



Adoption of Cloud Accounting: Delving into Accountants' Intentions

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ABSTRACT: Cloud accounting provides exceptional flexibility and accessibility, transforming financial data management. Accountants increasingly adopt these technologies to optimize their operations and improve client services. With real-time access to data, decision-making and efficiency are enhanced. The demand for dynamic, scalable, and secure processes drives this adoption. Consequently, the accounting profession is evolving toward more innovative practices. This study aims to investigate the opinions of Greek accountants regarding the adoption of cloud accounting systems. A questionnaire was distributed to a convenient sample of 104 accountants, using the Technology Acceptance Model (TAM) as the basis for the research. The results revealed a positive correlation between key TAM variables, such as perceived usefulness, perceived ease of use, the intention to use, and actual usage of cloud accounting systems. Furthermore, the research highlights that while accountants acknowledge the benefits of cloud accounting, concerns about data security and privacy may hinder its acceptance. This study provides actionable insights for developers, policymakers, and firms to address these concerns and promote the advantages of cloud accounting, thereby facilitating a broader adoption of these practices.

KEYWORDS: Cloud Accounting, Technology Acceptance Model, Accountants' Intentions

Received 15 June., 2025; Revised 27 June., 2025; Accepted 29 June., 2025 © The author(s) 2025.
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I. INTRODUCTION

The evolution of accounting necessitates that specialists expand diverse capabilities associated with human elements and emotions, verbal exchange, security, enterprise structure, and factors that affect decision-making [1,2]. It is vital to foster an interactive verbal exchange technique among stakeholders. The duty of making successful destiny accounting specialists lies with educators, who have to replace curricula and live attuned to tendencies within the field. This attempt aims to bridge the distance between accounting training, new technologies, and modern tendencies within the profession [3, 4, 5, 6]. Current tendencies in accounting and training monitor massive gaps in regions including cloud accounting, combined learning, large information, and [7, 8, 9, 10]. Accounting has improved drastically during the last few decades, and with the arrival of the latest technology, accounting strategies are constantly evolving, making the exercise more accessible [11, 12]. Cloud accounting, or digital accounting, refers to sending information to the cloud, where it is processed and made available to users at any time, from anywhere, and on any device with an internet connection. The upward push of cloud accounting is reworking how accountants operate, compelling them to re-evaluate their practices to satisfy new needs and improve efficiency. Technology enables higher integration into their expert lives; for instance, accountants can perform duties from cellular devices, which include approving transactions, authorizing payments, updating economic information, and preparing economic statements, without being restricted to a workplace with computer accounting software [13]. This mobility complements well-timed records change and hastens decision-making. As a part of cloud computing, cloud accounting gives companies massive financial savings and decreased implementation times, main to additional economic efficiencies. Despite the constant boom of cloud computing over the past decade, penetration rates vary appreciably throughout the globe. Europe is leading, and the market is approaching maturity in several countries, while Africa still lags behind. The use of economic or accounting programs inside the cloud tiers ranges from very low levels, as much as 3% in Greece, Bulgaria, and Poland, to better levels in Slovakia, Lithuania, and Croatia,

wherein adoption rates vary between 10% and 13%. Denmark and Finland showcase even better figures, with adoption rates of 25.3% and 33.8%, respectively, considerably above the EU average [14]. Given the shortage of studies on cloud accounting in Greece, this paper aims to discover the critiques of Greek accountants concerning the adoption of cloud accounting systems. The purpose of this study is to examine accountants' perspectives on cloud accounting systems. Their views were analysed based on four key dimensions: perceived usefulness, perceived ease of use, intention to use, and the actual use of cloud accounting systems. Additionally, the study explores the relationships between these four factors. This study contributes to theory and practice in the adoption of accounting technology, especially cloud accounting systems. Theoretically, it enhances the understanding of the relationships between perceived usefulness, ease of use, intention to use, and actual usage by applying the Technology Acceptance Model to the context of accounting. Practically, it pinpoints crucial factors that influence adoption, thus providing actionable insights to help software developers, policymakers, and accounting firms make necessary steps toward cloud systems. It allows for context-specific insights into their specific needs, focusing on accountants, while the empirical evidence provides a robust foundation for further studies and knowledge in the area of accounting technologies.

II. THEORETICAL FRAMEWORK

Studying the empirical research that has been conducted in the last decade, it was found that the theories of planned behavior (TPB) and diffusion of innovation (DOI) were mainly chosen as theoretical frameworks. Also, the Technology Acceptance Model (TAM) and the theoretical framework of technology, organization, and environment (TOE). In this research, our interest is focused on the attitude and intention of accountants towards the adoption of cloud accounting systems for the performance of their daily tasks. It was found that the most appropriate framework to interpret this research is the Technology Acceptance Model (TAM). The TAM is a model proposed by Fred Davis to explain a user's acceptance behavior towards a technology, an information system, and has as its background the Theory of Reasoned Action [15]. The original model focused on two basic beliefs, perceived ease of use and perceived usefulness, which determine the user's behavior of the technology under consideration [16]. The model is completed with two more variables, the intention towards use and the actual use of the technology/system [17]. More specifically, we could define perceived ease of use as a user's belief that he will not have to make much effort to use technology or a system. In the same vein, perceived usefulness is a user's belief that using a technology will improve their productivity and performance. These two beliefs influence the user's intention to use technology and ultimately determine the actual acceptance and use of the technology or system under investigation [18].

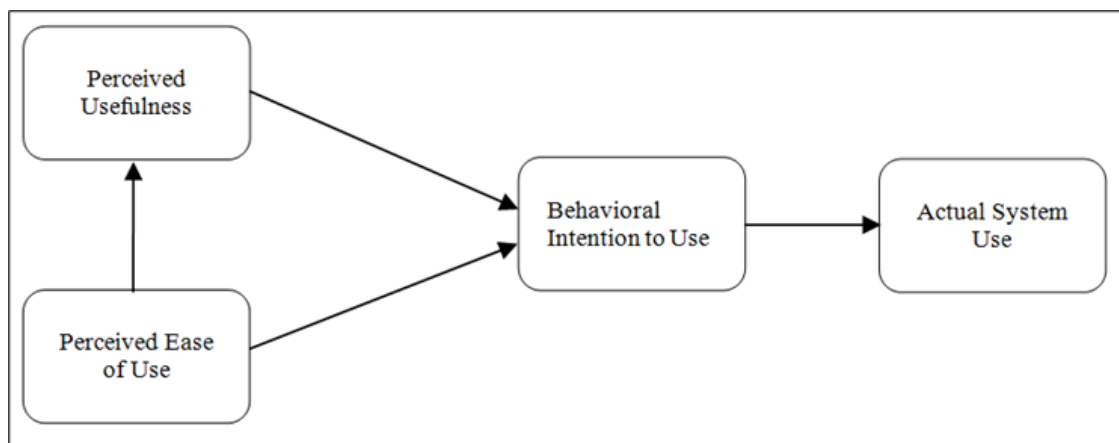


Figure 1: Venkatesh, Davis (1996)

Information and communication technologies (ICT) in the accounting sector play an important role and reflect the progress in the accounting profession. Accounting combined with ICT provides greater flexibility in accounting records and business management. ICT is currently one of the fundamental tools to facilitate the processing of accounting data. The Technology Acceptance Model (TAM) is widely used to assess the level of adoption of ICT. The foundations of TAM express that individuals tend to adopt a particular technology from the perceived ease of use and the value of its perceived usefulness.

III. LITERATURE REVIEW

In the research conducted by Rao et al. [19], the effect of cloud accounting on professional accountants was explored, among other factors. The findings indicated that professionals believe cloud accounting will significantly influence businesses. However, there is a current deficiency in awareness and education regarding

this topic. Although a large majority (90.9%) of accountants are familiar with cloud accounting, only 12.1% utilize it. The primary benefit of cloud accounting is its provision of efficient technology and cost-effective accounting services that can be tailored to suit the needs and scale of businesses. Professionals acknowledged that cloud accounting is anticipated to become a standard part of daily accounting practices shortly [19]. The study by Asatiani et al. [20] aimed to investigate how companies chose to outsource their accounting functions between traditional accounting firms and those using cloud accounting. They analyzed, among other things, five factors of frequency, human resource specificity, uncertainty, information intensity, and the need for customer interaction in such an outsourcing choice. Results have shown that process frequency has a much weaker negative effect on the outsourcing decision for cloud accountants compared to others. It is expected that the peculiar characteristics of cloud accounting, such as ease of access, scalability, and integrability, would result in higher frequencies of outsourcing in certain processes compared to traditional accounting systems. The conclusion is that it is important for accountants to start offering a greater scope of services that also include, in addition to routine work, human judgment requiring the processing and analysis of huge volumes of information [20]. Lutfi et al. [21] studied the use of accounting information systems and their impact on the effectiveness of cloud accounting. The research was conducted through a questionnaire that integrated the use of AIS and its performance aspects in a framework in 186 SMEs in Jordan. The findings of the research showed that compatibility, competitive pressure, organizational readiness, owner/manager commitment, and government support have had a significant impact on the use of AIS. In addition, the results showed that the use of AIS significantly affected the effectiveness of AIS. More specifically, the findings showed that SMEs with a higher level of AIS use tend to achieve greater value from AIS. Multi-group comparison analyses revealed that the association between AIS use and AIS effectiveness was significantly different between different groups. The effect of AIS use on AIS effectiveness was relatively greater for medium-sized enterprises than for small-sized enterprises. A possible logical explanation for this positive relationship may be that, as an organization grows in size, its task coordination may, in turn, become more complex and its dependence on information movement may increase. Thus, this increases the requirement for timely and more accurate information, which in turn leads to the effective use of AIS to obtain sufficient information [21]. The study conducted by Al-Okaily et al. [22] aimed to investigate the factors that affect the adoption of cloud-based accounting systems during the COVID-19 pandemic and the elements that determine the acceptance of this technology. Data were gathered via a questionnaire from 438 potential and current users of cloud accounting in small and medium-sized enterprises in Jordan. The findings indicated that expected performance, social influences, COVID-19-related risks, and trust had a significant impact on users' intention to adopt cloud-based accounting information systems. Additionally, it was found that this intention affects actual usage behaviours. The factors related to outcomes, such as communication quality and decision-making quality, were significantly influenced by the utilization of cloud accounting systems [22]. Saad et al. [23] examined the willingness of Jordanian businesses to adopt cloud accounting during the pandemic period and the factors that determine their willingness. Data for the research study were collected from 156 owners or managers of SMEs in Jordan through a structured online questionnaire, which was the instrument of the research. From this, it has been found that the perceived competitive advantage of cloud accounting, the security level of cloud accounting, the extent of support from the upper management, preparedness of the organization, competitive pressures, and support from suppliers influence the intention toward the adoption of cloud accounting. More specifically, it was found that most SMEs are victims of initial resistance to readiness and acts as a barrier to the implementation of cloud accounting. In turn, embracing this technology therefore requires the commitment and interest of business leaders, and this could only be achieved at the management level if serious willingness and motivation occur among them [23]. Le and Cao [24] used the TAM model to examine the application of cloud technology in accounting in enterprises in Vietnam. Data were collected through a structured questionnaire from 112 accountants and managers in enterprises. The research model included four factors that influence the intention to use cloud-based accounting software: perceived usefulness, perceived ease of use, perceived convenience, and perceived security and privacy. The results showed that perceived usefulness and perceived ease of use had positive effects on enterprises' intentions to use cloud accounting software. In addition, a positive relationship was found between perceived convenience and perceived ease of use with perceived usefulness. Perceived convenience also had a positive impact on perceived ease of use. However, perceived security and privacy did not significantly influence the intention to use cloud accounting software [24]. Handayani et al. [25] conducted a questionnaire survey on 41 SMEs on how users perceive ease of use, usefulness, and risks with the intention to adopt cloud accounting systems. The results showed that perceived ease of use and usefulness were positively associated with the adoption of a cloud-based accounting information system. Meanwhile, perceived risk did not have a significant effect on the perceived usefulness of the cloud-based accounting information system. However, perceived risk significantly affected the intention to use the cloud accounting system [25]. The purpose of Lutfi's [21] research was to determine the factors that influence the intention to use cloud accounting systems in Jordan. The survey was conducted with a questionnaire on SMEs in Jordan. The results of the study showed that perceived usefulness, security issues,

support from top management, organizational readiness, competitive pressures, and support from system vendors have a positive and significant impact on the intention to use cloud accounting systems. The study also found that SMEs in Jordan are not sufficiently familiar with the potential uses of cloud systems, which makes these technologies less attractive [21].

Despite the growing recognition of cloud accounting systems and their benefits, their adoption is still limited, particularly by individual accountants and SMEs. Prior studies have focused on organizational factors such as competitive pressures, top management support, and supplier support while ignoring individual-level barriers such as personal resistance, skills, and attitudes. Sufficient attention has not been paid to how these factors interact with the particular cultural and economic conditions that may affect adoption, as in Greece. The current study therefore, attempts to fill these gaps by investigating factors affecting cloud accounting adoption from an individual accountant's perspective.

For this study, the following research questions are formulated:

RQ1: How does the perceived ease of use of cloud accounting applications influence accountants' intention to use them?

RQ2: How does the perceived usefulness of cloud accounting applications influence accountants' intention to use them?

RQ3: How does the intention to use cloud accounting applications influence their actual usage by accountants?

IV. METHODOLOGY

Research tool

In this research, a questionnaire based on the technology acceptance model and the questions that stem from it was used. A synthesis of questionnaires from previous foreign studies was made to have the best possible correlation with our research objective, which is the use of cloud accounting by professional accountants. For the final form of the questionnaire, the process of translation and cultural adaptation from English to Greek was followed, with two translators who have Greek as their mother tongue and have excellent English. The questions from English were translated into Greek by D.R., a graduate of Electrical Engineering-Mechanical Engineering from the Technical University of Kozani with a master's degree in Information Systems from the Hellenic Open University, and the translation from Greek to English was done by K.P. Graduated from the Marketing Department of the Athens Business School, with a Master's degree in Marketing from the University of London, a PhD in Marketing from the Athens Business School and currently working as a professor on green Marketing & digital marketing at the University of York in England. The two translators, due to their studies, were familiar with the specific model used and the concepts it contained and carried out two independent translations [26, 27]. The development of the questionnaire is presented below in Table 1.

Table 1: Questionnaire construction

CONCEPTS	DEFINITIONS	VARIABLES/ CATEGORY	INDICATORS	ITEMS	REFERENCES
Perceived usefulness	Perceived Usefulness is a level where a person believes that the use of the CA will help him in improving performance in an organizational context.	PU/INDEPENDENT	PU1	Cloud accounting system usage enhances good decision-making.	AL Shbail (2021)
			PU2	I think adopting Cloud accounting system will improve my performance.	Tarhini <i>et al.</i> (2017)
			PU3	I think adopting Cloud accounting system will improve my productivity.	Tarhini <i>et al.</i> (2017)
			PU4	Cloud accounting system provides tools which facilitate easier accounting work during the covid-19 period.	Le and Quynh (2020)

Perceived ease of use	Perceived Ease to use is defined as the degree to which a person perceives how easy it is to use the CA.	PEU/INDEPENDENT	PEU1	Training is required to use Cloud accounting system.	Souza <i>et al.</i> (2017)
			PEU2	It is easy to learn how to use Cloud accounting system.	Le and Quynh (2020)
			PEU3	I have clear and understandable interactions with cloud accounting system.	AL Shbail (2021)
			PEU4	Cloud accounting system is easy to operate to achieve tasks.	AL Shbail (2021)
Intention to Use Cloud accounting system	Intent to use is defined as the intension toward using the CA in the future in carrying out its work.	IU/DEPENDENT IU/INDEPENDENT	IU1	On the whole,Cloud accounting system use is a positive aspect for me.	AL Shbail (2021)
			IU2	I intend to use Cloud accounting system in the future.	Tarhini <i>et al.</i> (2017)
			IU3	I will likely continue to use Cloud accounting system.	Pankowska <i>et al.</i> (2020)
			IU4	I highly recommend Cloud accounting system to use it in the pandemic time.	Al-Marooof <i>et al.</i> (2020)
Cloud accounting system usage	Actual use is a reaction or behavior to the actual use of CA technology.	US/DEPENDENT	US1	I use cloud accounting system on a day to day basis.	AL Shbail (2021)
			US2	It is safer to use a modern Cloud accounting system.	Souza <i>et al.</i> (2017)
			US3	Using Cloud accounting system is a way to save money.	Souza <i>et al.</i> (2017)
			US4	Cloud accounting system can be used at any time with devices connected to the internet.	Le and Quynh (2020)

The table showing the connections between the research questions and the variables also follows.

Table 2: Connections Between Research Questions and Variables

Research questions:	Variable Relationships
1) How does the perceived ease of use of cloud accounting applications influence accountants' intention to use them?	PEU → IU
2) How does the perceived usefulness of cloud accounting applications influence accountants' intention to use them?	PU → IU
3) How does the intention to use cloud accounting applications influence their actual usage by accountants?	IU → US

Validity and reliability

The validity and reliability of the Questionnaire were studied using Principal Component Analysis (PCA) to investigate its construct validity, and the reliability of this questionnaire was measured using Cronbach's alpha.

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,890
Bartlett's Test of Sphericity	Approx. Chi-Square	1055,686
	df	120
	p	,000

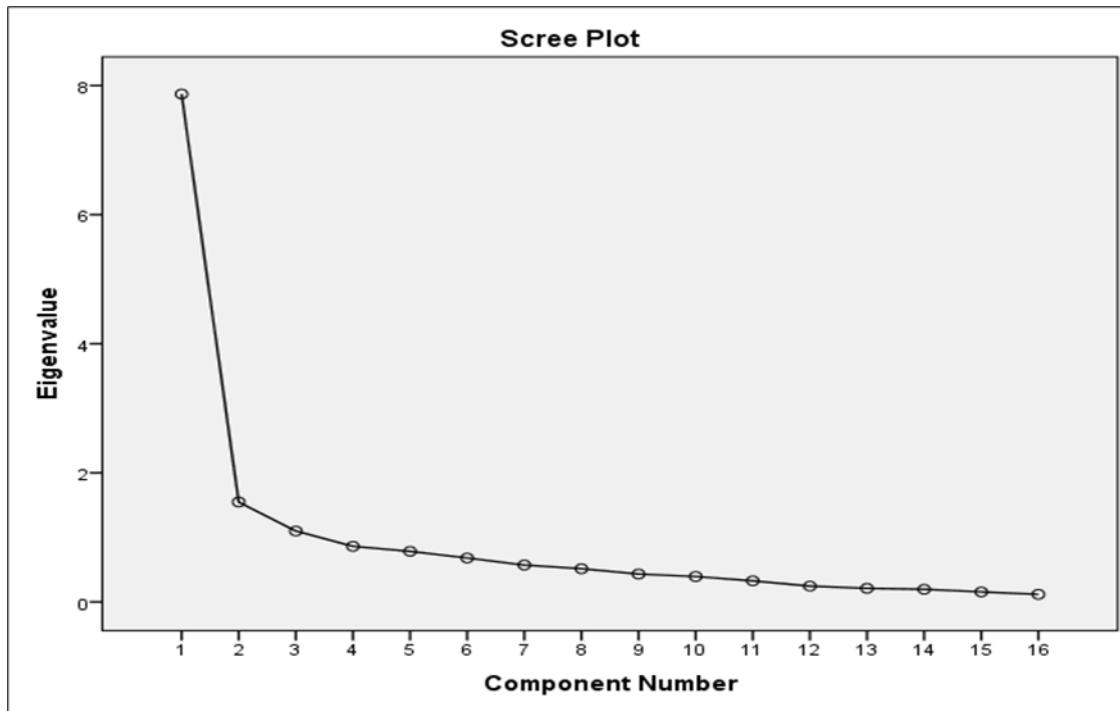
The table investigates the suitability of the data for exploratory factor analysis using the Kaiser-Meyer-Olkin (KMO) index and Bartlett's sphericity test. Given that the KMO value is equal to 0.890, greater than 0.50, and the Bartlett test is statistically significant ($p < 0.001$), the data are suitable for factor analysis.

The determination of the number of factors was examined using the eigenvalue criterion, according to which we select only factors whose value exceeds 1 [28]. The exploratory factor analysis of the 16 questions, concerning the cloud accounting system, resulted in the number of three dimensions explaining 65.713% of the variability.

Table 4: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7,869	49,179	49,179	7,869	49,179	49,179	3,518	21,989	21,989
2	1,547	9,672	58,851	1,547	9,672	58,851	3,117	19,483	41,472
3	1,098	6,863	65,713	1,098	6,863	65,713	2,900	18,123	59,595
4	,861	5,383	71,096	,861	5,383	71,096	1,840	11,501	71,096
5	,783	4,896	75,992						
6	,680	4,253	80,245						
7	,571	3,570	83,815						
8	,514	3,213	87,027						
9	,432	2,698	89,725						
10	,394	2,461	92,186						
11	,327	2,044	94,230						
12	,244	1,526	95,756						
13	,211	1,316	97,071						
14	,195	1,220	98,292						
15	,155	,971	99,263						
16	,118	,737	100,000						
Extraction Method: Principal Component Analysis.									

Through Graph 1, the evolution of the eigenvalues is presented. Through this graphical representation, it is possible to identify the number of factors to which the questions are distributed. The point at which the curve follows the horizontal axis is a possible point for the number of factors. From the 4th factor, the curve becomes almost parallel to the X'X axis [28], and because the theoretical model has four factors, it was chosen to run the analysis for four factors.



Graph 1: Cattell chart

Table 5: Rotated Component Matrix

	Component			
	1	2	3	4
Using a cloud accounting system enhances good decision-making.	,796			
I believe that adopting a cloud accounting system will improve my performance.	,818			
I believe that adopting a cloud accounting system will improve my productivity.	,777	,358		
A cloud accounting system can be used at any time with devices connected to the internet.	,493	,309		
Training is required to use a cloud accounting system.				,801
It is easy to learn to use a cloud accounting system.	,388			,643
I have clear and understandable interactions with the cloud accounting system.	,494			,510
The cloud accounting system is easy to operate to accomplish tasks.	,437	,495		,524
The cloud accounting system provided tools that made accounting tasks easier during the covid-19 period.	,403	,603		
Overall, using a cloud accounting system is a positive outlook for me.	,343	,664		
I plan to use a cloud accounting system in the future.	,333	,527	,588	
I highly recommend using a cloud accounting system during the pandemic.	,347	,683	,471	
Using a cloud accounting system is a way to save money.		,833		
I will likely continue to use a cloud accounting system.	,328		,757	
I use a cloud accounting system on a daily basis.			,884	
It is safer to use a modern cloud accounting system.		,304	,688	

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 6 iterations.

Regarding the reliability of the questionnaire, very good results were found through the Cronbach's alpha index, above .7: Perceived usefulness (Cronbach's alpha = .847), Perceived ease of use (Cronbach's alpha = .692, the question "Training is required to use a cloud accounting system" was reversed), Intention to Use Cloud accounting system (Cronbach's alpha = .885) & Cloud accounting system usage (Cronbach's alpha = .809).

Sampling

The survey was carried out using convenience sampling, which involves gathering a non-probability sample. Since random sampling was impractical for the research population — that is, those who have studied accounting and work in the field — this specific sample method was used. The impossibility of finding every accountant in the nation to gather a random sample is the primary justification for not using random sampling. As a result, convenience sampling was a choice that offered the benefits of quick and inexpensive sample collecting, but it also had the drawback that it was challenging to extrapolate the results to the entire population. However, it provides an initial understanding of the topic being studied. Thus, a sample of 104 employees/accountants was gathered via convenience sampling.

The sample was collected via Google Forms electronic platform. Respondents were informed via a cover letter about the purposes of the research, that the research is being conducted for academic reasons, and that their participation in it is on a voluntary basis. In addition, the researcher guaranteed the security of their data and that their information would not be shared with other people. Respondents were also informed that they can withdraw from the research by informing the researcher within two weeks of their participation in it. In addition, respondents had the opportunity to be informed about the results of the research when it was completed by indicating their email address.

Statistical Analysis

The data, after being collected from the electronic platform Google form in Excel format, were transferred to the SPSS 22.0 program. Then, using this specific statistical program, descriptive and inferential statistics were performed. Through descriptive statistics, the characteristics of the accountants' sample were captured using frequencies and percentages. In addition, the mean values and standard deviations were used to capture the four factors for cloud accounting systems. Then, inferential statistics were performed at the bivariate and multivariate levels. At the bivariate level, the correlations between the four factors were initially examined using the Pearson test, while it was then examined whether the accountants' demographic characteristics differentiated their responses to the four factors concerning cloud accounting systems. Then, at the multivariate level, multiple linear regression was performed. Through multiple linear regression, the effects on the dependent variables, namely cloud accounting system usage, intention to use cloud accounting system, and perceived usefulness were examined with the independent variables perceived ease of use, perceived usefulness, and intention to use cloud accounting system (some variables had a dual role depending on the linear model in which they participated, in another they had the role of the dependent variable and in another the role of the independent variable). In addition, through multiple linear regression, the confounding variables related to the characteristics of the respondents (e.g., gender, age, etc.) were examined.

V. FINDINGS

Descriptive Statistics

Sample Characteristics

According to Table 6 below, the proportion of men and women in the sample is 45.2% and 54.8%, respectively.

Table 6: Gender

	N	%
Male	47	45,2
Female	57	54,8
Total	104	100,0

According to Table 7 below, 47.1% of the sample is 35 – 44 years old, 25.9% of the sample is aged 25 – 34 years old, 21.2% of the sample is 45 – 54 years old, 2.9% of the sample is aged 55 – 64 years old, 1.9% of the sample is aged 18 – 24 years old and the remaining 1.0% of the sample is over 65 years old.

Table 7: Age

	N	%
18-24	2	1,9
25-34	27	25,9
35-44	49	47,1
45-54	22	21,2
55-64	3	2,9
65+	1	1,0
Total	104	100,0

In Table 8, it is observed that 32.7% of the sample has a TEI degree, 31.7% of the sample has a postgraduate degree, 30.7% of the sample has a university degree, 2.9% of the sample has a high school diploma, 1.0% of the sample has a doctoral degree and the remaining 1.0% of the sample has an IVT degree.

Table 8: Educational Level

	N	%
Doctoral degree	1	1,0
Institutes of Vocational Training (IVT)	1	1,0
High School	3	2,9
Master's degree	33	31,7
Bachelor's degree	32	30,7
Technological educational institute	34	32,7
Total	104	100,0

According to Table 9, 37.5% of the sample has work experience as an accountant of over 16 years, 24.0% of the sample has work experience of 6 – 10 years, 21.2% of the sample has work experience of 11 – 15 years and the remaining 17.3% of the sample has work experience of 1 – 5 years.

Table 9: Work Experience as an accountant

	N	%
1-5 years	18	17,3
6-10 years	25	24,0
11-15 years	22	21,2
More than 16 years	39	37,5
Total	104	100,0

In Table 10, it is observed that 81.7% of the sample are accountants - tax specialists, 11.5% of the sample are financial accountants, 3.8% of the sample are cost accountants - management accountants, and 2.8% of the sample are auditors.

Table 10: Current employment by job title

	N	%
Auditors	3	2,8
Cost Accountants - Management Accountants	4	3,8
Accountants -Tax specialists	85	81,7
Financial accountants	12	11,5
Total	104	100,0

According to Table 11, 67.3% of the sample works in an accounting firm, 21.1% of the sample works in a corporate accounting department, 2.9% of the sample works in an auditing firm, and the remaining 8.7% of the sample works in another type of company than those mentioned above.

Table 11: Current employment by type of company they work for

	N	%
Other	9	8,7
Auditing Firm	3	2,9
Corporate Accounting Department	22	21,1
Accounting Firm	70	67,3
Total	104	100,0

According to Table 12, 51.9% of the sample works in sole proprietorships, 26.0% works in SAs (Sociétés Anonymes), 6.7% works in GPs (General Partnerships), 6.7% works in PCs (Private Companies), 5.8% works in LLCs (Limited Liability Companies), and the remaining 2.9% works in LPs (Limited Partnerships)."

Table 12: Legal Form of Office/Business

	N	%
Société Anonyme (SA)	27	26,0
Sole Proprietorship	54	51,9
Limited Partnership	3	2,9
Limited Liability Company (LLC)	6	5,8
Private Capital Company	7	6,7
General Partnership	7	6,7
Total	104	100,0

According to Table 13, it is observed that the perceived usefulness of the cloud accounting system ($M = 3.81$, $SD = 0.75$), the intention to use a cloud accounting system ($M = 3.67$, $SD = 0.84$) and the use of a cloud accounting system ($M = 3.54$, $SD = 0.91$) are evaluated at fairly good levels. Furthermore, the perceived ease of use of the cloud accounting system ($M = 3.17$, $SD = 0.68$) was evaluated at moderate levels.

Table 13: Assessment of Perceived Usefulness, Perceived Ease of Use, Intention to Use Cloud Accounting System & Cloud Accounting System Usage

	Min	Max	M	TA
Perceived usefulness	1,00	5,00	3,81	,75
Perceived ease of use	1,50	5,00	3,17	,68
Intention to Use Cloud accounting system	1,20	5,00	3,67	,84
Cloud accounting system usage	1,00	5,00	3,54	,91

Inductive Statistics

Data Normality Test

Table 14 presents the data normality test using the Kolmogorov-Smirnov & Shapiro-Wilk statistical tests. Based on these tests, it is concluded that none of the four variables follow a normal distribution ($p < .05$).

Table 14: Data normality check

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	p	Statistic	df	p
Perceived usefulness	,144	104	,000	,948	104	,000
Perceived ease of use	,124	104	,000	,964	104	,006
Intention to Use Cloud accounting system	,124	104	,000	,949	104	,001
Cloud accounting system usage	,125	104	,000	,956	104	,002

a. Lilliefors Significance Correction

In order to investigate whether the deviation of the data from the normal distribution is large or not, the normalized values of skewness and kurtosis were examined in Table 15 below.

Table 15: Skewness & Kurtosis

	Perceived usefulness	Perceived ease of use	Intention to Use Cloud accounting system	Cloud accounting system usage
Skewness	-,783	-,065	-,763	-,487
Std. Error of Skewness	,237	,237	,237	,237
Z score of skewness	-3,305	-,275	-3,222	-2,056
Kurtosis	1,270	,603	,317	,028
Std. Error of Kurtosis	,469	,469	,469	,469
Z score of kurtosis	2,705	1,285	,676	,060

In Table 15 it is observed that the normalized values of skewness and kurtosis range within the limits of -2 to 2 (some values deviate but are relatively close). This means that the data does not deviate significantly from the normal distribution and therefore the assumption of normality of the data can be considered valid [29]. Given this result, parametric tests were used for the bivariate analyses. More specifically, the parametric tests Pearson index, t – test & Anova were used.

Bivariate Analyses

This section examines the relationship between the four variables (Perceived usefulness, Perceived ease of use, Intention to Use Cloud accounting system & Cloud accounting system usage) in pairs and the possible effect of demographic characteristics on them (demographic variable categories with fewer than 4 observations were excluded from the analysis). The latter is of interest to us as it is necessary to examine whether there are confounding effects in the relationships of interest in the present study [30].

In Table 16 it is observed that there is a statistically significant positive correlation between perceived usefulness with perceived ease of use ($r = .487$, $p < .01$), the intention to use the cloud accounting system ($r = .728$, $p < .01$) and with the use of the cloud accounting system ($r = .581$, $p < .01$). Furthermore, there is a statistically significant positive correlation between perceived ease of use with the intention to use the cloud accounting system ($r = .506$, $p < .01$) and with the use of the cloud accounting system ($r = .357$, $p < .01$). Finally, there is a statistically significant positive correlation between the intention to use the cloud accounting system and the use of the cloud accounting system ($r = .697$, $p < .01$).

Table 16: Correlations

	Perceived usefulness	Perceived ease of use	Intention to Use Cloud accounting system	Cloud accounting system usage
Perceived usefulness	1	,487**	,728**	,581**
Perceived ease of use	,487**	1	,506**	,357**
Intention to Use Cloud accounting system	,728**	,506**	1	,697**
Cloud accounting system usage	,581**	,357**	,697**	1

In Table 17, it is observed that men ($M = 3.99$), compared to women ($M = 3.68$), evaluate the perceived usefulness of the cloud accounting system to a higher degree ($p < .05$). Graph 8 below presents the distribution of the four variables for each gender separately.

Table 17: Differences between men and women in terms of the Evaluation of Perceived Usefulness, Perceived Ease of Use, Intention to Use a Cloud Accounting System & Use of a Cloud Accounting System

	Gender				Levene's test		t - test		
	Male		Female		F	p	t	df	p
	M	TA	M	TA					
Perceived usefulness	3,99	,81	3,68	,67	,018	,894	2,160	102	,033
Perceived ease of use	3,29	,70	3,07	,66	,030	,863	1,700	102	,092
Intention to Use Cloud accounting system	3,71	,93	3,64	,77	,812	,370	,387	102	,699
Cloud accounting system usage	3,50	,95	3,57	,89	,436	,511	-,393	102	,695

In table 18 it is observed that there are no statistically significant differences in terms of the age categories of the respondents in terms of the Evaluation of Perceived Usefulness, Perceived Ease of Use, Intention to Use a Cloud Accounting System & Use of a Cloud Accounting System ($p > .05$).

Table 18: Differences between age groups in terms of the Evaluation of Perceived Usefulness, Perceived Ease of Use, Intention to Use a Cloud Accounting System & Use of a Cloud Accounting System

	Age								Levene's test		Anova	
	25-34		35-44		45-54		55-64		F(3, 97)	p	F(3, 97)	p
	M	T A	M	T A	M	T A	M	T A				
Perceived usefulness	3,90	,65	3,85	,77	3,64	,87	3,67	,29	1,085	,359	,597	,618
Perceived ease of use	3,19	,79	3,15	,64	3,25	,71	2,92	,52	,270	,847	,248	,863
Intention to Use Cloud accounting system	3,74	,79	3,64	,88	3,63	,88	3,67	,61	,518	,671	,095	,963
Cloud accounting system usage	3,68	,81	3,53	,89	3,35	1,03	3,56	,96	,237	,871	,540	,656

In Table 19, it is observed that there are no statistically significant differences in the educational categories of the respondents in terms of the Evaluation of Perceived Usefulness, Perceived Ease of Use, Intention to Use a Cloud Accounting System & Use of a Cloud Accounting System ($p > .05$).

Table 19: Differences between educational categories in terms of the Evaluation of Perceived Usefulness, Perceived Ease of Use, Intention to Use a Cloud Accounting System & Use of a Cloud Accounting System

	Educational level									
	Master's degree		Bachelor's degree		TEI		Levene's test		Anova	
	M	TA	M	TA	M	TA	F(2, 96)	p	F(2, 96)	p
Perceived usefulness	3,80	,88	3,94	,61	3,71	,74	,810	,448	,791	,456
Perceived ease of use	3,36	,64	3,09	,63	3,04	,77	1,552	,217	2,211	,115
Intention to Use Cloud accounting system	3,85	,89	3,67	,69	3,43	,90	1,271	,285	2,184	,118
Cloud accounting system usage	3,69	,81	3,60	,85	3,27	1,03	1,450	,240	1,950	,148

In Table 20, it is observed that there are no statistically significant differences in terms of the respondents' work experience categories in terms of the Evaluation of Perceived Usefulness, Perceived Ease of Use, Intention to Use a Cloud Accounting System & Use of a Cloud Accounting System ($p > .05$).

Table 20: Differences between work experience categories in terms of the Evaluation of Perceived Usefulness, Perceived Ease of Use, Intention to Use a Cloud Accounting System & Use of a Cloud Accounting System

	Work Experience as an accountant:											
	1-5 years		11-15 years		6-10 years		More than 16 years		Levene's test		Anova	
	M	TA	M	TA	M	TA	M	TA	F(3, 100)	p	F(3, 100)	p
Perceived usefulness	3,92	,66	3,83	,89	3,83	,71	3,76	,76	1,455	,231	,190	,903
Perceived ease of use	3,04	,61	3,12	,71	3,20	,78	3,23	,64	,609	,611	,356	,785
Intention to Use Cloud accounting system	3,86	,74	3,60	1,05	3,74	,80	3,58	,79	1,618	,190	,553	,647
Cloud accounting system usage	3,74	,69	3,64	,96	3,64	,93	3,32	,95	,682	,565	1,268	,290

In Table 21, it is observed that there are no statistically significant differences in terms of the professional categories of the respondents in terms of the Evaluation of Perceived Usefulness, Perceived Ease of Use & Use of Cloud Accounting System ($p > .05$). However, in the case of "Intention to Use Cloud Accounting System" there are statistically significant differences ($p < .05$). To examine which categories differ, the Bonferroni Post hoc test was used. In addition, the Bonferroni correction was used to find the new level of significance, $\alpha^* = \alpha/3 = .05/3 = .017$. From table 1 in the appendix, no statistically significant differences emerged ($p > .017$).

Table 21: Differences between different professional subjects in terms of the Evaluation of Perceived Usefulness, Perceived Ease of Use, Intention to Use Cloud Accounting System & Cloud Accounting System Usage

	Current employment by job title:									
	Cost Accountants - Management Accountants		Accountants -Tax specialists		Financial accountants		Levene's test		Anova	
	M	TA	M	TA	M	TA	F(2, 98)	p	F(2, 98)	p
Perceived usefulness	4,06	,72	3,74	,75	4,27	,58	,615	,543	3,029	,053

Perceived ease of use	3,19	,83	3,11	,70	3,52	,55	1,427	,245	1,875	,159
Intention to Use Cloud accounting system	4,20	,59	3,54	,84	4,17	,59	1,373	,258	4,207	,018
Cloud accounting system usage	4,00	,72	3,42	,91	3,94	,76	,810	,448	2,468	,090

In Table 22, it is observed that there are no statistically significant differences in terms of the corporate categories of the respondents in terms of the Evaluation of Perceived Usefulness, Perceived Ease of Use & Use of Cloud Accounting System ($p > .05$). However, in the case of the “Intention to Use Cloud Accounting System” there are statistically significant differences ($p < .05$). In order to examine which categories differ, Tamhane's Post hoc test was used. In addition, the Bonferroni correction was used to find the new level of significance, $\alpha^* = \alpha/3 = .05/3 = .017$. From table 2 in the appendix, statistically significant differences emerged between those working in a corporate accounting department ($M = 3.98$) and those working in an accounting office ($M = 3.51$) ($p = .009 < .017$). People working in a corporate accounting department have a higher intention than those working in an accounting office to use the cloud accounting system.

Table 22: Differences between company categories in terms of the Evaluation of Perceived Usefulness, Perceived Ease of Use, Intention to Use Cloud Accounting System & Cloud Accounting System Usage

	Current employment by type of company they work for:						Levene's test		Anova		
	Other		Corporate Accounting Department		Accounting Firm						
	M	TA	M	TA	M	TA	F(2, 98)	p	F/Welch	df1, df2	p
Perceived usefulness	3,86	,71	4,09	,68	3,70	,76	,323	,725	2,443	2, 98	,092
Perceived ease of use	3,50	,66	3,35	,48	3,05	,73	1,961	,146	2,953	2, 98	,057
Intention to Use Cloud accounting system	3,78	1,02	3,98	,52	3,51	,86	4,075	,020	4,684	2, 20,179	,021
Cloud accounting system usage	3,89	,78	3,74	,59	3,38	,97	3,871	,024	2,980	2, 21,861	,072

In Table 23, it is observed that there are no statistically significant differences in the legal categories of the companies in which the respondents work in terms of the Assessment of Perceived Usefulness & Perceived Ease of Use ($p > .05$). However, in the case of “Intention to Use a Cloud Accounting System” & “Use of a Cloud Accounting System” there are statistically significant differences ($p < .05$). To examine which categories differ, Tamhane's Posthoc test was used. In addition, the Bonferroni correction was used to find the new level of significance, $\alpha^* = \alpha/10 = .05/10 = .005$. From table 3 in the appendix, no statistically significant differences emerged ($p > .005$).

Table 23: Differences between legal forms of companies in terms of the Evaluation of Perceived Usefulness, Perceived Ease of Use, Intention to Use Cloud Accounting System & Use of Cloud Accounting System

	Legal form of company:										Levene's test		Anova		
	Société Anonyme (SA)		Sole Proprietors hip		Limited Liability Company (LLC)		Private Capital Company		General Partnership						
	M	T A	M	TA	M	T A	M	T A	M	T A	F(4, 96)	p	F/Wel ch	df1 , df2	p
Perceive d usefulness	3,9 5	,6 9	3,7 7	,75	4,1 3	,6 5	3,3 2	,91	3,8 6	,97	,557	,69 4	1,284	4, 96	,282
Perceive d ease of use	3,3 1	,6 3	3,0 9	,72	3,2 9	,7 7	3,2 5	,85	3,0 7	,55	,282	,88 9	,522	4, 96	,720

Intention to Use Cloud accounting system	4,01	,69	3,56	,82	4,23	,50	3,23	1,33	3,31	,90	2,482	,049	3,341	4,16,629	,035
Cloud accounting system usage	4,00	,51	3,45	,97	3,67	,84	3,38	,83	2,71	1,16	4,354	,003	4,113	4,15,861	,018

Multiple Regression Analysis

This section presents two multiple linear regressions with the dependent variables of cloud computing usage intention, perceived usefulness, and cloud computing usage. In order to obtain more reliable conclusions regarding the effect of the independent variables, the characteristics of the sample have been included in the models so that potentially confounding factors (confounding effect), as already mentioned in a previous section, may affect the relationship of the independent variables with the dependent variables.

Table 24 presents the multiple linear models with dependent variable intention to use a cloud accounting system and independent variables perceived usefulness and ease of use, while the variables of gender, age, educational level, work experience, current employment (the subject of work), current employment (the type of company) and legal form of office/business were used as confounding variables.

Table 24: Multiple Linear Model for Predicting Intention to Use Cloud Accounting System

Model		Unstandardized Coefficients		Standardized Coefficients	t	p	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,360	,841		,429	,669		
	Perceived usefulness	,768	,089	,691	8,674	,000	,719	1,391
	Perceived ease of use	,216	,096	,181	2,260	,027	,710	1,408
	Gender	,239	,124	,141	1,930	,057	,858	1,166
	Age	,089	,087	,083	1,031	,305	,698	1,432
	Educational level	-,171	,078	-,168	-2,191	,031	,774	1,292
	Work Experience as an accountant	-,075	,061	-,098	-1,218	,227	,704	1,421
	Current employment by job title	-,035	,155	-,017	-,228	,820	,847	1,180
	Current employment by type of company they work for	,077	,076	,077	1,011	,315	,785	1,274
	Legal Form of Office/Business	-,032	,040	-,056	-,802	,425	,937	1,067
6	(Constant)	,295	,534		,552	,582		
	Perceived usefulness	,773	,086	,696	9,028	,000	,757	1,322
	Perceived ease of use	,192	,093	,161	2,067	,042	,742	1,347
	Gender	,283	,119	,167	2,385	,019	,921	1,085
	Educational level	-,132	,071	-,129	-1,855	,067	,927	1,079

Table 25 presents the multiple linear model with the dependent variable being the use of a cloud accounting system and the independent variables being perceived usefulness, intention to use and ease of use, while the variables of gender, age, educational level, work experience, current employment (the subject of work), current employment (the type of company) and the legal form of the office/business were used as confounding variables.

Table 25: Multiple Linear Model for Forecasting Cloud Accounting System Usage

Model		Unstandardized Coefficients		Standardized Coefficients	t	p	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2,025	1,021		1,983	,051		
	Perceived usefulness	,313	,150	,264	2,090	,040	,370	2,700
	Perceived ease of use	-,038	,120	-,030	-,320	,750	,668	1,498
	Gender	,155	,154	,085	1,008	,316	,820	1,220
	Age	-,079	,106	-,069	-,749	,456	,689	1,451
	Educational level	-,087	,098	-,080	-,886	,378	,730	1,369

	Work Experience as an accountant	-,033	,075	-,041	-,443	,659	,691	1,447
	Current employment by job title	-,139	,188	-,062	-,741	,461	,847	1,181
	Current employment by type of company they work for	-,051	,093	-,048	-,553	,582	,775	1,291
	Legal Form of Office/Business	-,091	,048	-,150	-,1886	,063	,930	1,076
	Intention to Use Cloud accounting system	,488	,136	,458	3,599	,001	,365	2,741
8	(Constant)	,843	,381		2,211	,030		
	Perceived usefulness	,268	,135	,226	1,978	,051	,438	2,283
	Legal Form of Office/Business	-,098	,047	-,161	-,2,111	,038	,976	1,024
	Intention to Use Cloud accounting system	,521	,123	,488	4,239	,000	,431	2,318

Table 26 presents the multiple linear models with the dependent variable being the perceived usefulness of the cloud accounting system and the independent variables being perceived usefulness and the variables of gender, age, educational level, work experience, current employment (the subject of work), current employment (the type of company) and legal form of office/business were used as confounding variables. The backward method was used to find the optimal model.

Table 26: Multiple Linear Model for Predicting Perceived Utility of the Cloud Accounting System

Model		Unstandardized Coefficients		Standardized Coefficients	t	p	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2,284	1,024		2,230	,028		
	Perceived ease of use	,502	,106	,468	4,725	,000	,906	1,103
	Gender	-,219	,154	-,143	-1,425	,158	,879	1,137
	Age	-,087	,108	-,090	-,803	,424	,704	1,421
	Educational level	,077	,098	,085	,793	,430	,780	1,282
	Work Experience as an accountant	-,065	,077	-,095	-,847	,399	,710	1,408
	Current employment by job title	,131	,194	,069	,677	,500	,852	1,173
	Current employment by type of company they work for	,008	,096	,009	,084	,933	,785	1,274
	Legal Form of Office/Business	-,049	,050	-,096	-,989	,326	,949	1,054
8	(Constant)	2,171	,326		6,660	,000		
	Perceived ease of use	,513	,100	,478	5,109	,000	1,000	1,000

VI. CONCLUSIONS AND DISCUSSION

From the analysis carried out above, it was found that the perceived usefulness of the cloud accounting system, the intention to use a cloud accounting system and the use of a cloud accounting system were evaluated at fairly good levels. Furthermore, the perceived ease of use of the cloud accounting system was evaluated at moderate levels. Possibly, the low level of education and familiarity of accountants and businesses with new technologies [31, 32] and cloud accounting have an inhibitory effect on ease of use [19]. From inductive statistics and more specifically from bivariate analyses, it was initially found that there is a positive correlation between the four variables: perceived usefulness, perceived ease of use, intention to use cloud accounting, and use of cloud accounting. These results are compatible with the results of previous research [24, 25]. This means that when one of these variables increases/improves, then the other three improve. Furthermore, bivariate analyses found that the evaluation of the perceived usefulness of the cloud accounting system, the perceived ease of use, the intention to use the cloud accounting system and the use of the cloud accounting system are not affected by the characteristics of the sample regarding age, education, work experience, professional categories and the legal form of the companies in which they work. The only thing that was found was those men,

compared to women, evaluated the perceived usefulness of the cloud accounting system to a higher degree. Furthermore, it was found that people who work in corporate accounting have a higher intention than those who work in an accounting firm to use the cloud accounting system. This is probably due to the fact that large companies are “closer” to technology and the transition to it is relatively easier compared to accounting firms. Perhaps the sense of responsibility for the risks that may arise from cloud accounting is higher among freelancers compared to their clients [19]. Previous research has shown that perceived usefulness is significantly related to organizational readiness, top management support, and security issues [21, 23, 24].

From the regression analysis, it could be found that the intention of using the cloud accounting system is predicted by the perceived usefulness, confirming the 2nd hypothesis of the researcher, perceived ease of use, which confirms the 1st hypothesis of the researcher, and gender. The perceived usefulness had the greatest effect on gender, followed by the perceived ease of use. It thus had a positive influence on perceived usefulness and ease of use. Moreover, it was considered that women were more willing to use the cloud accounting system compared to men. Additionally, from the regression analysis with the dependent variable, the use of the cloud accounting system was found to be predicted by the intention to use (confirmation of the 3rd research hypothesis) and the legal form of the companies in which the respondents work. The intention to use the cloud accounting system had the greatest effect. When the intention to use increases, then the use of the cloud accounting system increases. Furthermore, the use of the cloud computing system seems to vary concerning the legal form of the companies. This means that the legal form of the companies seems to have some effect on the use of the cloud accounting system. The legal form of the companies may also reflect their size to some extent, which affects the effectiveness of cloud accounting, which increases for medium and larger companies [21]. Thus, while the benefits are very large for smaller businesses due to the existence of small available funds for costly investments, but also inadequate security systems [33], the effectiveness is maximized for larger businesses due to the higher degree of readiness to integrate cloud accounting systems, the support of top management and increased competitive pressures [21]. Lastly, regarding the regression analysis, the perceived usefulness is only predicted by one factor, that is, the ease of use of the cloud accounting system. It was observed that perceived ease of use of the accounting system indeed had a positive effect on the perceived usefulness of the cloud accounting system; thus, when improving the perception of respondents towards the ease of use of the cloud system, one improves perceptions about the usefulness of the cloud accounting system.

VII. LIMITATIONS AND FUTURE RESEARCH

The small number of accountants chosen from a particular area of Attica, Greece, and the sample's lack of representativeness about the accountants' areas of expertise — that is, their profession and the legal structure of the businesses they work for — are two initial limitations of the study's findings. As a result, the findings cannot be applied to the entire population under study. Furthermore, questions concerning each company's IT infrastructure were absent from the study questionnaire, which may have had an impact on the adoption of cloud accounting. Lastly, the potential opposition from non-accountants, who will also be users and influence whether or not cloud accounting is generally accepted, was not taken into account.

Future researchers might broaden their focus to include elements like the price of setting up and utilizing cloud accounting systems and whether the proper people are available to carry out the cloud migration. Examining how cloud accounting systems interact with other technologies like blockchain, AI, and big data analytics—and particularly how this intersection could influence accounting procedures and decision-making—is another fascinating field.

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