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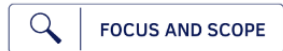
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JURNAL RAK ( Riset Akuntansi Keuangan )  
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## Faktor yang Memengaruhi Kualitas *Cloud Based Accounting Information System* serta Dampaknya terhadap Kepuasan Pengguna

*FACTORS INFLUENCING CB-AIS QUALITY AND THEIR IMPACT ON USER SATISFACTION*

Ai Teti Taryati<sup>1\*</sup>, Yenni Carolina<sup>2</sup>

<sup>1,2</sup> Universitas Kristen Maranatha, Bandung

[aitetitaryati@gmail.com](mailto:aitetitaryati@gmail.com), [yenzcarolina@gmail.com](mailto:yenzcarolina@gmail.com)

### ARTICLE INFORMATION

### ABSTRAK

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Perkembangan teknologi informasi di era revolusi industri 4.0 juga berdampak dan memengaruhi keseluruhan proses bisnis di perusahaan. Proses bisnis akan lebih efektif didukung dengan penggunaan internet dimana salah satu alternatifnya melalui penggunaan cloud. Proses akuntansi melalui cloud merupakan solusi inovatif bagi perusahaan karena dapat meningkatkan efisiensi, fleksibilitas, kemudahan akses dan penggunaan, serta kemampuan memproses informasi dalam jumlah besar. Penelitian ini bertujuan untuk menguji secara empiris faktor yang mempengaruhi kualitas CB-AIS berdasarkan pendekatan TOE (Technology, Organization, Environment) dengan menggunakan variabel security, top management support dan competitive pressure. Selain itu, penelitian ini dilakukan untuk melihat pengaruh kualitas CB-AIS terhadap kepuasan pengguna. Sampel penelitian yaitu karyawan yang bekerja pada bidang perbankan di wilayah Bandung. Data di analisis dengan metode Partial Least Square (PLS) dengan menggunakan software SmartPLS. Hasil penelitian menunjukkan variabel competitive pressure, security dan top management support berpengaruh signifikan terhadap CB-AIS serta menunjukkan kualitas CB-AIS memiliki pengaruh positif terhadap kepuasan pengguna.

**Kata kunci:** CB-AIS, TOE, Kepuasan Pengguna

### ABSTRACT

*Trise of information technology in the industrial revolution 4.0 impact on business processes. Business processes will be optimized by the support of the cloud as one of the alternatives. CB-AIS offers an innovative solution for companies, as it can increase efficiency, flexibility, accessibility, and the capacity to handle vast volumes of data. This study is based on TOE (Technology, Organization, Environment) approach and aims to investigate the elements that influence the quality of CB-AIS, such as security, top management support, and competitive pressure. Furthermore, this research investigates the effect of CB-AIS quality on user satisfaction. The sample includes employees from the banking sector in the Bandung area. PLS is used to analyze the data, facilitated by SmartPLS software. The results showed that competitive pressure, security, and top management support were significantly affected by CB-AIS. Moreover, the findings revealed that the quality of CB-AIS had a positive outcome on user satisfaction.*

**Keywords:** CB-AIS, TOE, User Satisfaction

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\* Corresponding author:

Address: Universitas Kristen Maranatha

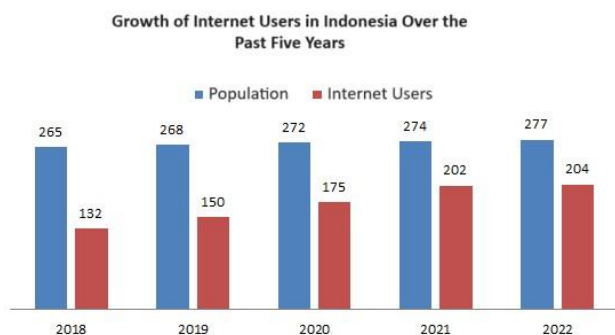
E-mail: [aitetitaryati@gmail.com](mailto:aitetitaryati@gmail.com); [yenzcarolina@gmail.com](mailto:yenzcarolina@gmail.com)

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## INTRODUCTION

The confluence of the rapid technological revolution and the COVID-19 pandemic has encouraged the adoption and development of information technology in Indonesia. The Head of the Department of Communication and Information of West Kalimantan reported that in early 2021 (Putri, 2021), the number of Internet users in Indonesia had reached 202.6 million people, which was approximately 73,7% of the population. This signified a 15,5% increase, equal to 27 million individuals, compared to the Internet users in January 2020. Moreover, the growth of Internet users in Indonesia can be shown in the graph below:



Source: Riyanto (2022)

**Figure 1.** Growth of Internet Users in Indonesia over the Past Five Years

Internet is one of the key pillars of the Fourth Industrial Revolution along with Big Data, Artificial Intelligence, Cloud Computing, and Additive Manufacturing (Rizkinaswara, 2020). The Internet has played a vital role in this transformation. The transition to the digital era commonly referred to as digitalization, has been increasing rapidly year by year. This shift is driven by the ever-growing human need for technology across various aspects of life, including the industry and financial services, particularly banking. Digitalization in the financial service sector has become an important social need. According to the Board of Commissioners of the

Financial Service Authority (OJK), as cited in an OJK press release, Manek & Santoso (2019) stated that the financial services industry like banking must adopt a proactive and shifting attitude to the development of digital technology. It significantly changes the landscape of banking products and services. The banking sector in Indonesia is no exception. Innovation and digitalization in this banking sector are expected to provide products and services that ultimately lead to reaching the goal of customer satisfaction. In order to achieve this goal, banks have been adopting the use of digital technologies to do business and improving their services by launching various applications, website-based or cloud-based platforms such as internet banking and mobile applications. Those are the power of banking. It offers accessibility to financial data, the ability to handle substantial financial transactions, and the convenience of transactions anytime and anywhere (Basuki & Husein, 2018).

One of the rapidly advancing technologies is the cloud (Khanom, 2017). Corporate accounting processes have also become more manageable through cloud computing services (Pacurari & Nechita, 2013). Examples of technology adaptation and digitalization in accounting include the use of web-based accounting software, cloud-based accounting services, and mobile applications available on platforms like Google Play Store or App Store (Setiawan et al., 2020).

According to Romney & Steinbart (2012), an integrated accounting information system encompasses data processing software and information technology infrastructure as essential components, including computers, peripheral devices, and network communication devices. Cloud-Based Accounting Information System

represents a new and modern phase of accounting information systems (Christauskas & Miseviciene, 2012; Wu, 2021). Essentially, Cloud-Based Accounting Information System (CB-AIS) is an online accounting information system which is available through a cloud service network (Christauskas & Miseviciene, 2012). Other experts describe the modern concept of internet-based accounting data processing or accounting information systems that provide accounting-related services, accounting management, and accounting decision-making for companies as Cloud Accounting (Pacurari & Nechita, 2013; Wu, 2021). Cloud accounting is the integration of cloud computing and accounting that employs web servers to build a virtual accounting information system (Mohammadi & Mohammadi, 2014). It can be concluded that cloud accounting and cloud-based accounting information systems are the same concept, which refer to accounting information systems.

The implementation of cloud systems in accounting offers several advantages, including cost savings, real-time information updates, 24-hour accessibility to all accounting information, financial data security, team availability, immediate troubleshooting, cost efficiency, and automatic data backup and recovery (Khanom, 2017). Despite those advantages, the digitalization process in banking has its own challenges. These include the growth of cybercrimes such as eavesdropping, cyberattacks, and financial cybercrimes. Indonesia currently ranks first globally in terms of the highest number of cybercrimes (Basuki & Husein, 2018). According to a study conducted by the Center for Digital Society Studies at Gadjah Mada University (UGM), fraudulent activities and social engineering attacks that impersonate banks have become increasingly common in the internet. These fraudulent

activities can take place in various forms, including phone calls, SMS, direct messages via social media, and emails sent to personal email addresses. The Cybercrime Sub Directorate (Kanit) V of Metrojaya Regional Police has received at least 2,300 reports of social engineering attacks and other online cybercrimes, with an average of 100 reports per year (Mariana & Noviyanti, 2020).

Digitalization in banking also causes some technical troubles. In 2019, Bank Mandiri encountered technical errors in their system which led to data transfer issues from the primary system to the backup system. This resulted in approximately 10% of Bank Mandiri's customers experiencing discrepancies in their bank accounts. Hastuti (2019), the Corporate Secretary of Bank Mandiri, suggested that these errors were likely due to system glitches, memory issues, or hardware memory errors. Additionally, many of Bank Mandiri's services such as internet banking, mobile banking, SMS banking, ATMs, and EDC, experienced disruptions. In 2022, the *Livin'* by Mandiri application also encountered accessibility issues. In the same year, similar problems also occurred in other banks. BCA (Bank Central Asia)'s mobile banking services were temporarily inaccessible as well during that time.

One of the theories that discusses the model to measure the adoption of information technology in a company is the TOE Framework. It stands for Technology, Organizations and Environment. In this framework, three main factors are recognized as the basic framework. They are technology context (Technology), organizational context (Organization) and environmental context (Environment) (Amron et al., 2019). The adoption refers to the five technologies that have an impact on the Fourth Industrial Revolution, including Internet of Things, Big Data, Artificial Intelligence, Cloud Computing

and Additive Manufacturing (Rizkinaswara, 2020).

Numerous studies across various fields have been conducted to study the aspects that influence the adoption and utilization of new technologies, particularly cloud computing. Research by Khayer et al., (2020) found that several TOE components, such as facilitating conditions, relative advantage, service quality, top management support, computer self-efficacy, perceived risks, cloud provider's influence, and resistance to change, gave significant impact on cloud computing adoption. Similarly, findings from Christiansen et al., (2022) indicated that relative advantage, top management support, competitive and regulatory environment were the most frequent factors that affected the choice to adopt ERP systems. Gupta et al., (2022), in their study on AI (Artificial Intelligence) adoption in the insurance industry, showed that relative advantage, complexity, top management support, financial readiness, market dynamics, regulatory support, and competitive pressure all significantly predicted AI (Artificial Intelligence) adoption in insurance. Abed (2020), investigating the use of social media to promote or sell products in Saudi Arabia, revealed that trading partner pressure (environment), top management support (organizational), and perceived usefulness (technological) were the most significant influential factors on social commerce adoption through the TOE approach.

The quality of implementation of an accounting information system directly affects user satisfaction (Delone & McLean, 2003). Users are satisfied when the performance of the product meets or exceeds their expectations (Kotler, 2003). User satisfaction can be described as a qualitative measure of performance as defined by users, meeting their basic needs and standards (Tjiptono & Chandra, 2005). Guimaraes et al.,

(2003) concluded that the way user is satisfied with an information system is based on how users perceive the system in reality, not on its technical quality. McGill et al., (2003) stated that there were four indicators to assess end-user satisfaction with an information system which are Efficiency, Effectiveness, Satisfaction, and Proudness.

Several studies on system quality and user satisfaction have been conducted. For example, research by Novita & Helena (2021), using the End-User Computing Satisfaction method, found that content, format, and ease of use variables influenced user satisfaction. Mauricette et al., (2022) found that user satisfaction and perceived effectiveness were significantly affected by content and accuracy, followed by format, accessibility and timeliness.

Based on the literature study by Amron et al., (2019), technology, including compatibility, relative advantage, security, and complexity, are among the top 10 supporting factors for cloud computing adoption. However, out of the five studies mentioned, only one incorporated the security variable. Setiyani & Rostiani (2021) defined security as the level of trust in technology that safeguards a company's confidential information and potential issues like viruses, hacking, and data breaches. Concerns such as data protection, cloud access, and data security are several factors influencing cloud computing adoption in companies. In addition to security threats, cyberattacks, data breaches, and data exposure are challenges that hinder cloud computing adoption. Nonetheless, if cloud service providers can convince organizations by successfully addressing those issues, more organizations are likely to adopt cloud services (Amron et al., 2019). Security becomes the most important assurance in cloud services, as affirmed by the research of Mokwena & Hlebela (2018),

Yuvaraj (2016), Mohammed et al., (2016), and Lynn et al., (2018). Therefore, we expect that security has a positive influence on CB-AIS.

Top Management Support serves a crucial role in determining innovations aligned with a company's strategy, which can ultimately impact and stimulate creativity and innovation (AlSharji et al., 2018). The decision to accept or reject new technology for organizational use lies within Top Management Support (Alsaad et al., 2017). Supportive top management leadership consistently motivates employees to excel in their work and assists them in becoming more comfortable with adopting new technology (Amron et al., 2019).

Based on the literature study by Amron et al., (2019), organizational factor indicators such as Top Management Support (TMS) ranked second as frequently used indicators in technology adoption analysis. Additionally, research by Abhimantra & Suryanawa (2016) showed that top management support affected the performance of accounting information systems in Rural Credit Banks. Furthermore, other studies supported this argument, indicating that top management support influenced accounting information systems. Some of these studies include Tiara & Fuadi (2018) in Islamic Banking in Banda Aceh, Prabowo & Hamidi (2013) in sharia commercial banks in Surakarta, Manek & Santoso (2019) in Bank NTT in Kupang, and Susetyo & Suherman (2016) in banks in Sukabumi. Therefore, it is expected that Top Management Support is the most crucial factor for CB-AIS. Consequently, this study proposes that top management support has a positive influence on CB-AIS.

Soewarno et al., (2020) revealed that Competitive Pressure affects an entity's ability to innovate in various ways. The implementation and adoption of new technology often serve as

strategic requirements for market competition (Gupta et al., 2022). When competitors introduce and adopt new technology, companies are compelled to embrace and typically apply the technology to remain competitive (Dutt, 2020; Neumann et al., 2022). Companies that effectively maximize new technology to enhance their products and services secure a distinct competitive edge over their competitors (Gupta et al., 2022). Based on those researches, this study incorporates the environmental factor indicator, which is competitive pressure. This study expects that competitive pressure has a positive influence on CB-AIS.

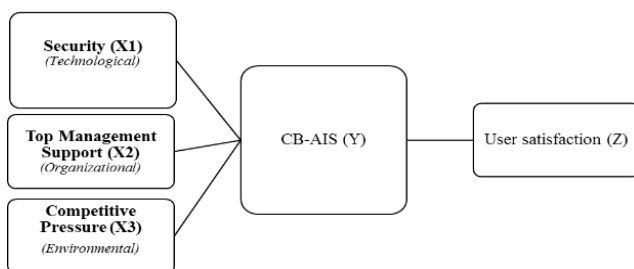
The higher the quality of information produced by an information system, the more it enhances user satisfaction (Delone & McLean, 2003). Information system quality affects user satisfaction, where better-perceived information systems tend to increase user satisfaction (Suhendro, 2016). A well-regarded information system, according to user perceptions, leads to increased user satisfaction (Ritonga & Yanto, 2013). The argument is supported with the perspectives and findings of previous research, including Prayanthi et al., (2020), which found that system quality positively affects user satisfaction. Novita & Helena (2021), using the End-User Computing Satisfaction method, demonstrated that variables such as content, format, and ease of use influenced user satisfaction.

Mauricette et al., (2022) found that user satisfaction and perceived effectiveness were most strongly influenced by content and accuracy, followed by format, ease of use, and timeliness. The research conducted in these studies signifies that the better the quality of an accounting information system owned by a bank, the higher the level of user satisfaction with the accounting information system. Therefore, this study expects



that CB-AIS quality has a positive influence on user satisfaction.

This study broadens the literature and research scope on accounting information systems, specifically on accounting information systems that adopt cloud technology or cloud accounting. While previous research predominantly focused on literature reviews or empirical studies regarding the adoption factors of Cloud-Based Accounting Information Systems, this study takes a distinct approach by empirically examining whether factors influencing the quality of traditional AIS also affect modern AIS, specifically CB-AIS. It aims to test the factors influencing CB-AIS quality based on the TOE approach. Additionally, the research seeks to determine whether CB-AIS quality has an impact on user satisfaction. Hence, this study is titled Factors Influencing the Quality of Cloud-Based Accounting Information System and Their Impact on User Satisfaction. The conceptual framework for this study is as follows:



**Figure 2.** Conceptual Framework

## RESEARCH METHODS

One crucial aspect that must be determined as a part of a research is the population and sample. Hernaeny (2021) defined the population as the entirety of the group or research objects from which data will be collected, or the entire set of research objects from which data will be collected. The population of this research comprised all bank employees who are users of cloud-based

accounting information systems used by the bank.

A sample, on the other hand, can be defined as a representation or part of a population that is selected or filtered using specific methods (Hernaeny, 2021). The sampling technique used in this study was convenience sampling, which is a method of selecting samples or participants because they are readily available (Firmansyah & Dede, 2022). In this research, the sample consisted of employees working in the banking sector in the Bandung region who had already adopted cloud-based accounting information systems. The sample selection was based on the fact that these employees were actively and directly involved in using CBAIS and experiencing its benefits. Respondents included managers, supervisors, and employees in various departments within the banking industry.

This research used primary data in collecting the data. It is the data which is collected directly to find solutions to research problems (Sekaran & Bougie, 2016). The operationalization of research variabel is shown in Table 1.

The technique of data analysis used in this study is Partial Least Squares (PLS), utilizing the SmartPLS software. Partial Least Squares (PLS) is a variance-based statistical technique designed to address multiple regression issues (Musyaffi et al., 2022). This analysis tool, developed by statisticians and econometricians from Sweden, overcomes issues such as small sample sizes, missing data, and problems in classic assumption test (Musyaffi et al., 2022). PLS modeling is flexible and does not require the data to be on various scale sizes, allowing for small sample sizes (less than 100 data samples).

**Table 1.** The Operationalization of Research Variables

No	Variable	Indicator	Item Number
1	Security (S) Tornatzky & Fleischer (1990) Mohammed et al., (2016)	<ul style="list-style-type: none"> <li>• Safety control</li> <li>• Organizational data protection</li> <li>• privacy and confidentiality</li> <li>• Server security</li> </ul>	1 – 4
2	Top Management Support (TMS) Tornatzky & Fleischer (1990) Wulandari et al., (2022) Abed (2020) Mohammed et al., (2016)	<ul style="list-style-type: none"> <li>• Supports system implementatio</li> <li>• Strong leadership</li> <li>• Understand the benefits of CB-AIS technology</li> <li>• Encourage the use of new technology</li> </ul>	5- 8
3	Competitive Pressure (CP) Tornatzky & Fleischer (1990) Wulandari et al., (2022)	<ul style="list-style-type: none"> <li>• Competitive advantages</li> <li>• Higher advantages</li> <li>• Outperform competitors</li> </ul>	9 – 11
4	CB-AIS Quality (CB-AIS) Hertati & Safkaur (2020) Nurhayanti (2021)	<ul style="list-style-type: none"> <li>• Flexibility</li> <li>• Accesbility</li> <li>• Usability</li> </ul>	12-15
5	User Satitification (KP) Doll & Torkzadeh (1988) Suzanto & Sidharta (2015) Triandika et al., (2021) Novita & Helena (2021) Mauricette et al., (2022) Istianah & Yustanti (2022)	<ul style="list-style-type: none"> <li>• Content</li> <li>• Data accuracy</li> <li>• Format form</li> <li>• Ease of use</li> <li>• Timeliness</li> </ul>	16-20

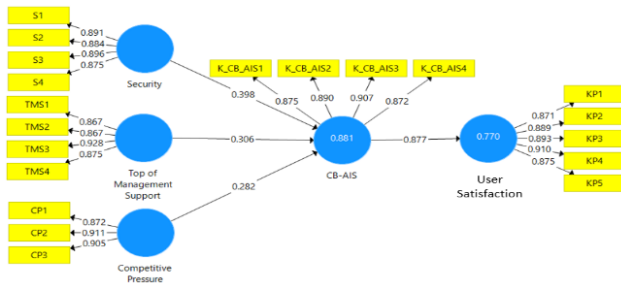
## RESULTS AND DISCUSSION

The respondents in this study were Bandung banking employees. There were 85 respondents in the study, but three of them did not use the Cloud-Based Accounting Information System. Therefore, the data from these three respondents were not included in the study. The total number of participants included in the study was 82 respondents. Detailed information about the demographic data of the respondents can be seen in Table 2.

**Table 2.** Respondent Demographic Profile

Profile	Characteristics	Freq	%
Age	< 23 y.o	9	11%
	24 – 39 y.o	62	76%
	40 - 55 y.o	10	12%
	> 55 Ty.o	1	1%
Gender	Male	31	38%
	Female	51	62%
Education	Senior high school	2	2%
	D3	13	16%
	S1	58	71%
	S2	9	11%
Position	Staff	59	72%
	Supervisor	10	12%
	Manager	4	5%
	Others	9	11%
Years of Service	< 1 year	28	34%
	1 – 5 years	35	43%
	> 5 years	19	23%
Banking Institution	Conventional	64	78%
	Sharia	18	22%

Convergent validity aims to assess the validity of each relationship between indicators and their constructs or latent variables. In this study, a loading factor of 0.70 was used. It showed the overall model results using the SmartPLS program. The results of convergent validity is presented in Figure 3 below. Based on that figure, it is known that each indicator has a loading factor > 0.7, indicating that the indicators for each variable meet the condition and do not need to be eliminated from the model.



**Figure 3.** The Results of the Convergent Validity

Discriminant Validity is carried out to ensure that each concept of each latent model is different from other variables. The test value meets the criteria if the square root of AVE is greater than the correlation among latent variables. The results of discriminant validity test is shown in the Table 3.

**Table 3.** The Results of Discriminant Validity Test

	Cronbach's Alpha	rho_A	Composite Reliability	AVE
S	0.909	0.91	0.936	0.786
TMS	0.907	0.909	0.935	0.783
CP	0.877	0.878	0.925	0.803
CB-AIS	0.909	0.909	0.936	0.785
KP	0.933	0.934	0.949	0.788

Note: See Table 1 for the variable definition

Based on the Table 3, it can be seen that the Cronbach Alpha for each latent variable must be greater than 0.7, indicating that each constructed latent variable is reliable. The Rho A of all variables is all greater than 0.7, so it can be concluded that reliability has been achieved. Regarding the AVE, it is known that all latent variables are greater than 0.5, so it can be concluded that the discriminant validity of all latent variables has been achieved. For Composite Reliability, each latent variable is greater than 0.7, indicating that they are reliable and the used data is consistent.

**Table 4.** Correlation of the Square Root of AVE with Latent Variables

	CB-AIS	CP	KP	S	TMS
CB-AIS	0.886*				
CP	0.883	0.896			
KP	0.877	0.874	0.888		
S	0.894	0.822	0.906*	0.887*	
TMS	0.903	0.897*	0.875	0.864	0.885*

Note: See Table 1 for the variable definition

Based on Table 4, the square root of AVE are compared with the correlation among latent variables. From the data above, it is known that there are several latent variables that have the largest square root of AVE in other latent variables. The competitive pressure latent variable has the highest correlation on the top management support latent variable, Moreover, user satisfaction has a greater correlation on security. Based on these results, it can be concluded that two latent variables, which are competitive pressure and user satisfaction, are less valid in explaining the indicators given.

**Table 5.** The Path Coefficient of R-Squared

	R Square	Adjusted R Square
CB-AIS	0.881	0.876
KP	0.770	0.767

Note: See Table 1 for the variable definition

There are two latent variables influenced by other variables. For the CB-AIS variable influenced directly by security, top management support, and competitive pressure, the combined effect is 0.881 or 88.1%. Meanwhile, the remaining 11.9% is influenced by other variables. For the user satisfaction latent variable influenced directly by CB-AIS is 0.770 or 77%. It indicates that the direct influence of CB-AIS, as well as the indirect influence of security, top management support, and competitive pressure, is 77% with the remaining 23% influenced by variables that are not included in this study. The results of

estimation of parameter model using SMART PLS can be seen in the Figure 4 below.

The significance of the prediction model in the structural model in Figure 4 can be seen from the t-statistic or p-value based on the results of the bootstrap model below.



Figure 4. Model Construction Parameter

To determine whether hypotheses are accepted or rejected, significance between constructs, t-statistics, and p-values must be considered. Therefore, hypothesis acceptance or rejection is based on the p-value of <0.05. It is known that the p-values of the three independent variables provided significantly affect the competitive pressure, security, and top management support, with p-values less than 0.05. The results of hypothesis testing is shown in Table 6 below.

Table 6. The Results of Hypothesis Testing

	Original Sample	Sample Mean	Std. Dev.	t-stat	p-values
CB-AIS → KP	0.877	0.875	0.031	28.003	0.000*
CP → CB-AIS	0.282	0.277	0.081	3.476	0.001*
S → CB-AIS	0.398	0.405	0.102	3.894	0.000*
TMS → CB-AIS	0.306	0.304	0.121	2.525	0.012*

Note: See Table 1 for the variable definition  
 \*p-value < 0.05 = There is a significant relationship

Based on the Table 6 above, it can be seen that the security variable has a positive effect (O=0.398) on the Cloud-Based Accounting

Information System with a p-value of 0.000. This research supports the first hypothesis that security has a positive effect on CB-AIS. Considering the relationship parameters in previous section, it is known that the security latent variable on CB-AIS has the most significant influence with a parameter of 4.277. The higher the level of trust in technology that protects a company's confidential information and other potential issues in security, the more it affects the quality of CB-AIS. In other words, the better the security system, the better the quality of CB-AIS in a company. Security becomes a guarantee of the best service in cloud computing in general and CB-AIS in particular. It aligns with the results of research by Mokwena & Hlebel (2018), Yuvaraj (2016), Mohammed et al., (2016), and Lynn et al., (2018). As shown in Figure 3, the most dominant factor in influencing CB-AIS is the protection of company's data, followed by security server and privacy.

The top management support variable has a positive effect (O=0.306) on CB-AIS with a p-value of 0.012. Therefore, this research supports the second hypothesis that top management support has a positive effect on CB-AIS. Thus, it can be concluded that top management support can improve the quality of CB-AIS. In this regard, top management has the decision to accept or reject new technology for the use of organization. Top management support serves an essential role in defining innovation in line with the company's strategy, which can ultimately influence and encourage creativity and innovation. In this study, it can be seen that with the support of top management, CB-AIS' quality is positively influenced and improved. This research aligns with the research by Abhimantra & Suryanawa (2016), Tiara & Fuadi (2018) in Islamic Banking in Banda Aceh, Prabowo & Hamidi (2013) in Islamic

Banks in Surakarta, Manek & Santoso (2019) in NTT Kupang Bank, and Susetyo & Suherman (2016) in bank in Sukabumi. Those studies show that top management support has an impact on accounting information systems. Furthermore, this study supports research by Amron et al., (2019), Gupta et al., (2022), AlSharji et al., (2018), Alsaad et al., (2017), explaining that top management support always motivates employees to perform well and helps them feel comfortable adopting new technology. In this variable, the most dominant indicator in improving CB-AIS quality is top management's knowledge of the benefits of CB-AIS technology, followed by strong leadership and support for the system's implementation.

The competitive pressure variable has a positive effect ( $O=0.282$ ) on CB-AIS with a p-value of 0.001. Therefore, this also supports the third hypothesis that competitive pressure has a positive effect on CB-AIS. When new technology is introduced and adopted by competitors, companies use the technology to stay competitive. Pressure from competition affects a company's ability to innovate differently. Thus, with pressure from competitors, the company will enhance the quality of CB-AIS. This research supports the statement and findings of Gupta et al., (2022) stating that companies which successfully use new technology to enhance their products and services gain a competitive advantage over their competitors. This study also supports the research by Soewarno et al., (2020), where competitive pressure influences a company's ability to thrive, particularly in CB-AIS. It is in line with the research by Alshirah et al., (2021), and Lutfi et al., (2016) regarding the significance of competitive pressure in adopting new technology. In this variable, the most important indicator for improving CB-AIS quality

is the perception of higher benefits of using CB-AIS.

Finally, CB-AIS has a positive influence ( $O=0.877$ ) on user satisfaction. For the direct effect of CB-AIS on user satisfaction, the p-value is 0.000, indicating significance. The influence of CB-AIS on user satisfaction is 27.741. This research supports the fourth hypothesis that CB-AIS quality has a positive impact on user satisfaction. The higher the quality of information produced by the information system, the higher the user satisfaction. If users perceive the information system as high quality, they are satisfied with its use. Thus, this research shows that the better the quality of CB-AIS, the higher the user satisfaction with CB-AIS. This research supports the findings of Suhendro (2016), Ritonga & Yanto (2013), and Prayanthi et al., (2020) that system quality positively affects user satisfaction. This research also aligns with the research by Novita & Helena (2021), Mauricette et al., (2022), which explains that user satisfaction and perceived effectiveness are more strongly influenced by content and accuracy, followed by usability and timeliness. The summary of hypothesis testing results is presented in Table 7 below.

**Table 7.** The Summary of Hypothesis Testing Results

Construct	p-values
Security → CB-AIS	Supported
TMS → CB-AIS	Supported
Competitive Pressure → CB-AIS	Supported
CB-AIS → User Satisfaction	Supported

## CONCLUSION

The aim of this research is to empirically test the factors influencing the quality of cloud-based accounting information systems (CB-AIS) and examine whether the quality of CB-AIS affects user satisfaction. Specifically, it aims to test the

factors influencing CB-AIS quality based on the TOE approach, which combines technology factors (security variable), organizational factors (top management support variable), and competitive pressure variable as part of the macro-environmental elements.

Based on the research findings, the competitive pressure, security, and top management support variables significantly affect CB-AIS. The security variable has a positive impact on cloud-based accounting information systems. This research supports the first hypothesis that security has a positive effect on CB-AIS. Top management support variable has the highest positive impact on CB-AIS. Therefore, this research supports the second hypothesis that top management support has a positive effect on CB-AIS. Thus, it can be concluded that top management support can improve the quality of CB-AIS. The competitive pressure variable has a positive effect on CB-AIS. This also supports the third hypothesis that competitive pressure has a positive effect on CB-AIS. Thus, pressure from competitors enhances the quality of CB-AIS in the company. The direct influence of CB-AIS on user satisfaction is significant. This research supports the fourth hypothesis that CB-AIS quality has a positive effect on user satisfaction. Thus, the research clarifies that the better the quality of CB-AIS, the higher the user satisfaction with CB-AIS.

The findings of this research can serve as a reference for companies (particularly in the banking sector) in determining what strategies to implement in order to enhance user satisfaction with Cloud-Based Accounting Information Systems within the organization. By considering the results of this research, management can improve the factors that can influence CB-AIS quality, aiming to increase user satisfaction. Also this research provides insights into the factors

that enhance CB-AIS quality in companies, particularly in the banking sector. Companies can also identify the critical indicators of several factors that improve CB-AIS quality.

This study has several limitations to consider. The limitations of this research include a limited number of respondents and a limited research sample in specific geographical areas and in specific types of companies, focusing on banking in Bandung.

This research can serve as a reference for future researchers as an additional reference in conducting research. For future researchers, it is recommended to expand the scope of research by examining a number of similar or different types of companies that use CB-AIS and by expanding the geographic area of the research. This will provide more samples and more accurate results. Future researchers should also consider adding other independent variables to measure CB-AIS quality. Companies are advised to improve end-user satisfaction with CB-AIS by enhancing the quality of CB-AIS itself, considering factors that can influence the improvement of CB-AIS quality, as presented in this research. Those factors include security, top management support, and competitive pressure.

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