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Research Paper

Factors Influencing the Intention to Adopt Cloud Accounting Among Malaysian North Borneo SMEs: A TOE Model Approach

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ABSTRACT

This study aims to investigate the level of intention among Malaysian SMEs in North Borneo, particularly in Sarawak, to adopt cloud accounting services using the Technological-Organizational-Environmental (TOE) model. Considering that cloud accounting adoption is still at an early stage in the region, the study aims to contribute to a better understanding of the factors that influence the intention to adopt cloud accounting. This study aimed to determine whether perceived utility, support from senior management, and competitive pressure influenced the intention to adopt cloud accounting. 128 SME owners/managers in Sarawak participated in an online survey for this study. The collected data was analysed using the PLS-SEM technique to increase the variance explained by endogenous constructs. The study indicated that management support and competitive pressure were key drivers in Sarawak SME adoption of cloud accounting, while perceived usefulness had no significant relationship. The study recommended IT developers to create user-friendly interfaces and functional utilities to enable SMEs with limited technology knowledge and ability to adopt cloud computing. The study provided guidance in rationalizing risks accompanied with CA environments in a way to promote a better understanding of cloud services. This study contributes to a better understanding of the factors that influence the intention to adopt cloud accounting services in an underexplored region. The limitation of this study is company participation; a bigger sample would have helped the researchers gather broader viewpoints and verify the findings.

HIGHLIGHTS

- This study used the TOE model to investigate the factors influencing Sarawak SMEs' intention to adopt cloud accounting. Results showed that management support and competitive pressure were key drivers, while perceived usefulness had no significant relationship. The study recommends user-friendly interfaces and rationalizing risks to promote adoption.

Keywords: Cloud accounting adoption, TOE, SME, COVID-19

The Information and Communication Technology (ICT) industry is used extensively all over the globe by businesses of various sizes owing to the dynamic and difficulties in the business environment (Alsyouf, 2021; Khayer *et al.* 2020; Lutfi *et al.* 2021). In Malaysia, the ICT industry is one of the few

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sectors that have seen exponential growth since the pandemic. Data from Department of Statistics Malaysia has shown the contribution of ICT to the economy remained double-digit, increased by 12.1 percent in 2021 (2020: 10.4 percent), valued at RM359.3 billion. ICT contributed 23.2 percent to the Gross Domestic Product (GDP), comprised of Gross Value-Added ICT Industry (GVAICT) with 14.0 percent and e-commerce of other industries with 9.2 percent. Due to the constant shifts and new problems posed by the modern business environment, ICT is used to a significant degree worldwide by firms of varying sizes. Small and medium-sized enterprise (also known as SME) are examples of these companies.

SME is still defined differently in different nations and sectors, even though it often depends on numerical factors like the number of employees, capital, assets, and annual income (Musa Chinniah, 2016). For most firms, 250 is often the upper limit. The maximum number of employees in various countries is 200. For example, SME with less than 100 full-time employees are recognised under Jordanian law (Al-dmour *et al.* 2016). On the other hand, the definition of SME in Malaysia was recently updated to include businesses with less than 200 workers and an annual turnover of up to RM 50 million, depending on their industry (SME Corp. Malaysia, 2013).

SMEs have started using AIS (accounting information systems) to improve their market competitiveness, reduce expenses, boost management, increase service efficacy, expand management's toolkit, and reduce mistakes (Lutfi *et al.* 2016; Lutfi, 2020; Buntin *et al.* 2011). A business intelligence system is a kind of information system (IS) or IT application that helps businesses manage their data by collecting, storing, and analysing financial and accounting information for use in decision-making (Faccia and Petratos, 2021). Adapting to new working methods is essential to any firm's long-term success, and this can only be achieved with the help of innovative technological solutions. Ernst and Young (2022) found that, during the pandemic, businesses of all sizes found that technology helped them the most. This was true of both major corporations (48%) and Micro, Small and Medium Enterprises (37%). Companies' use of technology and transformation to a digitally connected work environment was hastened by the mobility limitations (Movement Control Order) in the aftermath of the COVID-19 epidemic. Companies in Malaysia now see the digital transformation with a more positive outlook because of Covid-19.

SMEs are powerful stimuli for the economic situation. The Sarawak government's goal, as expressed by Datuk Patinggi Tan Sri (Dr.) Abang Haji Abdul Rahman Zohari Tun Abang Haji Openg is to build Sarawak into a state with a vibrant economy driven by data and innovation by cooperating with technologies such as Microsoft (Microsoft Malaysia, 2022). Indirectly, the goal is to develop strong businesses powered by digital capabilities. Furthermore, the Sarawak Digital Economy Corporation (SDEC) has formed a cooperation with Alibaba Cloud to enable the digitization of small and medium-sized enterprises (SMEs) in Sarawak (Suhaidi, 2021).

Despite these efforts, research done by the SME Association of Malaysia revealed that just 26% of SMEs have opted for digital technology as their primary post-pandemic development strategy (Malaysiakini, 2021). 57% of SMEs have not yet started their digital transformation. A lack of available finance hinders the digitalization efforts of SMEs during this period of economic turmoil. During the pandemic, it is unknown whether there is room for significant growth in the digitization of SME despite severe financial constraints. The government's goal for SME to use contemporary technologies is hampered by structural barriers. As said, most Malaysian SMEs have yet to begin digitalization. To encourage SMEs in Sarawak to embrace cloud accounting, it is critical to build infrastructure, encourage market expansion through e-commerce, reduce the cost of doing business, and expand the reach of government welfare.

Cloud Accounting "herein called as CA" has yet to garner sufficient appeal among Malaysia's small and medium-sized businesses, particularly in Sarawak. Being part of the interconnected world, they need to be aware of and willing to embrace the changes brought about by technological advancements for the sake of the development of their businesses. This research investigates the extent of awareness of CA among the owners and managers of SME in

Malaysia since it is a relatively new phenomenon in the context of Malaysia. Besides, the researchers in Malaysia still need to chart this innovative field of study. Hence, this study fills the gap in the existing body of local literature by investigating the present degree of knowledge and acceptability of CA among SMEs in various industries. The participants' intentions concerning adopting CA will be investigated. This research would also investigate the potential elements influencing a company's desire to use CA in the near or distant future.

The remaining sections of this paper are structured as follows. Section 2 presents the theoretical framework and the developed hypotheses. Section 3 outlines the study's methodology. The findings of data analysis and interpretation are presented in Section 4. The discussion is shown in Section 5. This study's findings, limitations, and future research are discussed in the concluding section.

LITERATURE REVIEW

The Technology-Organization-Environment (TOE) model was utilised to investigate the organizational-level adoption of technologies since this study aims to determine the determinant elements affecting the desire to embrace cloud accounting among SME in Sarawak. The TOE model was chosen because it examines other significant aspects of organisational features and environmental elements besides providing a technical viewpoint (Hsu and Lin, 2016). The choice to embrace IT/IS, and inter-organizational systems should not be made exclusively on the basis of the technology's features, as suggested by Kuan and Chau (2001). It is vital to consider further connected aspects, such as the organization's internal features and surroundings (Wallace *et al.* 2020). This framework, a well-known information systems (IS) theory, also addresses how businesses choose which IS to implement. According to the theory, elements such as organisational traits, contextual conditions, and current technology interact to affect adoption decision-making (Wallace *et al.* 2020).

Technological Factor

Technology includes already-available products on the market that a company may use (Wallace *et al.* 2020). Numerous studies have argued that the technological characteristics of an organisation typically explain IT innovation attributes that influence the organisational adoption of IT innovation, according to earlier studies on IT adoption (Ramdani *et al.* 2009; Huy *et al.* 2012; Sparling *et al.* 2007), which used a TOE model in the context of SMEs (Kapoor *et al.* 2014; Thong, 1999). This study takes into consideration one innovative trait in the context of SMEs adopting CA: perceived usefulness.

Perceived Usefulness

A person's impression of how much employing a certain technology may boost their productivity is represented by perceived usefulness (PU) (Bachleda and Ouaaziz, 2017). PU is hypothesised to directly impact behavioural intention to use the targeted technology in the technology acceptance model (TAM) framework (Alsyouf *et al.* 2021). Value and the usefulness of CA should be realized by the user due to its benefits. For instance, studies like Khayer *et al.* (2020), Lufti (2022), and Oliveira *et al.* (2014) indicated that businesses are aware of and do realise the value of adopting and using cloud-based systems. Several studies have revealed the perceived utility of new technology effects behaviour in a favourable way (Elkaseh *et al.* 2016; Jamal and Sharifuddin, 2015). However, research by Alkhater *et al.* (2018) and Low *et al.* (2011) found that organisations are uninformed of the benefits and use of Cloud-Based (CB) systems. Even though CB systems offer numerous benefits, cloud technology may not have been taken into account if

SMEs do not perceive a need for or benefit from it (Ming *et al.* 2018). Sometimes, it depends on the organisation size in realizing the benefits of CA. With regard to various technologies, perceived usefulness has been extensively researched and found to be significant, as seen in the adoption of social media by businesses (Siamagka *et al.* 2015), online travel services (Yuan *et al.* 2016), mobile service providers (Abbas and Hamdy, 2015), online ride-hailing (Irfansyah, 2021), social commerce (Abed, 2020) and blog learning (Wang *et al.* 2016) and digital payment system (Al-Okaily *et al.* 2020). Thus, in the context of this study, SMEs owner may adopt Cloud Accounting due to its perceived usefulness. As a result, the following hypothesis is developed:

H_1: Perceived usefulness has a significant relationship with the intention to adopt cloud accounting.

Organisational Factor

Everything inside the organisation that could have an impact on its choice of action is referred to as the organisation factors. The view supported by Wallace *et al.* (2020) has the TOE model that states the organisational context, which specifies the organisational variables impacting the organisational adoption of new innovative technology. This may have an impact on how an organisation adopts technology (Chau and Tam, 1997). In order to understand why SMEs adopted CA, this study looks at one innovative feature within the organizational context specifically top management support.

Top Management Support

Top management support (TMS) is an essential organisational component that influences any organization's desire to embrace any new technology or system (Tawfik *et al.* 2020). Previous studies of organisational factor have found TMS offers a long-term strategic vision and a dedication to fostering an atmosphere that is conducive to creativity (Grover, 1993) and maximise the utilisation of the organization's resources (Ngai *et al.* 2008). The use of cloud computing, according to Rajendran (2013), is altering the business model. This necessitates changes to the governance model, organisational structure, organisational culture, and business processes. Thus, cloud computing has an impact on several organisational activities.

Based on the power and status of the company's stakeholders and their commitment to accept innovation, the adoption of cloud computing may have a variety of results (Tripathi, 2019). It has been noted that giving top management assistance entails not only providing the funds necessary to execute the system, but also appointing a capable manager who can do so, as well as determining the best technique for implementation (Lee and Kim, 2007). Besides that, TMS is not only about management support for the organisation, but management should also actively listen and solicit suggestions and opinions from the staff regarding the deployment of the technology (Heide and Simonsson, 2020), particularly in the middle of COVID-19. This is due to the fact that most work-from-home policies utilise technology for communication. As mentioned above, several earlier research has shown a favourable correlation between TMS and the uptake of new technologies (Pan and Jang, 2008; Ramamurthy *et al.* 2008; Low *et al.* 2011; Rababah *et al.* 2020; Khayer *et al.* 2020; Abed, 2020; Tawfik *et al.* 2022). Thus, the following hypothesis is proposed:

H_2: *Top management support has a significant relationship with the intention to adopt cloud accounting.*

Environmental Factor

External elements may have an impact on an organization's choice to embrace (Wallace *et al.* 2020). The industry's structure, the availability of technological service providers, and the organization's dogmatic culture are all included in the TOE model's environmental context (Awa *et al.* 2016; Baker, 2012; Scupola, 2003). Additionally, the availability of knowledgeable consultants, employees, and other providers of technological services fosters innovation (Baker, 2012). The TOE model environmental construct sheds light on how forces from the outside world affect how quickly firms embrace new technologies (Gutierrez *et al.* 2015; Lufti *et al.* 2020). A TOE model's environmental context aids in a clearer grasp of how external environmental constraints affect organisational adoption (Gutierrez *et al.* 2015; Taylor, 2019). In order to understand why SMEs adopted CA, this study looks at one innovative feature within the environmental context specifically competitive pressure.

Competitive Pressure

The adoption of IT is significantly influenced by the level of competition. Organizations may find it necessary to seek a competitive edge via innovations due to rising market rivalry.

Competitive pressure (CP) reveals the extent to which the firm is under pressure from rivals in the market (Oliveira and Martins, 2010). In addition to the effective use of resources, fierce rivalry is a key component in the acceptance of innovations (Salehi and Zimon, 2021). The technology sector is known for its quick development, which puts pressure on businesses to compete and make them more aware of their rivals' new innovations. In

today's competitive economy, companies must keep up with technological progress (Mallinguh *et al.* 2020). Cloud computing drives the fourth industrial revolution; thus, SMEs must stay competitive. SMEs compete with larger companies and multinationals as well as their peers. SMEs have had to adapt to the digital environment to meet global consumer expectations, especially post-COVID-19, to thrive in a competitive economy (Zhang *et al.* 2021). The use of cloud computing is crucial since it modifies how businesses interact with clients as well as how they acquire and sell their goods. Instead, it provides enormous advantages to businesses via improved operational efficiency and more precise data collecting (Misra and Mondal, 2011). When SMEs face CP, they have no choice but to adopt it (Lutfi, 2022). To date, several studies have indicated that pressure from competitors may influence the adoption of new technologies (Chong and Ooi, 2008; Lin and Lin, 2008; Pan and Jang, 2008; Alshirah *et al.* 2021). Tough competition may force SMEs to adopt cloud accounting to maintain competitive advantage. Thus, the following hypothesis is proposed:

H_3: *Competitive pressure has a significant relationship with the intention to adopt cloud accounting.*

Overall, the framework of the study is depicted in Fig. 1.

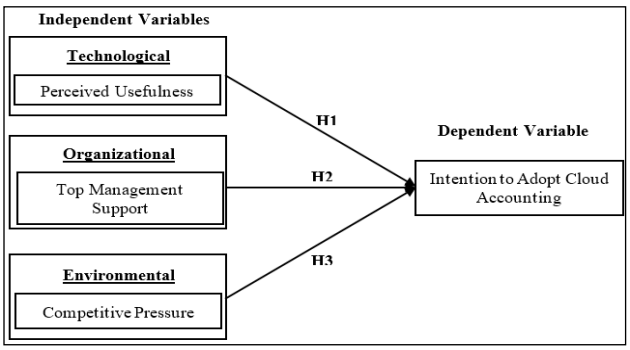

Fig. 1: Research Framework

METHODOLOGY

Measurements, Sampling, and data collection

The data of this study will be gathered from SMEs owners and managers. Owner-managers were chosen as the research study's respondents since they generally make the final decision on whether or not to incorporate new technology. It is argued that when it comes to information technology adoption, top management support appears to be a key driver for overcoming obstacles and improving a company's technological ability to adopt or implement new services or products successfully (Hsu *et al.* 2019). Consequently, the openness to technology adoption has inherent value, which grows to the extent that top management support permits technology adoption's effect on service innovation. The phrase "top management" in SMEs refers to the CEO or owner-managers of the organisation.

Data was collected with respect to the phenomenon; intention to adopt CA among SMEs in Sarawak who were selected randomly with the help of a survey questionnaire. Questionnaires were distributed among the sample selected using an online method via email. The current literature was gathered to support the information collected through the questionnaire (construct measurement items tabled in Appendix A). To ensure consistency with the sources, the study constructs were measured on a five-point Likert scale ranging from 'strongly agree' to 'strongly disagree' was used in the study. Researchers found that using a five-point Likert scale ranging from "strongly agree" to "strongly disagree" helped improve patient response rates and the overall quality of those responses (Bouranta *et al.* 2009; Dawes, 2008; Sachdev and Verma, 2004).

The data collection period was between 17th October 2022 and the end of 17th December 2022. After the online survey data collection period was over, the survey data was copied from the Google Form website for preservation and analysis. The obtained and prepared dataset comprising 134 records were integrated into the SPSS software package Version 28.0 to sort out the corrupt/inaccurate contents of some records, such as duplicate observations, irrelevant observations, and structural observations errors, incomplete records, and missing data. The dataset was scrutinized and cleaned, after which structural errors were rectified and duplicated, along with irrelevant and missing records, were removed. Following the process of data screening, 128 of the 134 records were deemed to be ready for analysis.

Data Analysis

Data were analyzed by technique called partial

least square-structural equation modeling (PLS-SEM) using SmartPLS version 4.0 (Ringle *et al.* 2022), and the analysis results are presented in table and discussion form. Partial Least Squares with SEM (PLS-SEM) is a type of SEM approach that employs the variance-based partial least squares technique to estimate theoretically defined cause-effect models. Partial Least Squares (PLS) is an iterative SEM technique that works similarly to multiple regression analysis (Hair *et al.* 2011). The primary goal of PLS-SEM is to maximize the variation explained by endogenous constructs (Fornell and Bookstein, 1982). Partial least squares route modelling, which is regarded as the "most fully developed and broad approach," considers PLS to be a "silver bullet" (McDonald, 1996; Hair *et al.* 2011). There is at least one publication in practically every information system-related subject that use PLS (Marcoulides and Saunders, 2006), strategic management (Hair *et al.* 2012a), marketing (Hair *et al.* 2012b), and beyond. Researchers from several fields value the model's capacity to mimic both factors and composites, making it an excellent instrument for studying technology and information systems. In order to increase the data-driven variance explained rather than model fit estimates, PLS-SEM was chosen over covariance-based SEM (Hair *et al.* 2019).

RESULTS AND INTERPRETATION

This section consists of respondents' characteristics and demographic profiles, level of cloud accounting adoption in Sarawak's SMEs, the measurement model and followed by the structural model. This paper used partial least squares (PLS) modeling on SmartPLS 4 version (Ringle *et al.* 2022; Shahwan *et al.* 2022; Oppong & Bruce-Amartey, 2022) as the statistical tool to examine the measurement and structural models as it does not require normality assumption as survey research is normally not normally distributed (Chin *et al.* 2003). Furthermore, this paper followed the suggestions of Anderson and Gerbing (1988) to test the model developed using a 2-step approach. First, this paper tested the measurement model to test the validity and reliability of the instruments (Hair *et al.* 2019; and Ramayah *et al.* 2018). It then ran the structural model to test the hypotheses developed.

Respondent's Characteristics and Demographic Profiles

Table 1 demonstrates the respondents' profile. According to the result, most of the respondents possessed a diploma qualification. It can be concluded that out of 128 respondents, there was a 62.5% difference between Bumiputera and non-Bumiputera enterprises. As for the location of the enterprise, most respondent's demographic by enterprises were located in four big cities in Sarawak, namely, Kuching, Miri, Bintulu and Sibu. Most activities of the respondent's demographic by enterprises were consisted of hospitality which was 30 (22.7%) in total.

Table 1: Respondents' profile

Demographic	Frequency	Percentage	Total
Level of Education			
High school	14	10.9	10.9
Diploma	69	53.9	53.9
Bachelor's Degree	35	27.3	27.3
Master's Degree	9	7	7
PhD	1	0.8	0.8
Total	128	100	100
Status of the Enterprise			
Bumiputera	104	81.3	81.3
Non-Bumiputera	24	18.8	18.8
Total	128	100	100
Size of Enterprise			
Small	79	61.7	69.5
Medium	49	38.3	30.5
Total	128	100	100
Location of the Enterprise			
Betong	4	3.1	3.1
Bintulu	15	11.7	11.7
Kapit	5	3.9	3.9
Kuching	34	26.6	26.6
Limbang	3	2.3	2.3
Miri	19	14.8	14.8
Mukah	13	10.2	10.2
Samarahan	5	3.9	3.9
Sarikei	4	3.1	3.1
Sibu	26	20.3	20.3
Total	128	100	100
Activity of the Enterprise			
Education	5	3.9	3.9
Services	25	19.5	19.5

Hospitality	30	22.7	22.7
Healthcare	3	2.3	2.3
Manufacturing	13	10.2	9.4
Transportation	7	5.5	11.7
Telecommunication	7	5.5	5.5
Engineering	5	3.9	3.9
Construction	20	15.6	15.6
Others	13	10.2	10.2
Total	128	100	100

Level of Cloud Accounting Adoption in Sarawak's SMEs

As shown in Table 2, this study looked at level of cloud accounting adoption in Sarawak's SMEs. Only 11 (8.59%) respondents utilized cloud accounting. However, most of the respondents at 117 (91.41%) did not utilize it.

Table 2: Level of Cloud Accounting Adoption

Level of Cloud Accounting Adoption	Frequency	Percent	Total
Please indicate whether your enterprise uses cloud accounting			
Yes	11	8.59	8.59
No	117	91.41	91.41
Total	128	100	100

Measurement Model

The measurement model analysis is concerned with determining (i) the relationship between constructs and items, as well as (ii) the correlational relationship between constructs. The measuring model utilised in the main study is shown in Fig. 2.

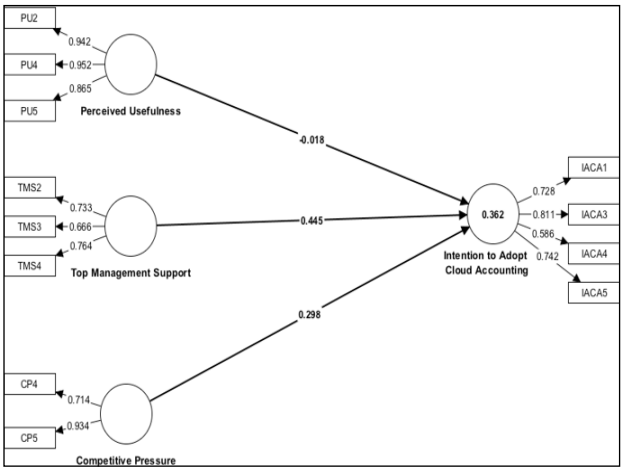

Fig. 2: The Measurement Model

This paper assessed the loadings, average variance extracted (AVE), and composite reliability (CR) for the measurement model. The values of loadings should be ≥0.5, the AVE should be ≥ 0.5, and the CR should be ≥ 0.7. As shown in Table 3 and Table 4, the AVEs are all higher than 0.5, and the CRs are all higher than 0.7. The loadings were also acceptable, with few loadings less than 0.708, which is an acceptable value (Hair *et al.* 2019). Thus, this paper concluded that the constructs meet reliability and convergent validity requirement.

Table 3: Measurement Model for Construct (I)

Construct	Item	Loading	Composite Reliability	AVE
Perceived Usefulness	PU2	0.942	0.943	0.847
	PU4	0.952		
	PU5	0.865		
Top Management Support	TMS2	0.733	0.765	0.521
	TMS3	0.666		
	TMS4	0.764		
Competitive Pressure	CP4	0.714	0.815	0.692
	CP5	0.934		
Intention to Adopt Cloud Accounting	IACA1	0.728	0.811	0.520
	IACA3	0.811		
	IACA4	0.586		
	IACA5	0.742		

Table 4: Measurement Model for Construct (II)

Construct	Item	Cronbach's Alpha	Convergence Validity (AVE > 0.5)
Perceived Usefulness	PU2	0.910	Yes
	PU4		
	PU5		
Top Management Support	TMS2	0.579	Yes
	TMS3		
	TMS4		
Competitive Pressure	CP4	0.590	Yes
	CP5		
Intention to Adopt Cloud Accounting	IACA1	0.692	Yes
	IACA3		
	IACA4		
	IACA5		

Note: *PU1, PU3, TMS1, TMS5, CP1, CP2, CP3 & IACA2 were deleted due to low loading*

Then in the next step, this paper assessed the discriminant validity using the HTMT criterion suggested by Henseler *et al.* (2015) and updated by Franke and Sarstedt (2019). The HTMT values should be ≤ 0.85 the stricter criterion and the mode lenient criterion is it should be ≤ 0.90. As shown in Table 5, the values of HTMT were all lower than the stricter criterion of ≤ 0.85 as such this paper can conclude that the respondents understood that the four constructs are distinct. Taken together both these validity test has shown that the measurement items are both valid and reliable.

Table 5: Discriminant Validity (HTMT)

	1	2	3	4
1. Competitive Pressure				
2. Intention to Adopt Cloud Accounting	0.65			
3. Perceived Usefulness	0.479	0.36		
4. Top Management Support	0.458	0.746	0.585	

Structural Model

The accuracy of the structural model is assessed using R2, which refers to the coefficient of determination and the path coefficient significance level (Hair *et al.* 2022). The adjusted R2 value for IACB-AIS was found to be 0.362, which means that 36.2% of the IACA variance was explained by competitive pressure, perceived usefulness and top management support. The study also examined the relationships of endogenous and exogenous variables through the use of path coefficient (β) and t-statistics. Table 5 contains a summarized version of the hypothesis results. The co-efficient evaluation for the hypothesised relationship's is shown in Table 6 and 7. Two of the three predicted relationship was found to have t-values ≥ 1.645, making them statistically significant at the 0.05 level. IACA was favourably associated with the predictors of TMS (ß = 4.989, p<0.05) and CP (ß = 3.64, p <0.05), thus H2 and H3 were supported. On the other hand, the PU (ß = 0.174, p> 0.05) was not statistically significant and adversely influenced IACA, contradicting the expected positive relationship; consequently, H1 was not supported.

Table 6: Hypothesis Testing I

Hypothesis	Relationship	Std Beta	Std Dev	t-value	p-value
H1	PU → IACA	-0.018	0.102	0.174	0.431
H2	TMS → IACA	0.445	0.089	4.989	0.000
H3	CP → IACA	0.298	0.082	3.640	0.000

Table 7: Hypothesis Testing II

Hypothesis	Relationship	BCI LL	BCI UL	f^2	Result
H1	PU → IACA	-0.193	0.139	0.000	Not Supported
H2	TMS → IACA	0.262	0.567	0.234	Supported
H3	CP → IACA	0.152	0.421	0.119	Supported

DISCUSSION

Technology context

The first objective of the study is to investigate the relationship between perceived usefulness and the intention to adopt cloud accounting. However, based on the study, it is found that PU has no significant relationship with the IACA. Numerous other research' findings were in opposition with the findings of this study, proving that PU has a favourable and substantial link with the desire to embrace new technology. Studies like Khayer *et al.* (2020), Lufti (2022), and Oliveira *et al.* (2014), for instance, indicated that businesses are aware of and do realise the value of adopting and using cloud-based systems. However, research by Alkhater *et al.* (2018) and Low *et al.* (2011) found that organisations are uninformed of the benefits and use of CB systems. Even though CB systems offer numerous benefits, cloud technology may not have been taken into account if SMEs do not perceive a need for or benefit from it (Ming *et al.* 2018). They would rather observe patterns throughout time. Furthermore, several SMEs in Sarawak that took part in the study were aware of the technology even in the midst of the COVID-19 outbreak, but they did not see any necessity for these technologies in the company. Another potential reason is that the COVID-19 pandemic may have caused by internal

issues with the SMEs, such as a lack of technological professionals and financial resources to embrace new IT. Most SMEs under review may focus on the survival of the organizations rather than investing on high-cost technology. Larger firms, however, are more receptive to this concept, and the rate of CB implementation is steadily increasing.

Organizational context

The second objective of the study is to investigate the relationship between top management support and the intention to adopt cloud accounting. It is found that TMS has the most positive significant relationship with the IACA. TMS is critical for organisations seeking to build a competitive environment while providing the necessary resources to utilise cloud services. This finding is consistent with the findings of Lutfi *et al.* (2020), who identified TMS as one of the top organisational variables influencing the adoption and use of innovative innovations or technologies. The research has constructed questions on the TMS factor: 'experimenting new technologies in the COVID-19 epidemic; open to new suggestions from staff'. Since employees typically have to take the initiative to solve problems, these two questions are crucial to the study because top management had to act quickly and make important decisions, especially during the early stages of the COVID-19 pandemic. They also relied on their workforce's acceptance and realisation of their decisions (Heide and Simonsson, 2020). The dynamic market environment is pressuring businesses to incorporate TMS into all critical decisions (Khayer *et al.* 2021; Lutfi, 2022) to avoid technology or system failure.

Environmental context

The third objective of the study is to investigate the relationship between competitive pressure and the intention to adopt cloud accounting. The result of this study found that CP has positive significant relationship with the IACA. The favourable and considerable effect that CP has on the adoption and acceptance of technology is substantiated by a number of studies that are quite comparable to one another (Lutfi *et al.* 2016; Low *et al.* 2011). In other words, when SME are confronted with CP, they are left with little other option than to adapt or accept the innovation. The questionnaire includes a question on competitiveness in the Covid-19 pandemic: CA could create a competitive advantage during COVID-19 pandemic'. Being competitive in this circumstance is crucial, similarly Zhang et al. (2021) held the view that to prosper in a competitive market, SME must adapt to the digital environment to fulfil global customer expectations, particularly post-COVID-19.

CONCLUSION AND IMPLICATIONS

The primary objective of this study is to investigate factors influencing the intention to adopt CA. This study was guided by the following objectives (1) to investigate whether PU influences the IACA; (2) to investigate whether TMS influences the IACA; and (3) to investigate whether CP influences the IACA. Therefore, the objectives set for this present research are considered achieved. Regarding the level of CA adoption in Sarawak SMEs, out of 128 respondents, only 11 enterprises adopted CA. It consisted of non-Bumiputera SMEs whose industries are construction, services and engineering. The TOE model was utilised to investigate the organizational-level adoption of technologies since this research aims to determine the determinant elements affecting the desire to embrace cloud computing among SME in Sarawak. The TOE model was chosen because it examines other significant aspects of organisational features and environmental elements besides providing a technical viewpoint. TMS and CP revealed positive and significant effects of IACA among Sarawak SME. However, PU revealed no significant relationship with IACA among Sarawak SME.

This research might aid organisational managers and policymakers in developing successful CP adoption strategies. Furthermore, the time necessary for the effective use of the same may be calculated. Even though TMS has a medium or high effect on CA in SMEs, early PU resistance in SMEs acts as a barrier to CA adoption. As a result, in order to implement CA, the willingness and interest of the SME's decision-makers are necessary, and management support can be obtained only if the willingness and desire exist. To guarantee that such a procedure operates well, SMEs' CA preparedness must be appropriate. In this survey, for example, all 11 firms that use CA were non-Bumiputera and

were located in big cities in Sarawak, Kuching and Miri. As a result, encouraging digitalization for Bumiputera SME and SME in other cities, primarily rural areas, were critical since SMEs have had to adapt to the digital environment to match global customer expectations, particularly post-COVID-19, to prosper in a competitive market. User-friendly interfaces and functional utilities should also be prioritised during the design of cloud-based systems for SMEs so that adopters with limited technology knowledge and competence may easily deploy or adopt solutions. It is thought vital to provide clear navigation or directions in assisting SME users towards good system operations, as well as adopting and growing SME adopters' trust in cloud-based system employment similar to CA.

This study, like others, posed limitations that future researchers should address. Due to the lack of a non-Bumiputera list and their confidence, a small number of non-Bumiputera enterprises participated as respondents in the survey. To overcome this limitation, future research should include study samples from comparable countries or pursue cross-country comparative research for framework validation. Secondly, given that this study built the existing framework with key constructs from three dimensions, future research might expand the suggested model by integrating more acceptable constructs under the three major contexts. Finally, future research may consider the viewpoints of individuals (employees) and cloud technology providers to get a more comprehensive knowledge of the CA adoption/acceptance process.

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Appendix A

Construct measurement items

Construct	Derived From		Measures
Perceived Usefulness (PU)	Davis and Venkatesh (1996) Haderi *et al*. (2018)	PU1.	The improvement of the staff's performance using cloud accounting.
		PU2.	The increases in staff productivity using cloud accounting.
		PU3.	The effectiveness of the staff doing the job using cloud accounting.
		PU4.	Cloud accounting allows the staff to accomplish tasks more quickly, even during the COVID-19 pandemic.
		PU5.	The usefulness of cloud accounting in enterprises.
Top Management Support (TMS)	Malak (2016) Chong *et al.* (2021)	TMS1.	The importance of cloud accounting to the enterprise.
		TMS2.	The opportunities of using cloud accounting.
		TMS3.	Experiment with new technology in the pandemic Covid-19.
		TMS4.	Open to new suggestions from staff.
		TMS5.	Intend to show support for cloud accounting adoption.
Competitive Pressure (CP)	Oliveira *et al.* (2014) Chong *et al.* (2021) Malik *et al*. (2021)	CP1.	Cloud accounting affects the enterprise's competitiveness.
		CP2.	The enterprise is being pressured by the competition to introduce cloud accounting.
		CP3.	Some of the competitors are already using cloud accounting.
		CP4.	Cloud accounting could create a competitive advantage during the COVID-19 pandemic.
		CP5.	Many of competitors will be adopting cloud accounting in the future.
Intention to Adopt Cloud Accounting (IACA)	Malak (2016) Le and Cao (2020)	IACA1.	Switching to cloud-accounting software in the future.
		IACA2.	The difficulty of using cloud accounting.
		IACA3.	Suggestion to use cloud accounting due to its benefit.
		IACA4.	Cloud accounting software is convenient in Covid-19 because it can be easily integrated with internet-connected devices.
		IACA5.	Cloud-based accounting software is simple to use.