Factors Affecting the Adoption of Cloud Based Accounting: A Case Study in Bhubaneswar

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Abstract*—Cloud based accounting is a revolutionary innovation due to which the accounting and finance sectors has undergone major transformations. The lack of awareness and understanding of internet-based accounting is one of the major issues in India. This paper tries to focus on the challenges faced during the acceptance of cloud based accounting. In this research both primary and secondary data has been used. The primary data is gathered via an online survey, and the questioner were created using Google forms. The secondary data is collected from various research articles and journals. The data was examined using the statistical software SPSS. Cronbach's Alpha was used to assess the question's reliability. The conceptual model used in this paper consists of 6 factors which were identified by integrating TOE, IDT and UTAUT models. The results showed that all these factors positively and signifantly affected the acceptance of cloud based accounting.*

Keywords: *Cloud based accounting, Unified Theory of Acceptance and Use of Technology (UTAUT), Innovation Diffusion Theory (IDT),Technology-Organization-Environment (TOE) JEL CODE – C,L,M,O,Q*

INTRODUCTION

The advancement of technology in recent years has brought many positive effects to people's lives. Governments around the world have invested in innovation to step into the future. Cloud based accounting is one of such innovations.it can increase accounting efficiency by simplifying the financial management and providing real-time insight into the data. With the development of cloud computing technology in the middle of the 2000s, the idea of cloud- based accounting began to gain popularity. Businesses started to manage their accounts more effectively and efficiently, thanks to cloud-based accounting systems provided by companies like Xero, QuickBooks Online, and FreshBooks (Achar,2018). Many organizations are rapidly moving towards cloud-based accounting as a reliable, adaptable, and secure option for their accounting requirements. Businesses can access their financial information and accounting tools using cloud-based accounting softwares, enabling increased mobility and engagement. Xero, which was established in 2006 in New Zealand, was one of the first pioneers of cloud- based accounting(Liew,2022). It was one of the first business organizations to provide an accounting software solution for small and medium-sized companies.

The transition of accounting into a cloud-based system is caused by several factors such as technological advancements, alterations in company procedures, and the demand for improved efficiency and collaboration (Carlsson.et al, 2022). Most of companies used desktop-based accounting software's that were installed on individual PCs until cloud-based accounting became popular. In the traditional accounting system information sharing was one of the major challenges as financial information could not be easily shared or accessed remotely and was only accessible from a particular computer. This hindered cooperation and made it challenging for businesses to collaborate effectively. However, Businesses started to understand the benefits associated with online financial data storage as cloud-based technologies developed (Dimitriu and Matei, 2014). Now, Companies are able to access their financial data using cloud-based accounting software from any place that has accessibility to the internet, providing greater collaboration and real-time access to financial data. The demand for better efficiency is another factor influencing the transition of accounting to cloud-based systems. Many of the

manual accounting procedures, such data input and validation are automated by cloud-based accounting software, reducing effort and time while managing financial data. This enables companies to concentrate on various other aspects of their operations, such as expansion and improvement. The requirement for remote access to financial information has increased as more number of business organizations have adopted remote work practices or expanded

Cloud accounting" basically denotes an software of accounting which can be used from any location with an Internet connection(Rashi and Chaturvedi,2019).It is a wholly original paradigm in that customers use the required resources (i.e. hardware and software systems) over the internet rather than being required to own them.

It is not necessary to possess a server or install software on PCs to engage in the practice. Remote servers and the applications are offered by a cloud computing company that sells accounting services. Online access to manage and maintain the client company's financial records is available for a fee. The purpose of accounting softwares is similar to the accounting software installed on the company's (client's) computer, but it operates on a different company's computer. The data provided by the client is stored on the cloud. Some of the popular cloud accounting software's is zero, zoho books, SAP, clear books.

LITERATURE REVIEW

Cloud computing is no longer just a fancy term for technology. It is currently a buzzword that is prevalent in many areas of the economy and is therefore relevant to experts in finance and accounting (Ali and Thakur,2017).Due to the increasing complexity of the corporate environment, the fierce competition on international platforms, and the expanding expectations for worldwide accounting standards and practices, accountants are confronting new problems which can be solved using cloud based accounting (Efosa and Oseikhuemhen,2022).It is important to develop a positive attitude regarding CBA in the mind of users. They should be assured about the ease of use so that they can be motivated. Encouraging accountants to use cloud accounting in their job will help them have a beneficial impact on companies.(Zebua And Widuri, 2023)

According to some surveys, security concerns, the need for continuous support, a lack of knowledge are some of the marjor issues related to cloud-based accounting software.Although CBA is advanced accounting solution, businesses are still hesitant to use it mostly because of worries about cost and unfamiliarity. The key variables impacting the adoption of cloud accounting include organizational willingness, support from management, relative advantage and the alignment of cloud accounting with present practices and corporate culture. cloud accounting providers can use software to decide on investments decisions, address client demands, and create marketing strategies which are appealing to both current and potential clients and foster loyalty (Rawashdeh and Rawashdeh,2023).To reduce the conflicts relating to cloud based accounting users have to understand the value of organizational competency and support form top management (Eldalabeeh et.al, 2021) many firms are still not aware about the use of cloud based accounting systems. Service providers can use promotional seminars and workshops to increase awareness (Saad et.al,2022). More emphasis should be given on user-friendly interfaces so that users who have little technological expertise and experience can also use these systems with ease.(Lufti,2022). Cloud accounting can benefit SMEs by achieving higher business performance with reduced cost. It also improves the information flow in addition to enhanced management. Decision-making within organizations can become more effective as a result of improved information accessibility (Kariyawasam, 2019).

In addition to the benefits, cloud-based accounting has disadvantages as well. It depends on internet connectivity, uses up the resources in cloud since more information is stored there, and also affects the functionality of cloud - based accounting software's. Additionally, even though consumers are able to easily register and subscribe, they feel that they need training even though the subscription fee does not cover the cost of this. Regarding the potential risks associated with cloud implementation, clients should think about them before deciding on internet accounting. These risks include leaks of firm's confidential business statements, data loss, cyber threat, and revisions to programmer services that permit the company to increase payments for maintaining its database (Marsintauli et.al,2021). For an accountant to be effective and maintain its credibility in the rapidly evolving business environment, they must be knowledgeable about the recent economic and technical developments along with continuous training.

Authorities and service providers in the accounting industry should offer necessary assistance in this regard (Rotimi et.al, 2023).

RESEARCH GAP

From the literature review, it is very clear that there were very few researches on cloud based accounting. The researches based on the identification of factors influencing the adoption of cloud accounting are scarce. Moreover there is no research conducted on the adoption and implementation of cloud based accounting in Odisha. This paper has made an attempt to understand the challenges faced during the adaptation of CBA in Odisha.

RESEARCH OBJECTIVES

- To determine the extent to which CA firms in Odisha are aware of and using cloud-based accounting.
- To examine the factors influencing the adoption of cloud based accounting.
- To identify the threats faced by business organizations during the adoption and implementation of cloud based accounting.

MODELS

INNOVATION DIFFUSION THEORY (IDT)

This concept that explains how new innovations are embraced and spread within a population or social system is the Innovation Diffusion Theory (IDT). It has since been used in a variety of technology adoption contexts, including the adoption of fresh information technologies in businesses. According to the IDT, a number of elements affect how quickly new technologies are adopted, including the characteristic of it. Some of these factors are time taken for an innovation to diffuse, social context, characteristics of the innovation and channel used to spread the information(Sastararuji1 et.al ,2022). Innovations are more likely to be adopted when they are put into a social setting where there is a high level of trust or acceptance among individuals. The perceived complexity of the technology and the perceived benefits it offers over current technologies can affect its adoptability. The IDT model provides a helpful way to comprehend the acceptance and dissemination of emerging technologies, and it can assist businesses in developing plans for fostering the dissemination of cloud based accounting.

UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY (UTAUT)

This model tries to analyse, how organizations accept and use modern technology. UTAUT model outlines four critical variables that affect how well new technologies are adopted and used. They are Performance expectancy, effort expectancy, facilitating condition and social influence(Eldalabeeh et.al,2021). The extent to which a person or organization thinks utilizing new technology will enable them to carry out their activities more productively or effectively will affect its acceptance. If the resources and assistance needed to use the new technology effectively are readily available then it will speed up its adoptability. The UTAUT model also takes into account potential moderators, such as age, gender, and expertise, which may have an impact on how the four critical variables.

TECHNOLOGY, ORGANIZATION, AND ENVIRONMENT MODEL

The acronym "TOE" stands for "Technology, Organization, and Environment," which is a schema for strategy formulation that's used to examine exterior influences that impact on an effectiveness and competitiveness of an organization (Zebua and Widuri, 2023). This framework takes into account how technology, organizational structure and macro environment affects the organization's performance. Technology factor consists of the instruments, tools, and infrastructure that an organization uses to accomplish their goals whereas organization includes the management style of a company along with its culture and structure. Environment refers to all the macro factors that are uncontrollable in nature such as political, social, economic factors (Saad et. Al, 2022). Thus, The TOE model assists firms in making sound strategic choices by adapting the shifts in demand in the competitive environment by taking each of these elements into account.

INTEGRATING 3 MODELS

For the purpose of this research Unified Theory of Acceptance and Use of Technology (UTAUT), Innovation Diffusion Theory (IDT), and the Technology-Organization- Environment (TOE) model is combined

to create an extensive research framework for recognizing the variables that affect the adoption as well as utilization of technology in organizations. In this model the technological, organizational, and environmental factors that affect technology adoption is based on the Technology-Organization-Environment (TOE) model. The Unified Theory of Acceptance and Use of Technology (UTAUT), discusses the individual-level variables like performance expectations, effort expectations, social impact, and facilitating conditions that affects technology adoption and its usage. The Innovation Diffusion Theory (IDT) sheds light on the variables such as relative advantage and social influence that affect the diffusion of innovation. The term "technological factors" (TOE) refers to the features of the technology itself, including the degree of complexity, compatibility with current systems, and relative edge over competing solutions(Zebua and Widuri,2023).

Overall, this study model can aid practitioners and researchers in comprehending the complex variables that can affect the adoption and use of technology in workplaces and in creating successful implementation strategies.

HYPOTHESIS DEVELOPMENT

- **Performance expectancy –** The term "performance expectancy" describes how much a person expects that utilizing a specific technology will increase their level of productivity or their ability to perform better at their jobs. It is based on how useful and helpful the technology is in helping them accomplish their objectives (Zuiderwijk et.al, 2015). The UTAUT model states that Performance Expectancy is affected by a number of variables, including the user's prior experience with related technologies, their perceptions of the technology's usability, the level of support offered for the technology, and the user's own belief in their capacity to use the technology successfully.

  H1: Performance expectancy significantly impacts the acceptance of CBA

- **Effort expectancy-** Effort Expectancy significantly affects the user's intention to utilise and actual use of the technology. The user's opinion of the technology's usability and the amount of effort required to learn and utilize it is reflected in the effort expectancy metric (Eldalabeeh et.al,2021). It is influenced by elements like the user's prior exposure to related technologies, level of complexity, the user's technical proficiency, and the degree of instruction and assistance offered for the technology. Performance Expectancy and Effort Expectancy are closely related because people are more likely to find a technology worthwhile and useful if they also find it simple to use. In order to forecast user acceptance and uptake of new technology, both constructs are crucial.

  H2: Effort expectancy significantly impacts the acceptance of CBA

- **Facilitating condition -** The user's assessment of the external elements, such as the availability of technical assistance, training, and resources, as well as the technology's compatibility with their work environment and current systems, is reflected in the facilitating conditions(Brown et.al,2010). Users are more likely to accept and use technology effectively if they believe that the resources and help they need to do so are readily available. The possibility that users will adopt new technologies and use them successfully can be enhanced by offering the required resources and assistance.

  H3: Facilitating condition significantly impacts the acceptance of CBA

- **Social influence-** The term "social influence" refers to how other individuals may affect a person's attitudes and views regarding the use and acceptance of technology. It is based on how the user perceives the demands and opinions of powerful others, as well as how much pressure they experience to live up to these demands (Penney et.al,2021). Social influence can significantly affect an individual's intent to use technology. If users believe that his superiors support and expect them to utilize a technology, they are more likely to accept and use it. Social Influence tells us about influence that other people may have on a person's attitudes and beliefs towards the adoption and use of a technology.

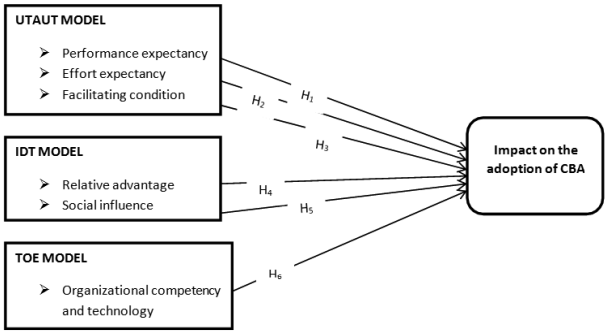
  H4: Social influence significantly impacts the acceptance of CBA

- **Relative advantage-** The user's assessment of the advantages and benefits of adopting and employing the innovation in comparison to the pre-existing methods of doing things shows up in relative advantage(Saad et.al ,2022). It is based on

elements like the functionality, efficiency, efficacy, and compatibility of the innovation with current systems. Relative advantage is also connected to concepts like flexibility and complexity. Users may perceive an innovation's relative advantage more favorably, for instance, if it is simple to use and compatible with current systems. it captures how users perceive the benefits of adopting and utilizing an invention in comparison to the alternatives already available.

- H5: Relative advantage significantly impacts the acceptance of CBA
- **Organizational Competency and technology -** One of the main concepts in the Technology-Organization-Environment (TOE) paradigm is organizational competency and technology(Rawashdeh and Rawashdeh,2023). It describes the extent to which an organization has the skills, resources, and competencies needed to successfully implement and utilize a new technology. In other words, organizational competency and technology represents an organization's capacity to successfully integrate and utilize new technology by utilizing its current resources, such as expertise and infrastructure. A company may be better able to adopt and use new innovation if it has a strong technological context and a track record of effective technology adoption

  H6: Organizational Competency and technology significantly impacts the acceptance of CBA



Proposed Research model

RESEARCH METHODOLOGY

For of this research both primary and secondary data has been used. Primary data has been collected using convenience sampling. A structured questioner was prepared and circulated among CA firms in Odisha to understand their perspective on the awareness and acceptance of CBA. The questioners were distributed online through emails. The questionnaire was divided into two parts. The first part was related to the demographic profile/ personal details of the respondents and the second part was based on the variables that were identified from TOE, IDT and UTAUT models. The Secondary data was collected through various articles and research papers. Six factors were considered for measuring the influence of cloud based accounting. The constructs performance expectancy, Effort expectancy and Facilitating condition were adopted from UTAUT model. Relative advantage and Social influence were derived from IDT model. Organizational competency and technology was adopted from TOE model.

Data and Sampl

As evidenced from agcsodisha.nic.in the estimated number of CA firms in Odisha is found to be 458. In this study the sample sized is selected for an estimated population of 458 with a confidence level of 95% and 10% margin of error , the sample size was calculated using the following formula:

$$\text{Sample size} = \frac{\frac{z^2 \times p\,(1-p)}{e^2}}{1 + \left(\frac{z^2 \times p\,(1-p)}{e^2 N}\right)}$$

$$\approx \mathbf{80}$$

Form the above formula we receive a minimum sample size of 80 respondents. There were a total of 130 responses received from which 100 were considered for data analysis as others were incomplete.

Scale

The Likert scale used in this questionnaire ranges from 1 to 5, where 1 indicates "not at all" or "very unsupportive" or "strongly disagree" and 5 indicates "very much" or "very supportive "or "strongly agree"

RESULTS AND ANALYSIS

Reliability of a Scale

The data analysis is done using SPSS. The internal consistency or reliability of a scale or questionnaire is measured by Cronbach's alpha. It is used to assess how well a set of items or questions used to measure a construct or variable are consistent with one another. Higher values of Cronbach's alpha indicate greater internal consistency or reliabilityA number of 0.7 or greater is usually considered as satisfactory.

Table-1: Reliability Statistics

Cronbach'sAlpha	Cronbach's Alpha Basedon Standardized Items	N of Items
.866	.881	16

As from the table the overall coefficient of Cronbach's alpha is found to be 0.881 which is greater than 0.7, therefore the internal consistency or reliability of a scale or questionnaire is considered to be relatively high.

Table-2: Awareness of CBA

	Frequency	Percentage
Aware about CBA	76	76%
Not aware of CBA	24	24%

Out of 100 respondents, 76 % of the respondents were aware about the term 'cloud based accounting' whereas 24 % of the respondents still lack knowledge about cloud based accounting which shows that there is a need to increase awareness of CBA among accountants.

Regression Analysis

Regression analysis is used to look at the relationship between a dependent variable and one or more independent variables. The variable thought to have an impact on the dependent variable are known as the independent variable and the variable that we are attempting to explain or predict by considering the independent variables is known as the dependent variable. This model calculates the effect of the independent variables on the dependent variable while controlling for other factors that might also influence the result and establishes the magnitude and direction of the relationship between the independent variables and the dependent variable.

In this study non-adoption of CBA is considered as Dependent variable whereas performance expectancy, Effort expectancy, Facilitating condition, Organizational competency and technology, Relative advantage and, Social influence are taken as independent variables.

Table-3: Variables Entered/Removeda

Model	Variables Entered	Variables Removed	Method
1	Facilitating_condition, Effort_expectancy, Relative_advantage, Organisational_competency _technology, Socia_influence, Performance_ expectancy[b]		Enter

[a] Dependent Variable: Adoption

[b] All requested variables entered.

Table -3 shows that performance expectancy, Effort expectancy, Facilitating condition, Organizational competency and technology, Relative advantage and, Social influence are taken as independent variables are the independent variable and adoption of CBA is considered as dependent variable for which regression is calculated.

Multiple Regression Analysis

A multiple regression analysis was conducted to examine the relation between the dependent variable and independent variable. The dependent variable, adoption was regressed on performance expectancy, Effort expectancy, Facilitating condition, Organizational competency and technology, Relative advantage and, Social.

Table-4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.923[a]	.852	.704	.708

a. Predictors: (Constant), Facilitating_condition, Effort_expectancy, Relative_advantage, Organisational_competency_technology, Socia_influence, Performance_expectancy

The model summary table demonstrates a high correlation between the dependent variable, adoption and the independent variables: performance expectancy, Facilitating condition, Organizational competency and technology, Effort expectancy, Relative advantage and, Social influence. The value of R square shows that 85.2 % of the variance in the adoption of CBA can be explained by the explanatory variables used in this study. The result is supported by the value of Adjusted R Square as 70.4% which suggests that the research model has a good fit.

Table-5: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	17.301	6	2.884	5.755	.026[b]
	Residual	3.006	6	.501		
	Total	20.308	12			

[a] Dependent Variable: Adoption

[b] Predictors: (Constant), Facilitating_condition, Effort_expectancy, Relative_advantage, Organisational_competency_technology, Socia_influence, Performance_expectancy

Table 5 shows the ANOVA results of the multiple regression analysis.it indicates that the multiple regression analysis conducted for this study is Significant as the probability value is 0.026b which is less than 0.05.

Linear Regression Analysis

For this research linear regression analysis was conducted using SPSS among the dependent variable (adoption) and independent variables (performance expectancy, Effort expectancy, Facilitating condition, Organizational competency and technology, Relative advantage and, Social influence)

Table -6: Coefficients[a]

Model B		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Std. Error	Beta			
	(Constant)	.506	.194		2.615	.024
1	Performance_ expectancy	.872	.078	.959	11.225	.000

a. Dependent Variable: Adoption

Table no. 6 shows that there is a significant relationship between adoption and Performance expectancy as indicated by the p-value which is less than 0.05.it indicates that Performance expectancy is an significant predictor of adoption of CBA. - value from the coefficient tables indicates that the positive effect between adoption and Performance expectancy is 11.225..It also implies that a change in Performance expectancy will account for a change in the acceptance of cloud based accounting by 0.872%. Therefore the alternative hypothesis" Performance expectancy significantly impacts the acceptance of CBA" is accepted.

Table-7: Coefficients[a]

Model B		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Std. Error	Beta			
	(Constant)	.294	.119		2.468	.031
1	Effort_ expectancy	.900	.051	.983	17.527	.000

a. Dependent Variable: Adoption

Table no. 7 that there is a significant relationship between adoption and Effort expectancy as indicated by the p-value which is less than 0.05.It indicates that Effort expectancy is an

important predictor of adoption of CBA. The T- value from the coefficient tables indicates that the positive effect between adoption and Effort expectancy is 17.527.It also implies that a change in Effort expectancy will account for a change in the acceptance of cloud based accounting by 0.900%. Therefore the alternative hypothesis" Effort expectancy significantly impacts the acceptance of CBA" is accepted.

Table-8: Coefficients[a]

Model B		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		Std. Error	Beta			
	(Constant)	.311	.116	.983	2.676	.022
1	Facilitating_ condition	.895	.050		17.891	.000

a. Dependent Variable: Adoption

Table no. 8 that there is a significant relationship between adoption and facilitating condition as indicated by the p-value which is less than 0.05.It indicates that facilitating condition is an important predictor of adoption of CBA. the T- value from the coefficient tables indicates that the positive effect between adoption and Effort expectancy is 17.891. It also implies that a change in facilitating condition will account for a change in the acceptance of cloud based accounting by 0.895%. Therefore the alternative hypothesis" facilitating condition significantly impacts the acceptance of CBA" is accepted.

Table-9: Coefficients[a]

Model B		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		Std. Error	Beta			
1	(Constant)	.295	.128	.981	2.302	.042
	Relative_ advantage	.915	.055		16.598	.000

a. Dependent Variable: Adoption

Table no. 9 that there is a significant relationship between adoption and relative advantage as indicated by the p-value which is less than 0.05.It shows that relative advantage is an important predictor of adoption of CBA. The T- value from the coefficient tables indicates that the positive effect between adoption and relative advantage is 16.598.It also implies that a change in relative advantage will account for a change in the acceptance of cloud based accounting by 0.915%. Therefore the alternative hypothesis"

relative advantage significantly impacts the acceptance of CBA" is accepted.

Table -10: Coefficients[a]

Model B		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		Std. Error	Beta			
1	(Constant)	.311	.120	.982	2.592	.025
	Socia_influence	.903	.052		17.461	.000

a. Dependent Variable: Adoption

From the above table it is clear that there is a significant relationship between adoption and Social influence as indicated by the p-value which is less than 0.05. It indicates that Social influence is an important predictor of adoption of CBA. The T- value from the coefficient tables indicates that the positive effect between adoption and relative advantage is 17.461. It also implies that a change in Social influence will account for a change in the adoption of cloud based accounting by 0.903%. Therefore the alternative hypothesis" Social influence significantly impacts the acceptance of CBA" is accepted.

Table -11: Coefficients[a]

Model B		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		Std. Error	Beta			
1	(Constant)	.462	.166	.970	2.784	.018
	Organisational_ competency_ technology	.904	.069		13.147	.000

a. Dependent Variable: Adoption

Table no. 11 shows that there is a significant relationship between adoption and organizational competency technology as indicated by the p-value which is less than 0.05.It indicates that organizational competency technology is an important predictor of adoption of CBA. The T- value from the coefficient tables indicates that the positive effect between adoption and organizational competency technology is 13.147. It also implies that a change in organizational competency technology will account for a change in the acceptance of cloud based accounting by 0.904%.therefore, the alternative hypothesis "Organizational Competency and technology significantly impacts the acceptance of CBA "is accepted.

HYPOTHESIS TESTING RESULTS

Hypothesis	Regression weights	P-value (<0.05)	T- value	Hypothesis supported
H1	Performance expectancy significantly impacts the acceptance of CBA	.000	11.225	Yes
H2	Effort expectancy significantly impacts the acceptance of CBA	.000	17.527	Yes
H3	Facilitating condition significantly impacts the acceptance of CBA	.000	17.891	Yes
H4	Social influence significantly impacts the acceptance of CBA	.000	16.598	Yes
H5	Relative advantage significantly impacts the acceptance of CBA	.000	17.461	Yes
H6	Organizational Competency and technology significantly impacts the acceptance of CBA	.000	13.147	Yes

CONCLUSION

The transition of accounting into a cloud-based system is caused by several factors such as technological advancements, alterations in company procedures, and the demand for improved efficiency and collaboration Many firms in India are still using traditional accounting techniques. The intention to accept cloud based accounting in India is still in infant stage. To improve the effectiveness of cloud based accounting in India it is very important to resolve a number of issues. Lack of knowledge is one of the major issues that can hinder the adoption of CBA. In this study; we investigated the variables affecting the adoption of cloud accounting in Odisha using TOE, IDT and UTAUT MODEL. The findings from this study reveals that all the six variables have a significant impact on the acceptance and adoption of CBA. Despite all of the challenges faced by cloud based accounting, it is impossible to ignore its advantages and if used properly, it can be a game-changer in the field of accounting.

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