

**THE IMPACT OF ADOPTION CLOUD – BASED ACCOUNTING IN
MICRO, SMALL AND MEDIUM ENTREPRISE IN INDONESIA**



SKRIPSI

Disusun untuk Memenuhi Syarat Menyelesaikan Pendidikan Sarjana
Terapan (D-IV) Akuntansi Sektor Publik pada Jurusan Akuntansi
Politeknik Negeri Sriwijaya

Oleh:

NAILY TRI NURSYAHBANI

062140512710

POLITEKNIK NEGERI SRIWIJAYA

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KEMENTERIAN PENDIDIKAN TINGGI, SAINS DAN TEKNOLOGI
POLITEKNIK NEGERI SRIWIJAYA
JURUSAN AKUNTANSI



Jalan Srijaya Negara, Palembang 30139
Telepon (0711) 353414 Fax. 0711-355918

Website : www.polsri.ac.id E-mail: akuntansi@polsri.ac.id



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The undersigned :

Name : Nailly Tri Nursyahbani
Nim : 062140512710
Major : Akuntansi Sektor Publik
Thesis Title : The Impact of Adoption Cloud-Based Accounting in Micro, Small and Medium Enterprise in Indonesia

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Name of student : Nailly Tri Nursyahbani

Student Number : 012024090853

Programme : Bachelor in Accounting and Finance

Faculty : Faculty of Business Management
and Professional

Studies Research Title : The Impact of Adoption Cloud-
Based Accounting in Micro, Small
and Medium Enterprise in Indonesia

Signature of Student


:.....

Date

: 11 June 2026

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Jalan Srijaya Negara, Palembang 30139

Telepon (0711) 353414 Fax. 0711-355918

Website : www.polsri.ac.id E-mail: akuntansi@polsri.ac.id



FINAL REPORT RATIFICATION PAGE

Name : Naili Tri Nursyahbani
Nim : 062140512710
Major : Akuntansi Sektor Publik
Subject : Analisis Laporan Keuangan
Thesis Title : The Impact of Adoption Cloud Based
Accounting in Micro, Small, and Medium
Entreprise in Indonesia

Has Been Tested/Colloquium Exam On May 22, 2025

Before The Accounting Departement Examiner Team

Sriwijaya State Polytechnic and Management & Science University

Palembang, 11 June 2026

Mentor I,

Mentor II,

Noorhaslilazliyat Binti Sull

Employee No.

Dr. Evada Dewata, S.E., M.Si.Ak

NIP 197104121998022001

Head Of Accounting Departement,

Dr. Kartika Rachma Sari, S.E., M.Si., Ak.,CA

NIP 197104121998022001

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(NAILY TRI NURSYAHBANI)

Bachelor in Accounting and Finance

THE IMPACT OF ADOPTION CLOUD-BASED ACCOUNTING IN MICRO, SMALL AND MEDIUM ENTERPRISE IN INDONESIA

Naily Tri Nursyahbani¹, Noor Hasliaziziyati², Evada Dewata³

¹Faculty of Business Management and Professional Studies, Management & Science University

²Accounting Departement, Sriwijaya State Polytechnic, Indonesia

Corresponding authors: nailytrinursyahbani@gmail.com

ABSTRACT

This study examines the impact of adopting cloud-based accounting systems on the performance of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. Technological advancements have enabled MSMEs to access sophisticated financial tools, yet adoption remains low due to challenges such as privacy concerns, limited computer literacy, and infrastructure constraints. Cloud-based accounting offers benefits like cost savings, improved operational efficiency, real-time financial reporting, and enhanced data security, making it a promising solution for MSMEs to optimize financial management and boost business performance. Using a quantitative approach, data were collected via online surveys from 100 MSME owners across diverse sectors including Food & Beverage, Beauty, Agribusiness, and Fashion. The study analyzed the relationships between cloud accounting adoption and four key factors: business performance, user satisfaction, financial reporting quality, and financial efficiency. Statistical methods including multiple linear regression and Spearman's rank correlation were applied to test hypotheses and evaluate variable influences. Results indicate that business performance strongly predicts cloud accounting adoption, with better-performing MSMEs more likely to implement such systems. User satisfaction also shows a significant positive correlation with adoption, highlighting the importance of system usability and integration. Improvements in financial reporting and financial efficiency significantly contribute to the willingness to adopt cloud-based solutions, underscoring the role of accurate, timely financial information and efficient resource use in driving technology uptake. The findings suggest cloud-based accounting substantially enhances MSME operations by facilitating better decision-making, reducing costs, and improving financial transparency. Recommendations include training MSME owners in digital accounting skills, providing incentives to encourage adoption, fostering collaborations between MSMEs and technology providers, and enhancing data security to build trust. This research contributes valuable insights for policymakers, technology developers, and MSMEs aiming to accelerate digital transformation and improve economic resilience in Indonesia's vital MSME sector.

Keywords: Cloud-based accounting, MSMEs, adoption, business performance, Indonesia

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