on the results and discussion, it can be concluded that the level of adoption of cloud computing–based information systems among business actors in Lubuklinggau City is influenced by various factors, namely internal motivation, external environmental dynamics, human resource capacity, and the readiness of the available infrastructure. Businesses that have implemented cloud systems from the beginning obtain significant benefits, particularly in improving work efficiency and strengthening information security. Businesses that use hybrid systems are in a transitional stage, where the benefits of technology are beginning to be felt, but they still face challenges in adjustment and technical obstacles. Meanwhile, businesses that still use manual systems demonstrate a more cautious attitude, mainly because customer needs have not yet shifted toward the use of digital technology and because customers prefer processes that are quick and simple without complicated procedures. These findings indicate that the decision to adopt a cloud computing system does not depend solely on the readiness of the technology itself, but also on the operational conditions of each business, daily work needs, and the human resource factors involved. Therefore, the success of implementing technology largely depends on the alignment between technology, the business environment, and the capabilities of its users.

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