

ABSTRACT

This study aims to analyze the factors influencing the intention of Small and Medium Enterprises (SMEs) in Kudus Regency to adopt cloud accounting using the Technology Acceptance Model (TAM) approach. The research extends TAM by incorporating four external variables: perceived cost, perceived security and privacy, perceived convenience, and compatibility, which influence perceived usefulness and perceived ease of use, and ultimately affect the intention to adopt cloud accounting. This quantitative study employs purposive sampling with 240 SME respondents in Kudus who have used or considered using cloud accounting systems. Data were analyzed using WarpPLS version 8. The results reveal that perceived cost has a negative effect on both perceived usefulness and perceived ease of use. Meanwhile, perceived security and privacy, perceived convenience, and compatibility have positive effects on perceived usefulness and perceived ease of use. Moreover, perceived ease of use positively influences perceived usefulness, and both variables significantly impact the intention to adopt cloud accounting. These findings offer practical insights for SMEs and policymakers in accelerating the digital transformation of accounting systems in the SME sector.

Keywords: Cloud Accounting, TAM, Perceived Usefulness, Perceived Ease of Use, SMEs

