



**DEPARTMENT OF ACCOUNTING
FACULTY OF ECONOMICS AND BUSINESS
ANDALAS UNIVERSITY**

THESIS

**DETERMINANTS INFLUENCING THE INTENTION TO ADOPT
CLOUD-BASED ACCOUNTING AS AN EFFECTIVE SOLUTION FOR
MSMEs IN WEST SUMATRA:**

**A STUDY ON SIAPIK (SISTEM INFORMASI APLIKASI PENCATATAN
INFORMASI KEUANGAN) BY BANK INDONESIA**

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Submitted to fulfill the requirements to obtain Bachelor Degree in Accounting

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**ACCOUNTING DEPARTMENT
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THESIS APPROVAL LETTER

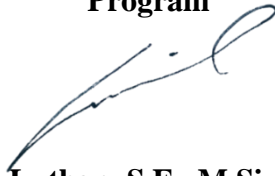
Herewith, stated that:

Name : Sonya Marcellyna
Student ID : 2110532034
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Field of Study : International Accounting
Thesis Title : **Determinants Influencing the Intention to Adopt Cloud-based Accounting as an Effective Solution for MSMEs in West Sumatra: A Study on SIAPIK (*Sistem Informasi Aplikasi Pencatatan Informasi Keuangan*) by Bank Indonesia**

Has already passed the thesis seminar on June 16th, 2025 based on procedures and regulation prevailed in the Faculty of Economic and Business, Andalas University.

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<p style="text-align: center;">BIODATA</p> <p>a) Place/Date of Birth: Pekanbaru, 14 October 2002 b) Parent's Name: Hidayat Abubakar and Yuni Elvia c) Faculty: Economics and Business d) Major: International Accounting e) ID Number: 2110532034 f) Graduation Date: 20 September 2025 g) Grade: Cum Laude h) GPA: 3.79 i) Length of Study: 3 years and 11 months. j) Parent's Address: Perumahan Pondok Mutiara D.29, Jalan Pemuda, Pekanbaru</p> <p style="text-align: center;">Determinants Influencing the Intention to Adopt Cloud-based Accounting as an Effective Solution for MSMEs in West Sumatra: A Study on SIAPIK (<i>Sistem Informasi Aplikasi Pencatatan Informasi Keuangan</i>) by Bank Indonesia</p> <p style="text-align: center;">Thesis by: Sonya Marcellyna Thesis Advisor: Luciana Luthan, S.E., M.Si., Ak., CA</p> <p style="text-align: center;">ABSTRACT</p> <p><i>Cloud-based accounting empowers Micro, Small, and Medium Enterprises (MSMEs) to unlock key insights and gain lasting competitive advantages. This study aims to examine the factors that influence MSMEs intention to adopt cloud-based accounting. This research proposes an integrated theoretical model combining TAM, UTAUT, and Hofstede's dimensions to examine technological, organizational, trust, social, and cultural influences. In addition, there are proposed cultural values that influence cloud-based accounting adoption intention. An Explanatory Sequential Mixed Method design was adopted, comprising two consecutive phases. The first phase employed a quantitative approach by administering a structured questionnaire to MSMEs in West Sumatra that were assisted or partnered by Bank Indonesia, specifically within eight business sectors that had adopted, received training, or assistance related to the use of SIAPIK in 2023 and/or 2024. A total of 194 valid responses were gathered and subsequently analyzed using SmartPLS4. The second phase employed a qualitative approach through in-depth interviews with three informants, analyzed using NVivo 15 software. The findings reveal that the identified factors significantly shape MSMEs' intention to adopt cloud-based accounting. The proposed model provides a strategic roadmap for effective integration, enabling organizations to achieve optimal outcomes. By synthesizing three established information technology adoption frameworks, namely TAM, UTAUT, and Hofstede's cultural dimensions, this study enhances predictive capability and equips decision-makers with a robust tool to navigate the adoption process of cloud-based accounting, despite limited resources and prevailing concerns over cloud service utilization.</i></p> <p>Keywords: <i>Cloud-based Accounting, SIAPIK, TAM, UTAUT, Hofstede's Cultural Dimensions, MSMEs, Technology adoption, West Sumatra</i></p>			

ABSTRACT

Cloud-based accounting empowers Micro, Small, and Medium Enterprises (MSMEs) to unlock key insights and gain lasting competitive advantages. This study aims to examine the factors that influence MSMEs intention to adopt cloud-based accounting. This research proposes an integrated theoretical model combining TAM, UTAUT, and Hofstede's dimensions to examine technological, organizational, trust, social, and cultural influences. In addition, there are proposed cultural values that influence cloud-based accounting adoption intention. An Explanatory Sequential Mixed Method design was adopted, comprising two consecutive phases. The first phase employed a quantitative approach by administering a structured questionnaire to MSMEs in West Sumatra that were assisted or partnered by Bank Indonesia, specifically within eight business sectors that had adopted, received training, or assistance related to the use of SIAPIK in 2023 and/or 2024. A total of 194 valid responses were gathered and subsequently analyzed using SmartPLS4. The second phase employed a qualitative approach through in-depth interviews with three informants, analyzed using NVivo 15 software. The findings reveal that the identified factors significantly shape MSMEs' intention to adopt cloud-based accounting. The proposed model provides a strategic roadmap for effective integration, enabling organizations to achieve optimal outcomes. By synthesizing three established information technology adoption frameworks, namely TAM, UTAUT, and Hofstede's cultural dimensions, this study enhances predictive capability and equips decision-makers with a robust tool to navigate the adoption process of cloud-based accounting, despite limited resources and prevailing concerns over cloud service utilization.

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