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Adoption of Cloud-Based Accounting in the Villa Accommodation Sector: An Analysis of UTAUT Model Implementation

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Abstract: This research aims to examine several factors that affect the adoption of cloud-based accounting in the villa accommodation sector in Badung Regency through the application of the UTAUT theoretical framework. The study was conducted using a quantitative approach through surveys of 100 respondents, including villa owners, managers, and financial staff who have used cloud-based accounting for more than one year. The data were analyzed using multiple linear regression with the assistance of SPSS software. The analysis results revealed a positive and significant relationship between Performance Expectancy, Effort Expectancy, and Social Influence with Behavioral Intention to adopt cloud-based accounting. The research model can explain 68.7% of the variation in Behavioral Intention, while the remaining variation is accounted for by other determinants outside the examined model. The findings indicate that perceptions of performance benefits, ease of use, and social context support play a significant role in strengthening the acceptance of cloud-based accounting in the villa sector. This study is expected to contribute to the enrichment of academic literature on accounting information systems and serve as a practical reference for villa business practitioners to optimize technology-based financial management.

Keywords: Cloud-Based Accounting, UTAUT, Performance Expectancy, Effort Expectancy, Social Influence, Behavioral Intention, Villa Accommodation Sector.

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1. INTRODUCTION

Companies worldwide continue to seek innovative ways to achieve competitive advantage, increase profitability, and strengthen customer engagement, especially in the era of Industry 5.0, which is characterized by accelerated digitalization and data-driven technological development (Ismail et al., 2024). Digital transformation through the utilization of big data, artificial intelligence, machine learning, and cloud computing has brought significant changes to organizational management and decision-making processes (Chen & Srinivasan, 2023). The increasingly complex business environment encourages managers to adopt technology-based strategies to maintain business sustainability (Ganyam & Ayoor, 2019). In this context, the utilization of cloud computing becomes an essential innovation that transforms accounting information systems. This technology not only improves efficiency but also facilitates automated, accurate, and real-time financial recording (Barus et al., 2024). The study by Atadoga et al. (2024) indicates that cloud-based accounting provides benefits in operational efficiency, scalability, data security, and online collaboration through real-time collaboration features. Therefore, the adoption of cloud-based accounting systems becomes a crucial strategy for organizations in facing continuous digital developments.

Digital industrialization also has a strong impact on the tourism sector, including Bali as a global tourist destination. In 2024, Bali recorded 6.3 million international tourists, an increase of 20.10 percent compared to the previous year (BPS Bali Province, 2025). The growth in tourists drives increased demand for accommodations, particularly villas that offer private and exclusive services. Data from the Bali Provincial Tourism Office recorded 5,272

villa units in Bali in 2024, with Badung Regency having the largest number at 3,059 units. Consequently, professional management of villas, particularly in financial and administrative aspects, becomes a key factor in maintaining the competitiveness of the tourism industry. Conventional financial systems often fail to meet accounting needs that demand speed, accuracy, and flexibility (Nuraini, 2025; Sastrawan et al., 2019; Wiriko et al., 2024). Cloud-based accounting offers an innovative approach that can transform operational efficiency through easy data access and support for work mobility. This system also allows owners and staff to work more structured and efficiently, thereby elevating business performance to a higher level (Malusare, 2024).

Dwiyanti and Wirama (2024) stated that a reliable accounting system is essential for handling complex financial operations across various types of businesses in the accommodation sector, such as hotels, restaurants, resorts, and event venues. Accounting systems serve as the primary foundation to ensure financial accountability, efficiency, and transparency in business operations. These systems encompass functions ranging from financial reporting, expense recording, revenue management, to compliance with industry-specific standards. The importance of such systems becomes increasingly evident given the unique challenges faced by the hospitality and lodging industry, including unpredictable demand, seasonal effects, and diverse revenue sources that must be managed. With an appropriate accounting system, business owners can make more accurate business decisions and maintain smooth operational processes.

In the same study, Dwiyanti and Wirama (2024) also identified that within the accommodation sector, particularly at the villa level, the tendency to adopt technology-based accounting systems remains relatively low. One primary reason highlighted is the misalignment between available systems and the specific needs and characteristics of villa businesses. Owners or management often perceive existing systems as insufficiently adaptive to the unique operational requirements or incapable of handling certain aspects of villa management (Dwiyanti & Wirama, 2024). This situation ultimately hinders efforts to improve financial management efficiency in villa businesses. Unlike large-scale hotels or resorts, most villas operate on a small to medium business scale, with many managed independently by owners or through villa management services acting as third parties to handle operations on behalf of property owners. Smaller-scale operations often face resource constraints, such as limited workforce, capital restrictions, low technology acceptance, and time allocation challenges, which collectively impede the implementation of structured and efficient accounting practices (Kartika et al., 2025).

Low understanding of the tangible benefits of cloud-based accounting implementation can affect the level of technology acceptance. In the accommodation sector, including villas, the implementation of modern accounting systems often faces challenges because they are not fully aligned with specific operational needs. This condition, combined with limited understanding of the offered benefits, may cause owners or managers to hesitate in prioritizing system implementation. Furthermore, habits of villa owners or staff who have long used manual methods or legacy systems often create reluctance to adapt, even though new technology has the potential to enhance efficiency and service quality (Dwiyanti & Wirama, 2024).

Several previous studies show varied results regarding the effect of these three constructs on Behavioral Intention (Khan et al., 2023; Pratika, 2021; Purwanto & Loisa, 2020). This indicates the need to re-examine the UTAUT model in different industrial contexts. Although UTAUT has been widely applied, studies on the adoption of cloud-based accounting in the villa accommodation sector, particularly in Bali, remain very limited. Accordingly, this study aims to bridge this gap by examining the determinants that affect behavioral intention in the adoption process of cloud-based accounting in villa businesses in Badung Regency. This research is expected to provide theoretical contributions by expanding the literature on digital accounting technology acceptance in the tourism sector and offer practical benefits for villa business owners in understanding the importance of implementing cloud-based accounting systems to enhance operational efficiency, transparency, and competitive advantage.

2. LITERATURE REVIEW

Theoretical Foundation

Unified Theory of Acceptance and Use of Technology (UTAUT)

The UTAUT model was introduced by Venkatesh et al. (2003) as an effort to integrate various previously developed technology acceptance frameworks. This theory emerged from the need for a more comprehensive framework to understand the determinants that affect technology acceptance. UTAUT combines eight widely recognized theories. By integrating these models, UTAUT provides a deeper understanding of the adoption process and the utilization of information technology by system users.

In the UTAUT model, four concepts are considered crucial in shaping both Behavioral Intention and Use Behavior. These four concepts include Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions. Performance Expectancy reflects an individual's perception that using technology can lead to improved performance. Effort Expectancy relates to the degree of perception regarding the ease of technology use. Social Influence reflects the extent to which social encouragement affects an individual's decision to adopt technology. Meanwhile, Facilitating Conditions describe the degree of an individual's belief in the availability of resources and infrastructure that support technology utilization.

Referring to the study by Venkatesh et al. (2003), the UTAUT model has been proven to explain approximately 70% of the variance in Behavioral Intention, a significantly higher achievement compared to the eight preceding models and their developments. Empirical findings indicate that UTAUT is considered an appropriate and reliable model for understanding and analyzing technology acceptance stages (Chao, 2019). The model is robust and reliable, making it relevant for various types of technology and suitable even when adjustments or modifications are made. With a limited number of constructs and moderating variables, UTAUT has a low level of complexity, making it easier to understand and apply in analyzing acceptance behavior toward any new technology (Momani, 2020).

Behavioral Intention

Behavioral Intention reflects an individual's tendency to perform a certain action. In other words, an individual is likely to realize an action if they have the intention or interest to do so (Hariyanti et al., 2019). Fishbein and Ajzen (1975), through the Theory of Reasoned Action (TRA), stated that an individual's actions can be projected based on behavioral intentions formed rationally. In TRA, intention is determined by two factors: attitude toward behavior and subjective norm. Attitude develops from an individual's belief in the effect of a behavior, while subjective norm derives from perceptions of social expectations from important others. Behavioral intention is considered a primary determinant of actual behavior as long as the action is under the individual's control. Behavioral intention is operationalized through two indicators: the initial intention to use and the intention to continue using in the future, both of which reflect an individual's tendency to initiate and sustain technology use (Fishbein & Ajzen, 1975).

Performance Expectancy

Performance Expectancyreflects individual perceptions regarding the use of a system capable of supporting improved work performance(Venkatesh et al., 2003). Thus, this concept reflects users' expectations of the benefits of technology in facilitating task completion and producing more optimal work results. Referring to researchVenkatesh et al. (2003),A person's tendency to use new technology in the work environment is greatly influenced by Performance Expectancy.

Effort Expectancy

Effort Expectancy reflects the extent to which an individual perceives a system as easy to learn and use (Venkatesh et al., 2003). Meyer-Waarden and Cloarec (2022) explain that this concept represents the perception that technology can be operated with minimal effort, so the stronger the perception of ease, the higher the likelihood of adoption (Neves et al., 2025). Conversely, when technology is perceived as complex, time-consuming, or difficult to understand, this perception may hinder the formation of Behavioral Intention. Therefore, within the UTAUT framework, Effort Expectancy is considered particularly important, especially during the initial stage of adoption (Venkatesh et al., 2003).

Social Influence

Social Influence refers to the degree to which an individual perceives that significant others in their environment encourage them to adopt a system (Venkatesh et al., 2003). Although previous theories recognize its role, inconsistent empirical findings have raised debates regarding the validity of this concept, necessitating deeper understanding (Graf-Vlachy & Buhtz, 2017). Social Influence operates through three main mechanisms: compliance, identification, and internalization (Venkatesh et al., 2003). Compliance occurs when individuals adjust their behavior to gain acceptance or avoid punishment, rather than

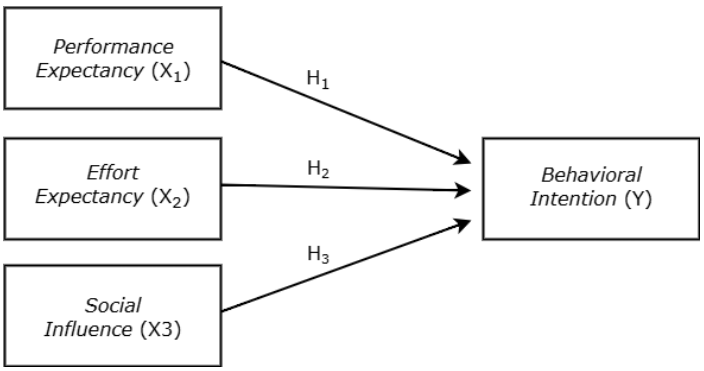
due to personal belief (Kelman, 1958; Venkatesh & Davis, 2000). Identification arises when individuals adopt behavior to maintain meaningful social relationships. Internalization occurs when recommendations from reference parties are considered correct and integrated into an individual's belief system (Venkatesh & Davis, 2000).

Cloud-Based Accounting

Farishi and Lauw (2025) state that cloud-based accounting functions as an accounting system accessible online via web browsers. This technology enables business owners to monitor and manage their financial accounts flexibly without being bound by time or location, as long as internet access is available. Farishi and Lauw (2025) further explain that cloud-based accounting technology serves as a replacement for traditional accounting systems, which are considered less efficient and less secure due to reliance on local storage media such as USBs or hard drives. Unlike conventional systems that require complex technology infrastructure and high costs, cloud services allow users to access computing resources via the internet without managing the infrastructure independently. In addition, implementing this technology can reduce maintenance costs and training requirements, making it more practical and economical for organizations.

Conceptual Framework

This study examines the adoption of cloud-based accounting in the villa accommodation sector, focusing on the roles of Performance Expectancy, Effort Expectancy, and Social Influence on Behavioral Intention. The relationships among variables are explained theoretically through a conceptual framework developed based on findings from previous studies. This framework serves as the foundation for formulating the research paradigm and is illustrated as presented in the figure.



Picture 1. Framework

Research Hypothesis Formulation

The Role of Performance Expectancy in Behavioral Intention in the Adoption of Cloud-Based Accounting

Performance Expectancy is defined as an individual's perception regarding a system's ability to support improved work performance (Venkatesh et al., 2003). Previous research by Prawita and Maulana (2025) indicated that the higher the Performance Expectancy of a cloud-based digital accounting software, the greater the tendency of users to utilize it. Al-Hattami (2025) also found that Performance Expectancy has a positive and significant effect on the formation of user intention toward adopting new technology, including AI-based applications. Similar findings by Al-Okaily et al. (2022) revealed that Performance Expectancy plays an important role in strengthening Behavioral Intention among users of cloud-based accounting information systems.

Based on the findings of previous studies, the hypothesis proposed in this research is formulated as follows:

H1: Performance Expectancy has a positive and significant effect on Behavioral Intention in the adoption of cloud-based accounting.

The Role of Effort Expectancy in Behavioral Intention in the Adoption of Cloud-Based Accounting

Effort Expectancy reflects the extent to which an individual perceives a system as easy to learn and use (Venkatesh et al., 2003). Suyanto et al. (2024) indicated that Effort Expectancy has a positive and significant effect on Behavioral Intention in using QRIS. Similarly, Al-Hattami (2025) found that Effort Expectancy increases individuals' intention to adopt technology supported by artificial intelligence. Comparable results were reported by Tusyanah et al. (2021), where the Effort Expectancy construct was proven to have a positive and significant effect on Behavioral Intention in using digital wallets.

Based on the findings of previous studies, the hypothesis proposed in this research is formulated as follows:

H2: Effort Expectancy has a positive and significant effect on Behavioral Intention in the adoption of cloud-based accounting.

The Role of Social Influence in Behavioral Intention in the Adoption of Cloud-Based Accounting

Social Influence refers to the degree to which an individual perceives that significant others in their environment encourage them to adopt a system (Venkatesh et al., 2003). Prawita and Maulana (2025) demonstrated that Social Influence contributes positively and significantly to students' intention to adopt cloud-based digital accounting software. Fakhrin and Widyaningsih (2025) also showed that Social Influence enhances individuals' Behavioral Intention in using Shopee Paylater. In addition, Al-Okaily et al. (2022) indicated that social motivation, which includes Social Influence, affects users' intention to adopt cloud-based accounting information systems.

Based on the findings of previous studies, the hypothesis proposed in this research is formulated as follows:

H3: Social Influence has a positive and significant effect on Behavioral Intention in the adoption of cloud-based accounting.

3. METHOD

This study was conducted in the villa accommodation sector in Badung Regency, considering that this area recorded the highest number of villas in Bali, totaling 3,059 units (Bali Provincial Tourism Office, 2024). The sample was determined using the Taro Yamane formula (1967) with a 10% margin of error, resulting in 100 respondents. The sample criteria included: 1) villas located in Badung Regency, Bali Province; 2) having used cloud-based accounting for at least one year; 3) respondents being owners, managers, or financial staff involved in decision-making or the management of the villa's accounting system.

This study is categorized as causal research, and the analysis was conducted using multiple linear regression, with data processed using SPSS software. The research instrument employed a Likert scale to measure the relationships between Performance Expectancy, Effort Expectancy, Social Influence, and Behavioral Intention.

4. RESULTS AND DISCUSSION

Respondent Characteristics

This study collected data from 100 respondents through questionnaires distributed to villa accommodations in Badung Regency, Bali. The following tables present descriptive tabulations of respondent characteristics, including gender, duration of cloud-based accounting usage, education level, age group, and cloud-based accounting software used.

Table 1. Respondent Distribution by Gender

No	Gender	Frequency	Percentage %
1	Male	38	38
2	Female	62	62
Total		**100**	**100**

Source: Data processed 2025

Referring to Table 1, the respondents in this study were dominated by females, totaling 62 (62%), while males accounted for 38 respondents (38%). This composition indicates that female participation tends to be higher in the utilization of cloud-based accounting in the villa sector.

Table 1. Respondent Distribution by Duration of Cloud-Based Accounting Usage

No	Duration of use	Frequency	Percentage %
1	More than 1 year	100	100
Total		**100**	**100**

Source: Data processed 2025

Table 2 shows that all respondents (100%) have adopted cloud-based accounting for more than one year. This condition indicates that respondents have sufficient experience using the system, so their assessment of the research instruments can be considered reliable.

Table 2. Respondent Distribution by Highest Education Level

No	Education Level	Frequency	Percentage %
1	Master's	9	9
2	Bachelor's/Diploma	73	73
3	Senior High School/Vocational	18	18
Total		**100**	**100**

Source: Data processed 2025

As shown in Table 3, most respondents held a Bachelor's or Diploma degree (73%), followed by Senior High School/Vocational education (18%), while Master's graduates constituted the smallest proportion (9%).

Table 3. Respondent Distribution by Age Group

No	Age	Frequency	Percentage %
1	> 38 years	18	18
2	19 – 25 years	52	52
3	26 – 38 years	30	30
Total		**100**	**100**

Source: Data processed 2025

Table 4 shows that the 19–25 age group represented the largest proportion of respondents, totaling 52 (52%). The 26–38 age group accounted for 30 respondents (30%), while those over 38 years old accounted for 18 respondents (18%).

Table 4. Respondent Distribution by Cloud-Based Accounting Software Used

No	Cloud-based Accounting software	Frequency	Percentage %
1	Accurate	16	16
2	GuestPro	32	32
3	Little Hotelier	10	10
4	Odoo	20	20
5	QuickBooks Online	8	8
6	Xero	8	8
7	Others	6	6
Total		100	100

Source: Data processed 2025

Based on the cloud-based accounting systems used, GuestPro had the highest number of users with 32 respondents (32%). Odoo was used by 20 respondents (20%), followed by Accurate with 16 respondents (16%). Little Hotelier was used by 10 respondents (10%). Additionally, 6 respondents (6%) used other applications outside of these six software options.

Validity Test

To ensure that the questionnaire accurately measures the specified research variables, a validity test was conducted. An instrument is considered valid if each item reflects the aspect being studied and has a correlation value greater than 0.3. The following table presents the validity test output obtained in this study.

Table 5. Validity Test Results

No	Variable	Statement Item	Correlation Coefficient	Description
1	Performance Expectancy	X1.1	.841	Valid
		X1.2	.836	Valid
		X1.3	.820	Valid
		X1.4	.694	Valid
		X1.5	.798	Valid
		X1.6	.783	Valid
		X1.7	.735	Valid

		X1.8	.822	Valid
		X1.9	.814	Valid
2	Effort Expectancy	X2.1	.859	Valid
		X2.2	.845	Valid
		X2.3	.863	Valid
		X2.4	.850	Valid
		X2.5	.814	Valid
3	Social Influence	X3.1	.806	Valid
		X3.2	.803	Valid
		X3.3	.742	Valid
		X3.4	.829	Valid
		X3.5	.826	Valid
		X3.6	.852	Valid
		X3.7	.867	Valid
4	Behavioral Intention	Y.1	.879	Valid
		Y.2	.883	Valid
		Y.3	.885	Valid
		Y.4	.798	Valid

Source: Data processed 2025

Reliability Test

The reliability test was conducted to ensure that the questionnaire presents consistent data. An instrument is considered reliable if the Cronbach's Alpha value reaches at least 0.70. In this study, a one-shot approach was applied, with the reliability test output presented in the following table.

Table 6. Reliability Test Results

No	Variable	Cronbach's Alpha	Description
1	Performance Expectancy	.927	Reliable
2	Effort Expectancy	.900	Reliable
3	Social Influence	.915	Reliable
4	Behavioral Intention	.884	Reliable

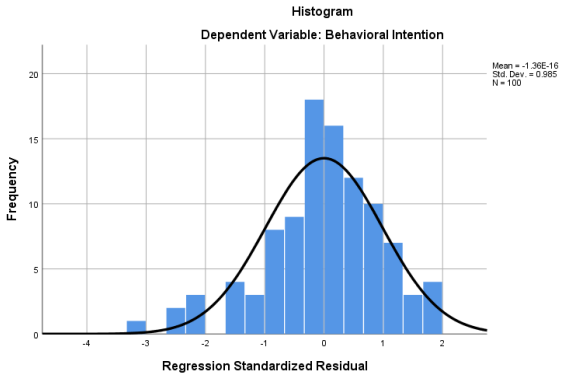
Source: Data processed 2025

Referring to the reliability test results presented in Table 7, all variables studied showed Cronbach's Alpha values above 0.70. The Performance Expectancy variable obtained 0.927, Effort Expectancy 0.900, Social Influence 0.915, and Behavioral Intention 0.884. These values indicate that all statement items in each variable demonstrate a strong level of consistency.

Classical Assumption Test

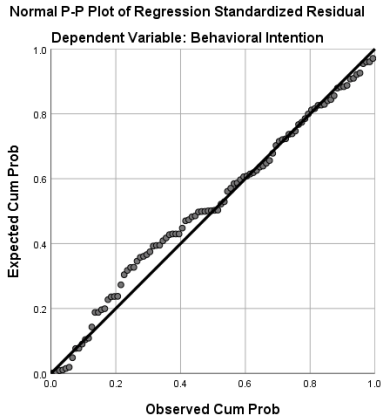
Normality Test

This test was conducted to assess whether the residuals in the regression model follow a normal distribution. The test was carried out through graphical analysis and statistical testing, where the data are considered normal if the significance value exceeds 0.05, indicating that the regression model meets the normality assumption.



Picture2. Histogram Graph Results

As shown in Figure 2, the normality test results are presented through the residual distribution graph. The graph displays a bell-shaped and relatively symmetrical distribution pattern, without significant deviations to the left or right. This pattern indicates that the residuals follow a normal distribution; therefore, the applied regression model is considered to meet the normality assumption.



Picture 3. Normal Probability Plot Results

Based on Figure 3, normality testing is also illustrated through the normal probability plot graph. The graph shows that the residual points are mostly aligned along the diagonal line. This pattern indicates that the residuals exhibit a distribution close to normal, confirming that the regression model of this study meets the normality assumption.

Table 7. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parametersa,b	Mean	.0000000
	Standard Deviation	1.38153010
Most Extreme Differences	Absolute	.086
	Positive	.042
	Negative	-.086
Test Statistics		.086
Asymp. Sig. (2-tailed)		.068c

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Source: Data processed 2025

Referring to the normality test output presented in Table 8, the Asymp. Sig. (2-tailed) value is 0.068. This value is above the significance level of 0.05, indicating that the residual data are normally distributed. Therefore, the regression model aligns with the normality assumption.

Multicollinearity Test

The multicollinearity test determines whether there is a correlation between the independent variables in the regression model. This test uses the Tolerance value and Variance Inflation Factor (VIF) as indicators. If the Tolerance value exceeds 0.10 and the VIF value does not exceed 10, it can be concluded that the regression model is free from multicollinearity issues.

Table 8. Multicollinearity Test Results

Coefficientsa			
		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	Performance Expectancy	.654	1,528
	Effort Expectancy	.615	1,625
	Social Influence	.623	1,606

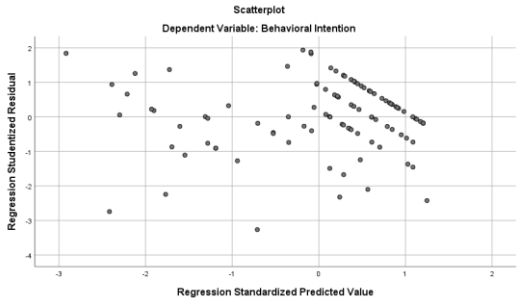
a. Dependent Variable: Behavioral Intention

Source: Data processed 2025

Referring to the results shown in Table 9, all independent variables have Tolerance values above 0.10. Additionally, the Variance Inflation Factor (VIF) for each variable is below the threshold of 10. These results indicate that there is no strong linear relationship among the independent variables, meaning that the regression model is free from multicollinearity.

Heteroscedasticity Test

The heteroscedasticity test examines whether there is inequality in the variance of residuals in the regression model. This test is conducted by analyzing trends in the scatter plot between predicted values and residuals, as shown in the Glejser test. If the distribution of points does not form a specific trend and the significance level exceeds 0.05, it can be concluded that the regression model does not have heteroscedasticity problems.



Picture 4. Scatterplot Result

Based on the heteroscedasticity test results presented in the scatterplot, the residual points are scattered randomly without showing a particular pattern. The points are distributed both above and below the zero line on the Y-axis, indicating that the regression model does not exhibit heteroscedasticity symptoms.

Table 9. Heteroscedasticity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,936	.764		3,843	.000
	Performance Expectancy	-.035	.022	-.200	-1,640	.104
	Effort Expectancy	-.023	.037	-.077	-.613	.541
	Social Influence	-.002	.025	-.010	-.079	.937

a. Dependent Variable: Absolute_Residual

Source: Data processed 2025

The heteroscedasticity test results in Table 10 show that the significance values for all variables exceed 0.05. This condition indicates that there is no difference in residual variance, so the regression model is considered free from heteroscedasticity.

Multiple Linear Regression Analysis Test

Table 10. Multiple Linear Regression Analysis Results

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	.685	1,203
	Performance Expectancy	.123	.034
	Effort Expectancy	.187	.059
	Social Influence	.278	.039

a. Dependent Variable: Behavioral Intention

Source: Data processed 2025

$Y = a + b1X1 + b2X2 + b3X3 + e$

$Y = 0.0685 + 0.123X1 + 0.187X2 + 0.278X3 + e$

1. The constant coefficient of 0.685 indicates that if Performance Expectancy (X_1), Effort Expectancy (X_2), and Social Influence (X_3) are zero, the Behavioral Intention to use cloud-based accounting (Y) still has a value equal to the constant, which is 0.685.
2. The regression coefficient of Performance Expectancy of 0.123 shows that an increase in Performance Expectancy is associated with an increase in Behavioral Intention to use cloud-based accounting.

3. The regression coefficient of Effort Expectancy of 0.187 indicates that an increase in Effort Expectancy will be followed by an increase in Behavioral Intention.
4. The regression coefficient of Social Influence of 0.278 indicates that the stronger the perceived social influence, such as support from colleagues, superiors, or the surrounding environment, the higher the Behavioral Intention to use cloud-based accounting.

Model Feasibility Test (F Test)

Table 11. Model Feasibility Test Results (F-Test)

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	432,756	3	144,252	73,289	.000b
	Residual	188,954	96	1,968		
	Total	621,710	99			

a. Dependent Variable: Behavioral Intention

b. Predictors: (Constant), Social Influence, Performance Expectancy, Effort Expectancy

Source: Data processed 2025

Referring to the F-test results, the calculated F-value was recorded at 73.289 with a significance value of 0.000. This significance value is below the 5% margin of error. Thus, the applied regression model proved to be simultaneously significant. These results indicate that Social Influence, Performance Expectancy, and Effort Expectancy jointly influence Behavioral Intention, thus the regression model is deemed suitable for further analysis.

Hypothesis Test (t-Test)

Table 12. Hypothesis Testing Results (t-Test)

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.685	1,203		.570	.570
	Performance Expectancy	.123	.034	.251	3,609	.000
	Effort Expectancy	.187	.059	.229	3,195	.002
	Social Influence	.278	.039	.509	7,142	.000

a. Dependent Variable: Behavioral Intention

Source: Data processed 2025

The hypothesis testing output (t-test) indicates that all independent variables in the study have a significant effect on the Behavioral Intention to use cloud-based accounting. Performance Expectancy has a positive and significant effect, with a significance level below 0.05 and a regression coefficient of 0.123. Effort Expectancy also has a positive and significant effect on Behavioral Intention, with a significance value of 0.002 and a regression coefficient of 0.187. Social Influence shows a positive and significant effect, with a significance value of 0.000 and a regression coefficient of 0.278.

Coefficient of Determination Test

Table 13. Coefficient of Determination Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.834a	.696	.687	1,403

a. Predictors: (Constant), Social Influence, Performance Expectancy, Effort Expectancy

Source: Data processed 2025

The coefficient of determination is used to describe the capability of the regression model in explaining variations in the dependent variable. Based on the results, the Adjusted R Square value is 0.687, indicating that 68.7% of the variation in Behavioral Intention can be explained by the independent variables in the model. The remaining 31.3% of the variation is influenced by factors outside the model under study.

Discussion

The Effect of Performance Expectancy on Behavioral Intention to Adopt Cloud-Based Accounting in the Villa Accommodation Sector

The results of this study indicate that Performance Expectancy has a positive and significant effect on the Behavioral Intention to use cloud-based accounting. This finding is reflected in the positive regression coefficient of 0.123 and a significance level of 0.000, which is less than 0.05. This condition shows that the greater the users' perception of the performance benefits obtained from using cloud-based accounting, the higher their intention to adopt the system. The study results demonstrate that in the villa accommodation sector, cloud-based accounting is perceived as capable of improving the efficiency of financial recording, the accuracy of reporting, and the ease of accessing financial information in real time. The perception of improved performance acts as an important factor that strengthens users' intention to accept and utilize cloud-based accounting systems in daily operational activities.

The analysis in this study reinforces previous research findings indicating that Performance Expectancy positively and significantly influences Behavioral Intention in technology adoption. This is consistent with the research of Prawita & Maulana (2025), which shows that Performance Expectancy plays a key role in strengthening the intention to use cloud-based digital accounting software. Similar findings were reported by Al-Hattami (2025), who stated that Performance Expectancy positively and significantly affects Behavioral Intention in adopting AI-based technology. Additionally, Tusyanah et al. (2021) confirmed that Performance Expectancy has a positive and significant effect on the intention to use e-wallet systems. Other empirical evidence from Al-Okaily et al. (2022) indicates that Performance Expectancy significantly shapes the Behavioral Intention of users of cloud-based accounting information systems. This consistency is further supported by Fakhrin and Widyaningsih (2025), who found that Performance Expectancy significantly drives the intention to use digital payment services.

The successful implementation of cloud-based accounting is influenced by users' belief in the benefits derived from using the system. When users are convinced that cloud-based accounting can improve performance, facilitate task completion, and deliver more effective work results, their tendency to use it increases. This belief is not only related to the expected outcomes but also to users' perception of their ability to utilize the technology optimally.

The Effect of Effort Expectancy on Behavioral Intention to Adopt Cloud-Based Accounting in the Villa Accommodation Sector

The analysis shows that Effort Expectancy has a positive and significant effect on Behavioral Intention to use cloud-based accounting, as indicated by a regression coefficient of 0.187 and a significance level of 0.002, which is below 0.05. This finding suggests that the adoption of cloud-based accounting is influenced by users' perception of the system's ease of use. When users perceive cloud-based accounting as easy to learn, simple to operate, and not requiring excessive effort, their tendency to adopt the system increases. The perception of ease plays a role in reducing initial adoption barriers. Therefore, the higher the Effort Expectancy perceived by users, the stronger the intention to adopt cloud-based accounting in their operational activities.

This finding supports previous studies demonstrating that Effort Expectancy positively and significantly influences Behavioral Intention in adopting a system or technology. This aligns with Suyanto et al. (2024), which showed that Effort Expectancy shapes users' intention to adopt digital systems, particularly in small and medium enterprises. Similar results were reported by Al-Hattami (2025), who confirmed that Effort Expectancy increases Behavioral Intention in adopting new technology. Moreover, Tusyanah et al. (2021) confirmed that Effort Expectancy is a key determinant in enhancing the intention to use digital payment systems.

The Effect of Social Influence on Behavioral Intention to Adopt Cloud-Based Accounting in the Villa Accommodation Sector

The results indicate that Social Influence has a positive and significant effect on the Behavioral Intention to use cloud-based accounting, as evidenced by a regression coefficient of 0.278 and a significance level of 0.000. Social encouragement, including recommendations from colleagues, superiors, or the organizational environment, significantly affects individuals' decisions to use cloud-based accounting. The decision to adopt cloud-based accounting is influenced not only by personal preferences but also by workplace practices and perspectives. The greater the social influence perceived by users, the higher the likelihood of adopting and using cloud-based accounting in operational activities.

This study supports previous research showing that Social Influence has a positive and significant effect on Behavioral Intention in technology adoption. This aligns with Prawita & Maulana (2025), who reported that Social Influence positively and significantly affects the Behavioral Intention of accounting students to adopt cloud-based digital accounting software. Awanto et al. (2020) found that Social Influence positively and significantly impacts Behavioral Intention in the use of information technology. Budhathoki et al. (2024) reported similar findings in their study of students adopting ChatGPT at universities in the UK and Nepal. Additionally, Dai et al. (2024) found that Social Influence increases users' Behavioral Intention when utilizing the Integrated Dynamic Archival Information System (SRIKANDI).

The decision to adopt cloud-based accounting is not solely driven by individual considerations but is also influenced by the surrounding social environment. When users perceive support, encouragement, or expectations from significant parties such as superiors, colleagues, or organizational surroundings, their tendency to use cloud-based accounting increases. Social influence operates through processes of conformity, the formation of shared beliefs, and the internalization of the view that using the technology is the right and beneficial choice.

5. CONCLUSION

Based on the results of the analysis, it can be concluded that Performance Expectancy, Effort Expectancy, and Social Influence have a positive and significant impact on the adoption of cloud-based accounting in the villa accommodation sector in Badung Regency. These three variables have been proven to explain the formation of users' Behavioral Intention in adopting cloud-based accounting systems, indicating that the intention to use this technology is influenced by perceptions of performance benefits, ease of use, and social encouragement from the users' environment.

The findings of this study are expected to contribute to the development of literature in the field of accounting information systems, particularly regarding technology acceptance in the tourism sector. The results emphasize that the implementation of technology-based accounting systems is highly influenced by users' behavior and perceptions of technology, alongside technical aspects and system reliability. Therefore, user involvement becomes a key element in determining the successful adoption of cloud-based accounting.

From a practical perspective, this study suggests that villa business operators should not hesitate to implement cloud-based accounting. Perceptions of benefits, ease of use, and support from the work environment can optimally encourage technology acceptance. The application of cloud-based accounting has the potential to provide added value for villa financial management, particularly in terms of recording efficiency, budget control, and accuracy and transparency of financial reporting, thereby supporting operational performance improvement and sustainable competitiveness of villa businesses.

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