

DAFTAR PUSTAKA

- Almulhem, A., & Gutierrez, J. (2018). Understanding the antecedents and consequences of perceived security in mobile banking: An empirical study. *Information Systems Frontiers*, 20(5), 961-977.
- Anggadwita, G., Luturlean, B. S., Ramadani, V., & Ratten, V. (2017). Socio-cultural environments and emerging economy entrepreneurship: Women entrepreneurs in Indonesia. *Journal of Entrepreneurship in Emerging Economies*, 9(1), 85-96. <https://doi.org/10.1108/JEEE-03-2016-0011>
- Baskara, I. P., & Hariyadi, G. T. (2012). Analisis Pengaruh Kepercayaan, Keamanan, Kualitas Pelayanan dan Persepsi akan Risiko Terhadap Keputusan Pembelian Melalui Situs Jejaring Sosial (Social Networking Websites) (Studi pada Mahasiswa di Kota Semarang). *Udinus Repo*, 2011, 1–15. [oai:generic.eprints.org:8814/core887](http://oai.generic.eprints.org:8814/core887)
- Brown, I., Cajee, Z., Davies, D., & Stroebel, S. 2003. Cell Phone Banking: Predictors of Adoption in South Africa—an Exploratory Study. *International Journal of Information Management*, 23(5), 381-394.
- Cheng, Y.-M. 2018. What Drives Cloud ERP Continuance? An integrated View, *Journal of Enterprise Information Management*, 31(5), pp. 724–750.
- Cheng, Y.-M. 2019. How Does Task-technology Fit Influence Cloud-Based e-learning Continuance and Impact?, *Education+ Training*, 61(4), pp. 480–499.
- Christauskas, C., & Miseviciene, R. (2012). Cloud–Computing Based Accounting for Small to Medium Sized Business. *Engineering Economics*, 23(1). <https://doi.org/10.5755/j01.ee.23.1.1220>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS quarterly*, 319- 340.
- Dimitriu, O., & Matei, M. (2014). A New Paradigm for Accounting through Cloud Computing. *Procedia Economics and Finance*, 15, 840–846. [https://doi.org/10.1016/S2212-5671\(14\)00541-3](https://doi.org/10.1016/S2212-5671(14)00541-3)
- Gilbert, N. 2020. 82 Essential Online Accounting Statistics: 2020 Data and Market Share Analysis.
- Grandinetti, M. (1996). Establishing and maintaining security on the Internet. *Sacramento Business Journal*, 13(25), 22–35.
- Gullkvist, B. (2011). Drivers of Diffusion of Digital Accounting Practice. *Acta Wasaensia*, 25-43.
- Gupta, K. P., Manrai, R. and Goel, U. 2019. Factors Influencing Adoption of Payments Banks by Indian Customers: Extending UTAUT with Perceived Credibility, *Journal of Asia Business Studies*, 13(2), pp. 173–195.

- Gupta, P., Seetharaman, A., & Raj, J. R. (2013). The usage and adoption of cloud computing by small and medium businesses. *International Journal of Information Management*, 33(5), 861–874. <https://doi.org/10.1016/j.ijinfomgt.2013.07.001>
- Hair Jr, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. 2014. Partial Least Squares Structural Equation Modeling (PLS-SEM): An Emerging Tool in Business Research. *European business review*.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. 2017. “A Primer On Partial Least Squares Structural Equation Modeling (Pls-Sem). Thousand Oaks.” Sage, 165.
- Hall, V. G., & Martin, L. E. (1998). Making decisions about software for classroom use. *Reading Research and Instruction*, 38(3), 187–196. <https://doi.org/10.1080/19388079909558288>
- Hansel Manuel. (2019). Pengaruh Kemudahan, Keamanan, Kepercayaan Dan Kualitas Informasi Pada Aplikasi Investasi Online Terhadap Minat Investasi Saham. 1(1), 1–109.
- Hussain Chandio, F., Irani, Z., Abbasi, M. S., & Nizamani, H. A. 2013. Acceptance of Online Banking Information Systems: an Empirical Case in a Developing Economy. *Behaviour & Information Technology*, 32(7), 668-680.
- Karpriana, A. P. (2015). Faktor-Faktor Yang Memengaruhi Nasabah Untuk Mengadopsi Teknologi Internet Banking Di Kalimantan Barat. *Jurnal Akuntansi : Transparansi Dan Akuntabilitas*, 7(2), 90–98. <https://doi.org/10.35508/jak.v7i2.1698>
- Khanom, Tahmina. (2017). Cloud Accounting: A Theoretical Overview. *IOSR Journal of Business and Management*, 19(06), 31–38. <https://doi.org/10.9790/487X-1906053138>
- Koufaris, M. and Hampton-Sosa, W. (2004) The Development of Initial Trust in an Online Company by New Customers. *Information and Management*, 41, 377-397. <http://dx.doi.org/10.1016/j.im.2003.08.004>
- Kumar, D., Samalia, H. V., & Verma, P. 2017. Factors Influencing Cloud Computing Adoption by Small and Medium-Sized Enterprises (SMEs) In India. *Pacific Asia Journal of the Association for Information Systems*, 9(3), 25–48. <https://doi.org/10.17705/1pais.09302>
- Kusumo, Y. E. 2017. Analisis Pemilihan Program Aplikasi Cloud Accounting untuk Usaha Kecil dan Menengah (UKM). Skripsi, Tidak diterbitkan.

- Luarn, P. and Lin, H. 2005. Toward an Understanding of the Behavioral Intention to Use Mobile Banking, *Computers in Human Behavior*, 21(6), pp. 873–891. doi: 10.1016/j.chb.2004.03.003.
- Musyaffi, A. M. 2020. Perspektif Kritis Kesuksesan Implementasi Cloud Accounting Bagi Calon Akuntan: Kajian Model UTAUT & IS Succes Model', *Substansi: Sumber Artikel Akuntansi Auditing dan Keuangan Vokasi*, 4(1), pp. 17–38.
- Musyaffi, A. M. and Kayati. 2020. Dampak Kemudahan dan Risiko Sistem Pembayaran QR Code: Technology Acceptance Model (TAM) Extension, *Jurnal Inspirasi Bisnis dan Manajemen*, 3(2), pp. 161–176.
- Musyaffi, A. M., Muna, A. and Fariani, N. 2016. Pengaruh Persepsi Kemudahan dan Persepsi Kegunaan terhadap Penerimaan Pengguna Sistem Informasi Akademik Terpadu. *JRAK: Jurnal Riset Akuntansi dan Komputersisasi Akuntansi*, 7(2), pp. 71–82.
- Najwa, N., Furqon, M., & Saputra, E. (2020). Ulasan Literatur: Faktor-Faktor yang Mempengaruhi Adopsi Mobile Cloud Computing pada Mahasiswa. *Ultimatics : Jurnal Teknik Informatika*, 12(2), 72-79.
- Nugroho, E. (2008). *Sistem Informasi Manajemen: Konsep, Aplikasi, dan Pengembangannya*. Yogyakarta: Andi Offset.
- Pikkarainen, T., Pikkarainen, K., Karjaluoto, H., & Pahnla, S. (2004). Consumer acceptance of online banking: an extension of the technology acceptance model. *Internet Research*, 14(3), 224–235.
- Rosnidah, I., Muna, A., Musyaffi, A. M., & Siregar, N. F. 2019. Critical Factor of Mobile Payment Acceptance in Millennial Generation: Study on the UTAUT Model. In *International Symposium on Social Sciences, Education, and Humanities (ISSEH 2018)* (pp. 123-127). Atlantis Press.
- Sekaran, Uma. *Business Research Methods for Business-A Skill Building Approach. 4rd edition*. New York: John Willey and Sons, Inc.
- Siyoto, S., & Sodik, A. 2015. *Dasar Metodologi Penelitian*. Yogyakarta: Literasi Media Publishing.
- Sripalawat, J., Thongmak, M. and Ngramyarn, A. 2011. M-Banking in Metropolitan Bangkok and a Comparison with other Countries, *Journal of Computer Information Systems*, 51(3), pp. 67–76. doi: 10.1080/08874417.2011.11645487.
- Sugi. (2019, April 4). Mengenal Perbedaan Cloud Accounting dan Akuntansi Berbasis Desktop. Dipetik Desember 1, 2019, dari CPS Soft: <https://cpssoft.com/blog/akuntansi/mengenal-perbedaan-cloud-accountingdan-akuntansi-berbasis-desktop/>

- Susanti, V. (2021). PENGARUH KEPERCAYAAN, CITRA MEREK, KEAMANAN TERHADAP MINAT BELI TIKET PADA SITUS TRAVELOKA. *COSTING:Journal of Economic, Business and Accounting*, 5, 13–21.
- Tambunan, T. T. (2018). MSMEs and access to financing in a developing economy: The Indonesian experience. In A. Woldie & B. Thomas, *Financial entrepreneurship for economic growth in emerging nations* (pp. 148-172). South Wales, UK:IGI Global.
- Venkatesh, V. and Bala, H. 2008. Technology Acceptance Model 3 and a Research Agenda on Interventions, *Decision Sciences*, 39(2), pp. 273–315. doi: 10.1111/j.1540-5915.2008.00192.x.
- Venkatesh, V., Thong, J. Y. L. and Xu, X. 2012. Consumer Acceptance and Use of Information Technology : Extending the Unified Theory, *MIS Quarterly*, 36(1), pp. 157–178. doi: 10.1017/CBO9781107415324.004.
- Wahidmurni. 2017. Pemaparan Metode Penelitian Kuantitatif. 1-17.
- Warni, S. (2015, November 4). Mengenal Cloud Accounting Software. Dipetik Desember 1, 2019, dari Zahir Accounting: <https://zahiraccounting.com/id/blog/mengenal-cloud-accounting-software/>
- Widarsono, A., & Ledian, N. Y. (2013). Pengaruh Efektivitas Penerapan Teknologi Informasi Terhadap Kualitas Laporan Keuangan Pemerintah Daerah. *Jurnal Riset Akuntansi dan Keuangan*, 1 (1), 1-7.
- Widiyarsari, R.ena, & Bety Nur Achadiyah. (2019). Computer Anxiety, Computer SelfEfficacy dan Perceived Usefulness oleh Pelaku UMKM. *Jurnal Akuntansi Aktual*, 5(3), 203–214. <https://doi.org/10.17977/um004v5i32019p203>
- Wijaya, Stevanus Wisnu. 2006. Kajian Teoritis Technology Acceptance Model Sebagai Model Pendekatan Untuk Menentukan Strategi Mendorong Kemauan Pengguna Dalam Menggunakan Teknologi Informasi Dan Komunikasi. *Prosiding Konferensi Nasional Sistem Informatika*. Yogyakarta.
- Xero. 2017. Cloud-based Accounting Firms Add Five Times the Amount of Clients of Traditional Firms. Available at: <https://www.xero.com/blog/2017/05/cloud-based-accounting-firms-add-five-times-the-amount-of-clients-of-traditional-firms/>
- INTERNET:
- <https://cpssoft.com/blog/akuntansi/mengenal-perbedaan-cloud-accounting-dan-akuntansi-berbasis-desktop/>
- <https://educhannel.id/blog/artikel/technology-acceptance-model.html>
- <https://idtesis.com/teori-lengkap-tentang-technology-acceptance-model-tam-menurut-para-ahli-dan-contoh-tesis-technology-acceptance-model-tam/>

<https://majoo.id/solusi/detail/umkm-adalah>

<https://money.kompas.com/read/2022/01/19/051518426/pengertian-umkm-kriteria-ciri-dan-contohnya?page=all>

<https://sis.binus.ac.id/2016/12/13/penggunaan-tam-technology-acceptance-model-untuk-keperluan-penelitian/>

<https://www.dictio.id/t/apa-yang-dimaksud-dengan-technology-acceptance-model-tam/12975/2>

<https://www.hashmicro.com/id/blog/5-alasan-mengapa-perusahaan-harus-beralih-ke-cloud-accounting/>

<https://www.jurnal.id/id/blog/apa-itu-arti-yang-dimaksud-pengertian-umkm-artinya-adalah/>

<https://www.jurnal.id/id/blog/definisi-arti-fungsi-manfaat-platform-cloud-accounting-adalah/>

