MEU جـــامـــعـــة الـــشـــرق الأوسط
MIDDLE EAST UNIVERSITY
Amman - Jordan

The Moderation Role of IT Knowledge on the Relationship Between TOE Factors and Cloud Accounting Adoption in Jordanian SMEs

الدور المعدل لمعرفة تكنولوجيا المعلومات على العلاقة بين عوامل TOE واعتماد المحاسبة السحابية بالشركات الصغيرة و المتوسطة الأردنية

Prepared by

Roua Yaser Al-Reqeb

Supervised by

Dr. Ahmad Zuhair Marei

Thesis Submitted as Partial Fulfillment of the Requirements for Master Degree in Accounting.

Business Faculty

Accounting Department

Middle East University

January, 2024

Authorization

I hereby grant Middle East University the authorization and the right to provide copies of my thesis and/or distribute it worldwide, in whole or in part, and/or my abstract, in whole or in part, to Libraries, Institutions and other entities requesting it.
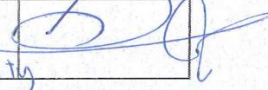
Name: Roua Yaser Al-Rageb.

Signature:

Date: 2024/1/10

Thesis Committee Decision

This thesis is titled "The **Moderation of IT Knowledge on the Relationship Between TOE Factors and Cloud Accounting Adoption in Jordanian SMEs.**" has been defined, accepted and approved on 10/1/2024

Examination Committee Members:

Name	Title	Workplace	Signature
Dr. Nawaf Aljundi	Internal Member	MEU	
Dr. Ahmad. Y. A. Bani Ahmad	Internal member	MEU	
Dr. Ahmad Marei		MEU	
Prof. Ziad A. Altheeben	External Member	Zarqa University	

Acknowledgment

In the accomplishment of this thesis successfully, many people have best owned upon me their blessings and the heart pledged support, this time I am utilizing to thank all the people who have been concerned with this thesis.

Primarily I would thank god for being able to complete this thesis with success. Meanwhile, I would like to thank my uncles, Drs. **Muhammad Zayed Al-Reqeb** and **Tawfeeq Zayed Al-Reqeb,**which helped me in doing a lot of I new really thankful to them.

Then I would like to express my sincerest appreciation to my supervisor;

Dr. Ahmad Zuhair Mari whose invaluable advice has been instrumental in helping me repair this thesis and turn it into a complete success. The thesis was successfully completed thanks in large part to his recommendations and guidance. To him, I wish to say 'You are a wonderful Supervisor,

Finally, I extend my sincere thanks to the honorable professors, members of the discussion committee, for their efforts in reading my thesis, and for the guidance and opinions they provide that contribute to correcting its apparent crookedness and addressing its shortcomings.

Roua Yaser Al-Reqeb.

Dedication

I want to dedicate this effort to my father, who applauded me enthusiastically every time I was about to give up, so I feared losing his enthusiasm more than I feared my failure, and because I know that it is the product of the steps, I took for us, father.

The product of a lifetime that you gave in order to always see us as the best. the product of every difficult path that you walked before us to pave it for us.

I want to express to you my pride in being your daughter.

And to my mother, who placed her trust in the very center of my existence, I made the commitment that as long as I lived, I would never let her down.

My brothers and sisters, you are the balm of life, to my family I am grateful to all of you.

To anyone fighting an invisible battle, know that you can succeed as I did.

I never gave up, so to those who pursue their dreams, never give up on them.

Roua Yaser Al-Reqeb

Table of Contents

Subject	Page

Chapter One: Introduction

Chapter Two: Conceptual And Theoretical Framework And Previous Studies

Chapter Three: Study Methodology (Methods And Procedures)

Chapter Fourth: Data Analysis And Hypothesis Testing

Chapter Five: Discussion of the study results, conclusions and recommendations

List of Tables

List of Figure

Number	Figure Content	Page
1	The Research Model	8

List of Appendices

Number	Content	Page
1	Questionnaire	81
2	Spss out put	85

The Moderation of IT Knowledge on the Relationship Between TOE Factors and Cloud Accounting Adoption in Jordanian SMEs

Prepared by: Roua Yaser Al-Reqeb

Supervised by: Dr. Ahmad Zuhair Marei

Abstract

The study aimed to demonstrate the impact of TOE factors (relative advantage, technological compatibility, senior management support, organizational readiness, competitive pressure) on the adoption of cloud accounting in Jordanian small and medium-sized companies through knowledge in the field of information technology as a moderation variable, and the study population consisted of accountants and internal auditors working in Jordanian small and medium companies.

In the method of distributing the questionnaire, the study relied on the simple random sampling method (simple random sample), To achieve the objectives of the study, the descriptive analytical application was used through many statistical variations, the most prominent of which was the multiple regression analysis to show the contribution of each integrative variation in the hierarchical regression analysis towards the role of the modifying variable. The statistical analysis was done. And test hypotheses using the system firmware (SPSS).

The study reached a number of results from the superior ones: There is a statistically significant contribution from the (TOE) dimension (relative advantage, technological compatibility, senior management support, organizational adaptation, competitive pressure) on reliance on transparency in Jordanian small and medium companies, and there is also significant success. statistical significance of technical information knowledge in improving cross-sector compatibility (TOE) (relative equity, technological compatibility, top management support, organizational adaptation, competitive pressure) and formal reliance on transparency in Jordanian SMEs.

The study recommended increasing public knowledge of the advantages of cloud accounting and to offer Jordanian small and medium-sized companies training and ongoing education. In order for small and medium-sized businesses to embrace cloud accounting, it is also necessary to bolster administrative support and guarantee senior management's commitment to this change.

Keywords: TOE factors, cloud accounting adoption, IT Knowledge, Jordanian small and medium enterprises.

الدور المعدل لمعرفة تكنولوجيا المعلومات على العلاقة بين عوامل TOE واعتماد المحاسبة السحابية بالشركات الصغيرة و المتوسطة الأردنية

إعداد: رؤى ياسر الرقب

إشراف: الدكتور أحمد زهير مرعي

الملخص

هدفت الدراسة إلى بيان أثر عوامل (TOE) (الميزة النسبية، التوافق التكنولوجي، دعم الإدارة العليا، الاستعداد التنظيمي، الضغط التنافسي) على اعتماد المحاسبة السحابية في الشركات الصغيرة والمتوسطة الأردنية من خلال المعرفة في مجال تكنولوجيا المعلومات كمتغير معدل، وتكون مجتمع الدراسة من المحاسبين والمدققين الداخليين العاملين في الشركات الصغيرة والمتوسطة الاردنية. واعتمدت الدراسة في أسلوب توزيع الاستبانة على طريقة العينة العشوائية بسيطة (Simple Random Sample)، ولتحقيق أهداف الدراسة تم إستخدام المنهج الوصفي التحليلي من خلال العديد من الأساليب الإحصائية، كان أبرزها تحليل الإنحدار المتعدد لبيان أثر كل متغير مستقل على متغير تابع واحد وتحليل الإنحدار الهرمي لقياس دور المتغير المعدل، وقد تم التحليل الاحصائي واختبار الفرضيات باستخدام برنامج الرزم الإحصائية (SPSS).

وقد توصلت الدراسة لعدد من النتائج من أبرزها: وجود أثر ذو دلالة احصائية عوامل (TOE) (الميزة النسبية، التوافق التكنولوجي، دعم الإدارة العليا، الاستعداد التنظيمي، الضغط التنافسي) على اعتماد المحاسبة السحابية في الشركات الصغيرة والمتوسطة الأردنية، ايضاً وجود أثر معدل ذو دلالة إحصائية للمعرفة في مجال تكنولوجيا المعلومات في تحسين العلاقة بين عوامل (TOE) (الميزة النسبية، التوافق التكنولوجي، دعم الإدارة العليا، الاستعداد التنظيمي، الضغط التنافسي) واعتماد المحاسبة السحابية في الشركات الصغيرة والمتوسطة الأردنية.

وأوصت الدراسة بزيادة المعرفة العامة بمزايا المحاسبة السحابية وتوفير التدريب والتعليم المستمر للشركات الأردنية الصغيرة والمتوسطة. ولكي تتمكن الشركات الصغيرة والمتوسطة من تبني المحاسبة السحابية، من الضروري أيضًا تعزيز الدعم الإداري وضمان التزام الإدارة العليا بهذا التغيير.

الكلمات المفتاحية: عوامل (TOE)، اعتماد المحاسبة السحابية، المعرفة في مجال تكنولوجيا المعلومات، الشركات الصغيرة والمتوسطة الأردنية.

Chapter One
Introduction

1.1 Background

In recent years, accounting information based on cloud computing virtualization technology has been paid close attention to by many enterprises. As early as the end of the 20th century, some foreign scholars began to analyze the concept and application of cloud accounting from the application of cloud computing, and the United States and Japan were the first two countries to get involved in this field (Wu, 2021).

Modern accounting has reached the present stage after undergoing gradual changes over the years; by keeping pace with the fast-evolving technological advancements. The evolution of cloud accounting is changing customer expectations and accountants are rethinking the way they operate to meet the new, often heightened demands. People are ready to not be tied to the paperwork in their business; they want to focus on the things they are most passionate about. Technology is helping them find a better work/life integration. With cloud computing, businesses can have up to the hour, even minute, financial information that can be fully accessible and managed by their accountant (Khanom, 2017).

I n a large organization with huge amount of daily transactions, it is very difficult to store and maintain all the data. Besides, there is always a risk of losing the important data due to employee error or accident (Sobhan, 2019). In a turbulent business world, accountants should always exploit emerging technologies to fulfill their tasks more efficiently and accurately. One of the emerging technologies which has been identified by the Association of Chartered Certified Accountants is cloud technology (Chua, 2013, Zebua, Widuri, 2023). The emergence of cloud accounting will dilute the effects and provide answers for challenges arising from globalization, rapid advances in technology,

rise of big data, widespread use of internet-based applications and standardization (Dimitriu & Matei, 2015, Livera, 2017).

In a tenable way, this innovative technology has transformed the accounting field. Cloud computing technology has enabled the modern domain of accounting in the cloud (Livera, 2017).A vast amount of storage space is available with cloud accounting to house all of the client company's data. Additionally, the auto backup feature increases its dependability and safety as a data storage source (Sobhan, 2019). In addition to, Khanom (2017), cloud accounting involves sending data to "the cloud," where it is processed and then returned for use. Also, with cloud technology, accountants with internet access can access financial data from any location (Livera, 2017). Almost any device with an internet connection can access data and software online at anytime, anywhere, thanks to the cloud (Khanom, 2017). In the words of Olusegun & Omotayo (2023), cloud accounting is online accounting that works on users' computers similarly to a program but offers services over the Internet and allows access from distant servers.

Cloud accounting has emerged with the convergence of the basic principles of cloud computing and the activities of the accounting information system. However, few studies have investigated cloud accounting adoption from the SME business perspective (Sastararuji, & others, 2022). TOE based concept had been applied as an initial guide to assure that the topic is relevant to the study. According to a review on ICT adoption and usage research by Korpelainen (2011), seven theories have been underpinned. Furthermore, it was found that the most preferred by organizations was the TOE framework (Tornatzky & Fleischer, 1990) since such factors influence the intention to adopt technology in most organizations (Hamundu, & others, 2020). IT providers focus on the cloud model because the sector is growing very fast. The number of users of cloud

services around the world increased rapidly to 44.2 billion in 2013 (Özdemir & Elitaş, 2015). Although the number of customers using cloud accounts is increasing rapidly, developed countries are far ahead of developing countries with regard to the use of cloud services. One of the reasons for this is that the number of Internet users is higher in developed countries. The percentage of the population with access to the Internet in developing countries is 41.3%, compared to 81% in developed countries. Developing countries need to realise that this system is necessary for survival and growth in this competitive global village. The impressive growth of cloud service users indicates the importance of cloud services in today's life. Besides, using cloud services is a new way to exploit IT resources more efficiently, thereby contributing to job creation and environmental protection (Armbrust et al., 2010; Tawfik, Durrah, Hussainey, & Elmaasrawy, 2022).

1.2 Problem Statement

Against this background, accounting professionals are facing new challenges due to increasing complexities of business environment and cut-throat competitions on global platforms and the rising demands of global accounting standards and practices (Ali & Thakur, 2017). The fear of unknown and the lack of knowledge are the greatest important hurdles in the implementation of applications that are cloud-based (Kituku, 2012; Kwemboi, 2019). The field of accounting has been positively influenced by the invention of cloud technology (Sarker, and Islam, 2022). by using the services of cloud computing. As new and advanced software is being commenced, people are gradually shifting from the traditional accounting system to the cloud accounting system. The preface of cloud accounting has brought more momentum to regular business operations (Sarker, Islam, 2022). With the introduction of cloud accounting, accounting workflow would be faster

and more efficient. It enables the access to factual and real time data which in return increases the transparency of financial information reported through cloud platform (Dimitriu & Matei, 2014, Livera, 2017).

At present, cloud accounting is being adopted not only in the private sector but also in government offices, hospitals and educational institutions. The adoption rate of cloud accounting system is higher in developed countries compared to the developing ones. The developing countries need to realize the importance of adopting this system in order to survive and grow in this competitive global village. Although some of these countries are trying to shift to the cloud accounting system, most of these countries are still sticking to the traditional accounting approach (Sobhan,2019).

Many governments have imposed an obligation to implement cloud-based accounting services for reasons such as monitoring and preventing informality, improving the quality of public service, and creating a system that saves time and reduces costs. However, the adoption of cloud-based accounting practices by businesses with limited resources has led to a number of risks and problems. Problems such as lack of infrastructure, security concerns, lack of qualified personnel, adaptation of changes in legislation to information systems (Karasioğlu & Garip, 2019) are factors that affect users 'adoption of cloud-based accounting services. (Altin & Yilmaz, 2021).

How does the modifying role of information technology knowledge affect the relationship between factors and the adoption of cloud accounting in small and medium-sized companies? What are the factors influencing the success of adopting cloud accounting in these companies, and what are the challenges that these companies face in adopting cloud accounting?

1.3 Research Objectives

The purpose of this thesis is:

1. To examine effects of Relative advantage on Cloud Accounting Adoption.

2. To examine effects of Technology Compatibility on Cloud Accounting Adoption.

3. To examine effects of Top management support on Cloud Accounting Adoption.

4. To examine effects of Organizational Readiness on Cloud Accounting Adoption.

5. To examine effects of Competitive Pressure on Cloud Accounting Adoption.

6. To examine moderating effect of IT Knowledge on the relationship between Relative advantage, Technology Compatibility, Top management support, Organizational Readiness, Competitive Pressure and Cloud Accounting Adoption.

1.4 Significance of Study

The importance of this research lies in the fact that it deals with a very important topic related to a large and important sector in the economy, as well as a great deal of importance that companies mean in intense competition at the local, regional and global levels. This study focuses on cloud accounting and provides a theoretical explanation for this system, which It will help to enhance awareness among professionals in the field of study through various studies that explain the importance of exploring the above research objectives.

As mentioned before, realizing that cloud-based accounting would help accounting professionals not only survive in the changing world but thrive in their profession, as well as identify the usability of cloud accounting software and then gain new insights on how to improve cloud accounting. This research will also explain the need for cloud accounting in a developing country like Jordan and point to a framework compatible with the implementation of cloud accounting systems in Jordan.

This study represents out from others because it looks at the significant correlation between TOE factors and cloud accounting adoption in Jordanian small and medium-sized businesses. Additionally, it examines the moderating function of IT knowledge in this relationship and emphasizes how crucial IT knowledge is in determining how cloud accounting adoption and TOE factors interact.

1.5 Research Questions

In line with the practical problems discussed above, the fallowing research questions on the effects of each TOE factors on Cloud Accounting Adoption as follows:

1. What is the impact between TOE factors (relative advantage, technological compatibility, senior management support, organizational readiness, competitive pressure) on the adoption of cloud accounting in Jordanian small and medium enterprises?

2. What is the impact of Relative advantage technology on Cloud Accounting Adoption?

3. What is the impact of Technology Compatibility on Cloud Accounting Adoption?

4. What is the impact of Top management support on Cloud Accounting Adoption?

5. What is the impact of Organizational Readiness on Cloud Accounting Adoption?

6. What is the impact of Competitive Pressure on Cloud Accounting Adoption?

7. How the different levels of IT Knowledge moderate the relationships between the different TOE factors, Relative advantage technology, Technology Compatibility, Top management support, Organizational Readiness, Competitive Pressure and Cloud Accounting Adoption?

1.6 Hypothesis of the Study

This section the independent variables and moderating Effect (factors) hypothesised to affect Cloud Accounting Adoption:

1. TOE factors (relative advantage, technology compatibility, top management support, organizational readiness, competitive pressure) influence the adoption of cloud accounting in Jordanian SMEs.

2. Relative advantage has a positive significant relationship with Cloud Accounting Adoption in Jordanian SMEs.

3. Technology Compatibility has a positive significant relationship with Cloud Accounting Adoption in Jordanian SMEs.

4. Top management support has a positive significant relationship with Cloud Accounting Adoption in Jordanian SMEs.

5. Organizational Readiness has a positive significant relationship with Cloud Accounting Adoption in Jordanian SMEs.

6. Competitive Pressure has a positive significant relationship with Cloud Accounting Adoption in Jordanian SMEs.

7. Moderating Effect of IT Knowledge on the Relationship between (Relative advantage, Technology Compatibility, Top management support, Organizational Readiness, Competitive Pressure) and Cloud Accounting Adoption.

1.7 Study Model

The researcher prepared the study model by reviewing previous literature, study by (Lutfi et al., 2022).

Figure1.1 The Research Model

1.8 Terminology and Operational Definitions of Study

In this research, we defined the model variables as below:

Cloud Accounting: "Cloud accounting" refers to a type of accounting service that is delivered over the Internet and may be accessed from nearly anywhere by a large number of clients (Rawashdeh, & Rawashdeh , 2023; Dimitriu & Matei, 2015).

Relative advantage: Relative advantage in cloud accounting refers to the degree to which cloud-based accounting systems provide superior benefits and advantages compared to traditional on-premises accounting solutions. It signifies the positive impact and value that cloud accounting offers in terms of efficiency, accessibility, scalability, and collaboration, among other aspects (Smith, 2022).

Technology Compatibility: The degree to which an innovation is considered to be consistent with potential adopters' existing values, prior experiences, and requirements (Rawashdeh, & Rawashdeh , 2023; Rogers, 2003).

Top management support: Top management support in cloud accounting refers to the active involvement, endorsement, and provision of resources by senior executives or leaders within an organization to drive the successful implementation and utilization of cloud-based accounting systems and processes. It entails the commitment of top management to champion the adoption of cloud accounting, aligning it with the organization's strategic goals and promoting a culture of technological advancement (Smith, & Johnson, 2022).

Organizational Readiness: Organizational readiness in cloud accounting refers to the state of preparedness and capability of an organization to successfully adopt and integrate cloud-based accounting systems and processes into its operations. It involves assessing the organization's technologic infrastructure, human resources, and overall readiness to embrace the cloud accounting model (Smith, & Johnson, 2022).

Competitive Pressure: Competitive pressure is the main driving force that pushes an organization to pursue competitive advantage (Bhatiasevi,& Naglis, 2020; Lin2014).

IT Knowledge: Information Technology is a treaty with the operation of the data storage, processing, dissemination, and exploitation by computers and telecommunications systems (Raewf, & Jasim, 2020; Hamlen et al., 2010. p. 40).

Chapter Two
Conceptual and Theoretical Framework and Previous Studies

2.1 Introduction

This chapter includes definitions of cloud accounting and technology organization environment (TOE) and its variables. Moreover, it includes previous models and previous studies. Finally, it summarizes what distinguishes this study from previous studies.

2.2 Definitions

2.2.1 Cloud Accounting

The invention of cloud technology has positively affected the field of accounting. Accounting, using the services of cloud computing has upgraded itself to a new era called cloud accounting. As new and advanced software are being introduced, people are gradually shifting from the traditional accounting system to the cloud accounting system (Sobhan, 2019).

The cloud accounting systems (on premises) have similar functionality to traditional accounting systems in that they are both accounting system (Saad, & others, 2022).

Cloud acts as a virtual interface for data access in a virtual environment. For smooth functioning of cloud migration, the presentability and knowledgeability of the cloud provider are to be taken care of (Shakya, 2019).

Cloud Accounting uses of cloud-based software through any device having an internet connection (Abdulmunim, 2018). Some of the most famous cloud accounting software are QuickBooks, FreshBooks, Wave, Xero, Zoho etc. (Sobhan, 2019).

In the current times, accounting in the cloud is a contemporary business realm driven by its technology (Asatiani, et al. 2019).

2.2.2 Definition of Cloud Accounting

Modern accounting has reached the present stage after undergoing gradual changes over the years; by keeping pace with the fast evolving technological advances. There has been consistent modification and development from manual methods to technological alternatives which have made accounting easier and convenient for users. The recent shift in accounting towards faster technologies has immensely increased its capacity to serve users. The recent trend in accounting: Cloud Accounting is expected to make accounting easily accessible, less expensive and time-saving (Abdulmunim, 2018).

The concept of 'cloud accounting' was first put forward by Ping and Xuefeng (2011). Cloud accounting has been defined by them as the utilization of cloud computing in internet to build a virtual accounting information system, i,. e.; cloud computing plus accounting equals cloud accounting (Khanom, 2017)

Livera (2017) stated that the definition of cloud accounting has not yet been established, but certain authors have described it as merging cloud computing and accounting principles. "Cloud accounting or online accounting" acts like accounting applications installed on users' computers (Premarathne, et al. 2021) but offers services via Internet and allow access to users from remote servers (Siddiq & Uddin,2020).

Cloud accounting can be called as an extension of cloud computing, as cloud accounting paradigm is a combination of cloud computing principles and accounting practices (Livera, 2017).

2.2.3 Benefits of Cloud Accounting:

Cloud accounting provides benefits to a company, such as no maintenance, reduced internal IT requirements, time-saving, Realtime, remote access, cost-effectiveness, avoiding downtime, and accounting security (Zebua &Widuri,2020).

An important benefit of cloud accounting is that it ensures better security of the financial data of a company. Data stored at the client's company is always at a risk of being attacked by different viruses or stolen by employees having low morale. But cloud accounting provides better security by including multiple layer of protections like passwords and other security checks for getting access to the data (Sobhan, 2019).

Cloud accounting provides a mobility opportunity providing the accountants to do their work without necessarily being in an office. This would benefit the accountants as they could share timely information which would enhance the speed of decision making, communication would be increased through sharing and receiving information on the cloud, confidence and trust will be built and also it will increase its chances against global competition (Ebenezeret al., 2014;).

Another benefit of cloud accounting is that it can be easily accessed and the client can use all the available accounting information. Unlike traditional accounting, the user does not have to rely on financial statements or on spot checking of company records in order to have updated information of her business. The user can easily collect and monitor the financial information sitting at home with the help of amobile or a computer. Besides cloud accounting provides users with a 24/7 access to the services provided by the server of the vendor (Sobhan, 2019).

Another important benefit of cloud accounting is its flexibility (Mohanty and Mishra, 2017). It is compatible to different types of web browsing software and operating systems.

It can be accessed through Windows, Mac or Linux. It can be also run through the Chrome, Firefox, Internet Explorer or other browsing software (Sobhan, 2019).

Some other benefits of cloud development are reduced run time and response time, minimized risk of physical deployment, lowered initial cost on infrastructure and increased pace of innovation (Ebenezer et al., 2014). Cloud computing can maximize the resource utilization by freeing up employee resource, allowing them to focus on core skills and competences rather than focusing on non-core activities (Livera, 2017).

The cloud-based accounting could enhance the quality of financial reporting thus improving the decision-making process (Cleary &Quinn, 2016; Dimitriu & Matei, 2014). As cloud is user friendly, it makes the accounting language easy to understand. It enables the companies to share their financial information with their clients in real time basis. It also allows automatic reviewing in order to ensure the correlation between financial and management accounting for the accounts involved (Dimitriu & Matei, 2014; Livera, 2017).

2.3 TOE Framework:

The TOE framework is a theoretical framework for understanding how businesses embrace technology and demonstrating how the technological context, organizational framework, and environmental context influence the adoption and implementation of technological innovation (Tornatzky et al., 1990), TOE is one of the most widely used adoption theories (Premarathne et al., 2021).

TOE is an exemplary that suggests three aspects of administrative context that influence or affects application or adoption of inventions. Organizational technology adoption is influenced by organizational, technological, and environmental contexts, according to the Technological, Organizational, and Environmental (TOE) model (Kwemboi, 2019). The internal and external technologies that the unit of analysis has access to are both described in

the technology context (Stenberg, & Nilsson, 2020).The scope, size, firm structure, and employee culture of a business are examples of key resources and the nature of the TOE organizational context (Rahayu & Day, 2015; Sastararuji et al., 2022).The business field's pressures and resources, including clients, rivals, the market, business partners, regulators, and infrastructure, are all part of the TOE environmental context. In the SME context, TOE offers a olistic framework supported by theory-consistent empirical evidence, though the contributory factors identified within the three contexts may vary depending on the study (Awa & Ukoha, 2017; Sastararuji et al., 2022).

Yau-Yeung, Yigitbasioglu, and Green (2020) categorize the factors influencing technology adoption into three broad groups: first technological factors. Similar to other technology, the adoption of cloud accounting is also known to be affected by technological factors, such as relative advantage and compatibility (Hasan, 2007), (Rawashdeh, & Rawashdeh, 2023).The technological context includes both internal and external technologies that are relevant to the organization (Hamundu, et al., 2020).

To determine if cloud accounting is an appropriate technology for improving organizational performance, it is necessary to understand its advantages over other modern technologies (Yunis,et al., 2017), (Hamundu, et al., 2020) This study develops organizational factors which are essential to explain the new system. Organizational factors include tangible and intangible resources required by organizations in terms of characteristics, structures, processes, and resources, including top management support and organizational competency (Zebua &Widuri, 2020).

2.3.1 Technological Influences

The technological context is described as all relevant technologies for the firm, both internal and external. It investigates technological characteristics and their effect on technology adoption (Tornatzky and Fleischer 1990).

Collins et al. (1988) describes that the internal, existing technology in the firm is decisive to define theboundaries for a firm's capability to tackle technological change (Stenberg, & Nilsson,2020).

Hage (2008) and Tushman and Nadler (1986) define these external technologies as to creating incremental, synthetic or discontinuous changes, all of which put different types of requirements on the organization's capabilities (Stenberg, & Nilsson,2020).

The technological factor essentially deals with the physical appearance of cloud accounting technology and the major factors behind the adoption of cloud accounting technology include relative advantages which include efficiency, accessibility, speed, accuracy of the adopted cloud accounting technology (Sarker, & Islam, 2022).

2.3.1.1 Relative advantage

The definition of relative advantage is the "Degree to which a particular innovation is perceived as being better than what it is being compared against; can include perceptions of anticipated outcomes" (Rogers 2003; Stenberg, & Nilsson, 2020). when firms perceive a particular innovation offering a relative advantage, then it is more likely that they adopt that innovation (Livera, 2017).

Most informants indicated that relative advantage is a crucial factor in every IT initiative that SMEs decide to pursue, including cloud accounting. Some of these relative advantages

include efciency, accessibility,speed, accuracy, and professionalism, which ultimately lead to cost savings and improved proftability for SMEs. (Sastararuji et al., 2022).

2.3.1.2 Technology Compatibility

Compatibility refers to the degree to which cloud accounting, as an innovation, is seen as consistent with the existing values, needs, and past experiences of SMEs (Sastararuji et al. 2022). For the characteristic of compatibility, it is of interest to look at the alignment between the innovation and the social system where the innovation is going to be diffused (Stenberg, & Nilsson,2020).

Calisir, Gumussoy, and Bayram (2009) define the phrase as "the extent to which the innovation is consistent with the potential consumers' existing values, prior experiences, and requirements (Rawashdeh, & Rawashdeh, 2023). Perceived compatibility is another technological characteristic perceived by MSMEs as a degree to which a new technology meets the habits, values, and needs (Rogers, 2010; Hamundu, Husin, Baharudin, & Khaleel, 2020). Many studies have shown that compatibility is essential in getting companies to use IT (Awa & Ojiabo, 2016; Gangwar et al., 2015; Rawashdeh, & Rawashdeh, 2023).

In the case of cloud accounting, it is necessary to determine whether the technology is compatible with the business's existing IT infrastructure and requirements (Rawashdeh, & Rawashdeh, 2023). According to Sadeeq et al. (2021), the compatibility of business technology capabilities with the cloud plays a vital role in the adoption process (Sadeeq et al., 2021).

2.3.2 Organizational Influences

Due to the varying nature of internal factors adoption of cloud accounting systems may also vary from one organization to another. While implementing cloud accounting systems an organization should ensure that it has the required IT infrastructures and it fits well with the firm's unique features or factors which include internal governance and

policy, knowledge sharing culture and necessary support and commitment from top management (Sarker, & Islam, 2022).

The organizational context refers to the characteristics of organizations in terms of size, the scope of business, centralization, formalization, and managerial structure, amount of resources, and connection among employees (Hamundu, Husin, Baharudin, & Khaleel, 2020).

An organization should implement a cloud accounting system that supports the governance system and the regulatory policy of the company. All the employees and related people should be provided with proper knowledge for the comprehension and adoption of the technology of cloud accounting. The willingness and support from top management is the most important factor here as the commitment by top management is a key factor in the failure of IS development in a company (Sobhan, 2019).

2.3.2.1 Top management support

As with other management disciplines, the literature on IT adoption has recognized the need for senior management support in initiating, implementing, and implementing various information technologies. Salwani, Marthandan, Norzaidi, and Chong (2009) define it as top executives' opinions and actions regarding using technical to improve business performance (Rawashdeh, & Rawashdeh, 2023).

Management support is a balancing act in the sense that it needs to be on areasonable level (Stenberg, & Nilsson,2020). There is a significant influence of top management consisting of CEOs (Ahmed, Majid, & Zin, 2016), owners and managers, on the successful adoption of IS or IT as they are the ones who are responsible for the strategic, tactical, and operational decisions (Eldalabeeh, Al-Shbail, Almuiet, Bake, & E'leimat, 2021).

Sufficient top management support significantly affects cloud technology use as top management has a primary role in appropriating resource budgets, services integration, and business re-engineering (Gangwar et al., 2015; Low, Chen, & Wu, 2011). Akin to the management discipline, IT adoption has highlighted the top management support role in initiating, implementing, and adopting IT. According to Gangwar et al. (2015), the top management perceptions and actions regarding the use of technology in developing firm values is of significance, ensuring the long-term vision, values reinforcement, resources commitment, optimal resources management, facilitation of positive organizational climate, higher levels of individual self-efficacy, and supporting the overcoming of change barriers and resistance (Eldalabeeh, Al-Shbail, Almuiet, Bake, & E'leimat, 2021).

2.3.2.2 Organizational Readiness

Tan, Tyler, and Manica (2007) defined organizational readiness as 'managers' perspective and assessment of the extent to which they believe their business possesses the awareness, resources, commitment, and governance necessary for IT adoption (Rawashdeh, & Rawashdeh, 2023). There are two dimensions to organizational readiness, and they are financial competency, which refers to the financial resources for the implementation of cloud computing and expenses for continuous usage, and technological competency, which refers to the infrastructure and human resources for the use and management of cloud computing system (Raut & others, 2017).

2.3.3 Environmental Influences

The environmental context is the set of external factors put on the organization that affect the adoption process. Essentially, it describes the arena where the organization lives and conducts its operations (Chau and Tam 1997; Stenberg, & Nilsson,2020).

The decision of cloud accounting adoption in a business is largely influenced by the forces of the external environment like pressure from competitors, society, pressure or support from the government (Sarker, & Islam, 2022). It builds on the fear of losing competitive advantage (Stenberg, & Nilsson,2020).

Due to increased exposure to technology, customers always seek convenience for their services thus may force cloud service adoption. The government of a country can also facilitate cloud accounting adoption of an organization or the industry by providing different incentives and enforcing different regulations to digitalize the services. Decision makers must prioritize the sustainability issue of the environment in adopting cloud accounting in an organization since traditional accounting system discharges a huge amount of heat and CO_2, generates electric waste and consumes a lot of energy. Adoption of the cloud accounting system facilitates an organization not only to reduce environmental pollution but also to help exploit the saved energy in other important business operations (Sarker, & Islam, 2022).

2.3.3.1 Competitive Pressure

The earliest stages of technology adoption studies have acknowledged the importance of competitive pressure as an effective motivator (Ganguly, 2022; Gangwar et al., 2015; Stjepić et al., 2021; Rawashdeh, & Rawashdeh, 2023).

Zhu and Kraemer (2005) defined it as "the degree to which a business feels pressure from competitors in its industry." It is often believed to significantly affect IT adoption, mainly when technology directly affects the competition, and it is a strategic requirement to adopt new technologies to compete in the market (Awa & Ojiabo, 2016; Rawashdeh, & Rawashdeh, 2023).

2.4 Justifications of Adapting TOE Model

The technology-organization-environment (TOE) framework is one of the theories that has been widely used in studying about IT adoption. According to Srivastava and Teo (2007), the TOE framework is a useful framework for understanding the adoption and performance of technological innovations. This study explored and mapped the TOE framework in examining the IT usage by auditors in public sector. The TOE framework was proposed by Tornatzky and Fleischer (1990) which identifies factors that influence the practice by which organization adopts and implements a technological innovation. According to David et al. (2010), technological factors describe both the internal and external technologies that related to the organisation, organisational factors denote to the existing resources in the organisation and environmental factors describe the features related to the industry within their business environment (David et al., 2010).

Previous researches that embedding TOE framework especially in the government sector are very limited. Following are among the related studies that has been conducted using TOE in government sector. Pudjianto et al. (2011) found that ICT infrastructure, top management support, regulatory environment, ICT expertise, and competitive environment are the factors that explained an e-government integration. Troshani et al. (2011) studied the adoption of Human Resources Information Systems (HRIS) in the public sector using TOE framework. For the technology context, they used better integration, accessibility, operational efficiency, adoption costs and inherent HRIS complexity to test on HRIS adoption. For organisational context, factors that they identified to influence HRIS adoption are management commitment and human capability while for environmental context, factors that have a significant impact on HRIS adoption success are regulatory compliance and successful adoption stories.

2.5 Reasons for Adopting Cloud Accounting

There are many reasons for the increasing dependence on cloud accounting. According to a study prepared by Cloud Accounting Institute (CAI), in the first quarter of 2013, the rate of growth in operations using cloud accounting is increasing, registering a huge increase of more than 43% from 2012 to 2013 (CAI, 2013). According to Accounting Today, 58% of the major companies worldwide use cloud accounting (Tawfik & others, 2022).

A recent survey conducted by Xero, one of the leading cloud accounting software companies, has found that the companies that use cloud accounting services add five times the number of clients compared to companies that do not use cloud accounting services. The study has also found that companies using 100% cloud-based accounting services have experienced 15% growth in revenue year-to-year (Sobhan, 2019).

Dimitriu and Matei (2014) aimed to clarify the effect of the cloud computing model on the field of accounting. They highlighted various perspectives and definitions devoted to the concept of cloud accounting and the benefits and potential risks identified by the adoption of these services, especially with regard to accounting management (Tawfik & others, 2022).

Bamberg and Moser (2007) posited that awareness is an important 40 requirement for the development of moral norm, unfortunately there is lack of awareness in developing countries, especially in respect of e-government services (Rehman, et al., 2012). Yaqub, et al. (2013) believes that the reason for slow adoption of e-payment in Nigeria is lack of awareness of advantages of the system; hence there is need for awareness to aid the diffusion of POS in Nigeria (Ilesanmi, 2012) (cited in Abubakar & Ahmad, 2013). User awareness has been defined by Rogers (1995, p. 372) as 'user's knowledge about the capabilities of a technology, its features, potential use, and cost and benefits, i.e., it relates to awareness-knowledge'.Likewise,

due to unawareness of the benefits and uses of cloud accounting there is a lack of adoption of the technology. In order to diffuse the use of cloud accounting proper education must be given to the prospectors of the technology. When firms perceive a particular innovation offering a relative advantage, then it is more likely that they adopt that innovation (Lee, 2004 cited in Alshamaila et al. 2013),(Tawfik & others, 2022).

Ebenezer et al. (2014) sought to determine whether cloud computing could be applied for accounting purposes, and the positive effects that the cloud could have on companies. The results showed that it is possible to successfully implement cloud computing for accounting purposes. Although cloud accounting may not be very different from desktop accounting in nature, cloud computing has, in practice, many ways in which it can improve accounting. Özdemir and Elitaş (2015) concluded that organisations providing accounting systems services using cloud computing facilities must provide the appropriate infrastructure and models for applying cloud accounting. Web-based applications will use cloud computing facilities to operate the system without failure, store digital financial data for the facilities, and establish legal regulations to protect data security and user privacy (Tawfik & others, 2022).

Some studies confirmed that economic factors are one of the reasons for the adoption of cloud accounting, due to the less use of equipment and machinery. This in turn leads to a reduction in capital investments, reduction in operational costs, and a reduction in various costs related to the internal management of information technology with the transfer of some costs, including installation costs and software to the service provider rather than the economic unit (Ozdemir & Elitas, 2015: 7; Helio & Abdullah, 2023), aravi and Modi (2017) aimed to clarify the changes involved in virtual simulations of some operations in financial accounting and the organisation as a whole. The advantage of the

cloud is reducing the workload and the time allotted to obtain results. Moreover, it reduces the cost of installing IT equipment. Mohanty & Mishra (2017) examined the benefits and problems of cloud accounting and their impact on the company's accounting and decision-making capabilities. The study concluded that the cloud accounting model allows all accounting work participants (business owners, accountants, auditors and customers) to access the recent financial statements at the same time, via the Internet. If accountants allow technology to prove its value, the accounting profession can ultimately function as a world record entity and take companies to the next level of proficiency (Tawfik & others, 2022).

2.6 Previous Study

Zebua and Widuri, (2023) study titled

"Analysis of factors affecting adoption of cloud accounting in Indonesia "

This Study aims to analyzes the factors of cloud accounting in Indonesia.his study has been tested using quantitative methods. Meanwhile, this study uses a purposive sampling method to obtain representative data. The participants of this study comprised accountant of private sectors who work in trading firms, services, banking, and manufacturing industries in Indonesia. The results indicate that top management support, organizational competency, service quality, and system quality positively affect the perceived usefulness and ease of use of cloud accounting. Perceived usefulness positively affects the intended use, while perceived ease of use positively impacts the perceived usefulness and intention to use cloud accounting. Intention to use cloud accounting has a positive effect on adoption. Therefore, accounting staff can adapt to the dynamic technology innovation by investing in cloud accounting, which has the potential for high industry values. The use of cloud accounting can also facilitate accounting staff to manage their work better. The ability of the small firm to use cloud accounting is a crucial factor

in creating new development for industry continuity, accompanied by establishing relationships based on data.

Sarker and Islam, (2022) Study titled

"Cloud Accounting Adoption in Bangladeshi Enterprises: A Theoretical Review "

This paper aims to provide an overview of underlying factors affecting the adoption of cloud accounting in a developing country like Bangladesh by offering a framework. Moreover, possible obstacles to and benefits of adopting cloud accounting have also been focused on the study. As a theoretical review, this paper used secondary data sources for reviewing relevant literature that includes, browsing internet databases like Google scholar, emerald, web of science, and research gate to find research papers, articles, and study materials on cloud accounting. The findings of the study provide important implications for the researcher, policymakers, practitioners, and cloud accounting vendors to formulate better approaches to cloud accounting adoption.

UMAR, (2021) study titled

"The factors of cloud accounting adoption among accounting practitioners in Malaysia"

Purpose to analyse the factors of cloud accounting (CA) adoption among accounting practitioners in Malaysia. The technology organisation-environment (TOE) framework is adopted in this study. The objective of this study is to examine the relationship between perceived benefits outweigh costs and security and privacy concerns (technological context); top management support and technology readiness (organisational context); and external pressure (environmental context). This study used a quantitative approach and the targeted respondents are the accounting practitioners in Malaysia. There are 380 electronic questionnaires distributed and all the questionnaires are returned for further investigation. Collected data were analysed by using PLS-SEM and the results show that

all factors have a significant relationship towards cloud accounting adoption among accounting practitioners in Malaysia.

Sastararuji, & Others, (2022) study titled

"Cloud accounting adoption in Thai SMEs amid the COVID-19 pandemic "

This Study aimed to investigate the factors that have a pervasive influence on cloud accounting adoption among SMEs in Thailand, following the pandemic's effects. This study integrates three technology adoption theories—the Technology–Organization Environment framework, Diffusion of Innovation theory, and Institutional Theory—and studies them alongside SMEs' unique characteristics. The research employs a qualitative case study method and triangulated sources of evidence. The findings provide important implications for the research community, policymakers, cloud accounting vendors, and SME owners aiming to formulate better approaches to cloud accounting adoption after the pandemic. The results suggest that vendors should focus on SMEs' particular characteristics and needs. By contrast, SMEs should determine the organizational fit of the cloud accounting platform and integrate cloud accounting with other aspects of their operations.

Lutfi, (2022) study titled

"Understanding the intention to adopt cloud-based accounting information system in jordanian SMEs "

This study applied the Technology, Organization, and Environment model to examine CB-AIS adoption among SMEs in Jordan. Data collection was achieved using a structured survey questionnaire collected from156 owners/managers of SMEs in Jordan through online means. The proposed research framework comprises six factors that influence intention to adopt CB-AIS (IACB-AIS). Based on the findings, the proposed hypotheses were supported in that the factors positively and significantly affect the IACB-AIS of SMEs in Jordan. Through examining an actual IACB-AIS case and highlighting

theimportance of its application, the study and its findings are expected to contribute to decision-makers and practitioners in the IT field.

Premarathne, et al., (2021) study titled

"Determinants of Adoption of Cloud-based Accounting: A Paradigm Shift in SriLanka"

This Study aims to examine perceived determinants of adoption of Cloud-Based Accounting (CBA) in Sri Lanka. Human, technological, organisational, and environmental factors are used as independent variables for identifying the determinants of CBA. Data were collected from two hundred professional accountants by using a questionnaire. Descriptive statistics, correlation, and multiple regression were applied to analyse the collected data. The results show that the above four factors are at a high level, and they significantly and positively impact the adoption of CBA. The study provides insights into the policymakers to better understand and enable them to implement suitable strategies to minimize potential damaging factors.

El- Dalabeeh, et al., (2021) study titled

"Cloud-based accounting adoption in Jordanian financial sector"

This Study applied the technology acceptance model (TAM), technology-organization-environment, and the De Lone and Mc Lean model, coupled with proposed factors relevant to cloud accounting. The proposed model was empirically evaluated using survey data from 187 managers (financial managers, IT department managers, audit managers, heads of accounting departments, and head of internal control departments) in Jordanian bank branches. Based on the SEM results, top management support, organizational competency, service quality, system quality, perceived usefulness, and perceived ease of use had a positive relationship with the intention of using cloud accounting. Cloud accounting adoption positively affected cloud accounting usage. This

paper contributes to a theoretical understanding of factors that activate the adoption of cloud accounting. For financial firms in general the results enable them to better develop cloud accounting framework. The paper verifies the factors that affect the adoption of cloud accounting and the proposed cloud accounting model.

Meng'wa, (2020) study titled

"Determinants of Adoption of Cloud Practice Accounting in Insurance Firms in North Rift Region, Kenya "

The objective study was to establish the determinants of adoption of cloud accounting practice among insurance firms in the North Rift Region of Kenya. Technology-Organization-Environment (TOE) Framework and Diffusion of Innovation (DOI) Theory were adopted in this study. A descriptive survey design was adopted. The targeted population was insurance firms in the North Rift Region of Kenya. The target population was 31 insurance firms. The study used survey. The research mainly gathered primary data. This type of data was gathered using a questionnaire. Data analysis was done with the aid of SPSS (Version 20.0). Descriptive (percentages, frequencies, mean as well as standard deviation) as well as inferential statistics were adopted to analyze the data. ANOVA was used to examine the influence of the identified determinants on cloud accounting practice accreditation among insurance firms. The findings of the study indicated that there was a significant statistical effect of availability of technology ($r=0.574$, $p=0.000$); cost savings ($r=0.536$; $p=0.000$); regulatory support ($r=0.348$; $p=0.000$) and top management support on adoption of cloud practice accounting of insurance firms ($r=0.422$; $p=0.000$). ANOVA model predicted the adoption of cloud practice accounting among insurance firms in North Rift Region significantly well ($p = 0.000a$). The study concluded that the availability of technology affects the adoption of cloud accounting practice among insurance firms. Since cloud practice accounting is an

equally new technology, availability of supporting technologies affects adoption of cloud practice accounting. Cost savings has a significant relationship with adoption of cloud practice accounting. There is a correlation between regulatory support and cloud accounting practice adoption. Top management support affects adoption of cloud practice accounting. The top management of the insurance companies offer the vision and commitment to innovation and create environments that foster this modernization. The study recommended that top management ought to invest in IT technologies that will aim towards the benefit of their insurance firms. Insurance firms, in their desire to adopt new technologies, should ensure that they comply with regulations governing the adoption of new technologies. Insurance firms should invest in information technology that will work towards the benefit of their organization.

Ritu et al., (2018) study titled

"Awareness and Adoption of Cloud Accounting Software: An Empirical Research"

The present study is an attempt to analyze the factors behind the use of cloud software by different sectors in the Udaipur city. The sample selected for the study consists of employees of banking sector, insurance sector, retail sector and other small and medium enterprises in Udaipur. The views of chartered accountants are also collected for a better understanding of the present research. Chi-square test is applied to find the relation between the use of cloud accounting software and size of enterprises and it is found that there is highly significant difference in the adoption of cloud software with the size of the organization. The reasons for non-adoption of cloud software in accounting are also analyzed. Factor analysis is done to identify the factors for which cloud software is used in accounting by different sectors. Factor analysis extracted three major components. One-way Analysis of Variance (ANOVA) is applied to test the significant difference of the extracted factors. The result of one-way ANOVA suggests that there is no significant

difference in the opinion of respondents working in different sectors regarding various factors for adopting cloud accounting software.

Simapivapan, (2018) study titled

"Factor influencing the adoption process of cloud accounting software for Thai SME business "

The purpose of this study is to identify factors influencing Thai SME business owners to adopt cloud accounting softwares. The research was conducted by using both exploratory research and descriptive research designs to gain an overview of the market and insight from the respondents. The exploratory research included secondary research and in-depth interviews. The descriptive research used an online questionnaire to collect data. The sampling procedure for both methods is convenience sampling through personal connection. The respondents are mainly categorized into two groups as current users and non-current users. The awareness and the acknowledgement of cloud accounting is quite low. Most of the respondents know cloud accounting from browsing on the Internet. More than half of non-current users were dissatisfied with the current accounting system. The non-current users' selection criteria for using accounting system were user-friendly interface and compatibility with their own business type. Furthermore, online backup and disaster recovery was a critical factor to encourage them to become a current user. However, high switching cost and credibility of the software owner were the main preventing factors for non-current users to adopt cloud accounting. Even though cloud accounting offers the new functions/features to noncurrent users, those factors did not encourage non-current users to adopt cloud accounting software.

Table No (2.1): Summary of previous studies

No	Researcher and Year	Title	Objective	Result	Benefit
1	Saad et al., (2022)	Assessing the Intention to Adopt Cloud Accounting during COVID-19	this study offers helpful insights into the necessity of manufacturing SMEs adopting C-ACC in response to COVID-19's damaging challenges	Relative advantages, security concerns, top management support, organizational readiness, competitor's intensity and suppliers computing support) positively and significantly influenced the cloud accounting of Jordanian SMEs.	Adding to and connecting the independent and dependent variables' theoretical frameworks with the findings of the current investigation
2	UMAR,(2021)	The factors of cloud accounting adoption among accounting practitioners in Malaysia	The objective of this study is to examine the relationship between perceived benefits outweigh costs and security and privacy concerns (technological context); top management support and technology readiness (organisational context); and external pressure (environmental context)	perceived benefits outweigh costs,security, privacy concerns, top management support, technology readiness and external pressure have a significant relationship towards cloud accounting adoption among accounting practitioners in Malaysia.	Adding to and connecting the independent and dependent variables' theoretical frameworks with the findings of the current investigateon
3	Sastararuji, & Others, (2022)	Cloud accounting adoption in Thai SMEs amid the COVID-19 pandemic	Investigate the factors that have a pervasive influence on cloud accounting adoption among SMEs in Thailand, following the pandemic's effects.	The results suggest that vendors should focus on SMEs' particular characteristics and needs. By contrast, SMEs should determine the organizational fit of the cloud accounting platform and integrate cloud accounting with other aspects of their operations.	Adding to and connecting the independent and dependent variables' theoretical frameworks with the findings of the current investigateon
4	Premarathne, et al., (2021)	Determinants of Adoption of Cloud-based Accounting: A Paradigm Shift in Sri Lanka	Examine perceived determinants of adoption of Cloud-Based Accounting (CBA) in Sri Lanka.	Human, technological, organizational and environmental factors have a significant and positive impact on the adoption of variable cost analysis.	Adding to and connecting the independent and dependent variables' theoretical frameworks with the findings of the current investigation

No	Researcher and Year	Title	Objective	Result	Benefit
5	El- Dalabeeh, et al., (2021)	Cloud-based accounting adoption in Jordanian financial sector"	Contributing to a theoretical understanding of factors that activate the adoption of cloud accounting and verifies the factors that affect the adoption of cloud accounting and the proposed cloud accounting model.	Top management support, organizational competency, service quality, system quality, perceived usefulness, and perceived ease of use had a positive relationship with the intention of using cloud accounting.	Adding to and connecting the independent and dependent variables' theoretical frameworks with the findings of the current investigation
6	Sarker and Islam, (2022)	Cloud Accounting Adoption in Bangladeshi Enterprises: A Theoretical Review	Provide an overview of underlying factors affecting the adoption of cloud accounting in a developing country like Bangladesh by offering a framework.	Provide important implications for the researcher, policymakers, practitioners, and cloud accounting vendors to formulate better approaches to cloud accounting adoption	Adding to and connecting the independent and dependent variables' theoretical frameworks with the findings of the current investigation
7	Yeung , et al., (2021)	Cloud accounting risks and mitigation strategies: evidence from Australia	Applies transaction cost economics to explore the risks of cloud-based accounting systems and services in Australia and it identifies several risk mitigation strategies adopted by organisations.	ransaction-specific factors such as vendor selection and contractual arrangements were considered important as risk mitigation strategies, internal measures including policy development and staff training were seen as critical to cloud accounting.	Adding to and connecting the independent and dependent variables' theoretical frameworks with the findings of the current investigation
8	Zebua and Widuri, (2023)	Analysis of factors affecting adoption of cloud accounting in Indonesia	Aalyzes the factors of cloud accounting in Indonesia	Top management support, organizational competency, service quality, and system quality positively affect the perceived usefulness and ease of use of cloud accounting.	Adding to and connecting the independent and dependent variables' theoretical frameworks with the findings of the current investigation

No	Researcher and Year	Title	Objective	Result	Benefit
9	Owolabi, et al., (2023)	Cloud accounting and financial reporting quality of deposit money banks (DMBs) in Nigeria	The effect of cloud accounting on financial reporting qualities of DMBs was investigated.	loud accounting has a positive effect on financial reporting qualities of DMBs.	Adding to and connecting the independent and dependent variables' theoretical frameworks with the findings of the current investigation
10	Meng'wa, (2020)	study titled "Determinants of Adoption of Cloud Practice Accounting in Insurance Firms in North Rift Region, Kenya	Establish the determinants of adoption of cloud accounting practice among insurance firms in the North Rift Region of Kenya	The availability of technology affects the adoption of cloud accounting practice among insurance firms. Since cloud practice accounting is an equally new technology, availability of supporting technologies affects adoption of cloud practice accounting. Cost savings has a significant relationship with adoption of cloud practice accounting. There is a correlation between regulatory support and cloud accounting practice adoption. Top management support affects adoption of cloud practice accounting. The top management of the insurance companies offer the vision and commitment to innovation and create environments that foster this modernization.	Adding to and connecting the independent and dependent variables' theoretical frameworks with the findings of the current investigation
11	Ritu et al., (2018)	Awareness and Adoption of Cloud Accounting Software: An Empirical Research	Find the relation between the use of cloud accounting software and size of enterprises and it is found that there is highly significant difference in the adoption of cloud software with the size of the organization	There is no significant difference in the opinion of respondents working in different sectors regarding various factors for adopting cloud accounting software.	Adding to and connecting the independent and dependent variables' theoretical frameworks with the findings of the current investigation

No	Researcher and Year	Title	Objective	Result	Benefit
12	Lutfi, (2022)	Understanding the intention to adopt cloud-based accounting information system in jordanian SMEs	Examine CB-AIS adoption among SMEs in Jordan	TOE positively and significantly affect the IACB-AIS of SMEs in Jordan	Adding to and connecting the independent and dependent variables' theoretical frameworks with the findings of the current investigation
13	Simapivapan, (2018)	Factor influencing the adoption process of cloud accounting software for Thai SME business "	Identify factors influencing Thai SME business owners to adopt cloud accounting softwares	The user-friendly interface and compatibility with their own business type were the selection criteria used by the non-current users to choose an accounting system. Moreover, one of the main reasons they became current users was the availability of online backup and disaster recovery services. However, the primary barriers to cloud accounting adoption for non-current users were the high switching costs and the software owner's reputation	Adding to and connecting the independent and dependent variables' theoretical frameworks with the findings of the current investigation

Chapter Three
Study Methodology (Methods and Procedures)

3.1 Introduction

This chapter includes a description of the methodology used in conducting this study, including a description of the study design, the study population and sample, as well as the steps taken to develop the questionnaire and the reliability and validity of the data collection tool. It also includes the data collection methods and the statistical methods used in data analysis.

3.2 Study Methodology

The study adopted a descriptive-analytical methodology, through describing the variables of the study, which include accounting information systems, internal auditing, and information technology governance. The study is considered a quantitative descriptive study, as it examines the impact of TOE factors (Relative advantage, Technology Compatibility, Top management support, Organizational Readiness, Competitive Pressure) on the adoption of cloud accounting in small and medium-sized Jordanian companies through knowledge in the field of information technology as a moderating variable. It describes a current phenomenon in the real world, where descriptive statistical analysis will be used, hypotheses will be tested to achieve its objectives, and changes and variations in the dependent variable due to changes in the independent variables will be identified in the presence of a moderating variable. It provides information about the level of application of the key variables and expresses them statistically using tables and numbers for further analysis and interpretation.

3.3 Study Population and Sample

The study population consists of accountants and internal auditors working in small and medium-sized Jordanian companies. The study adopted a simple random sampling method for distributing the questionnaire, where 200 questionnaires were distributed to them through a Google Drive design. A total of 195 questionnaires were received, resulting in an approximate response rate of 97%. This response rate is representative of the study population and can be relied upon to complete the study procedures. According to Sekaran and Bougie (2020), a response rate of at least 86% is considered suitable for research purposes.

3.4 Measurement of Variables

Measures used for the constructs and their sources are shown in Table (3.1) As suggested by Rosli, et al. (2013), Lutfi, et al. (2022).

Table No (3-1) Constructs Measurements and Measurement Sources

Constructs	Source	Items
Cloud Accounting Adoption	Lutfi, et al. (2022)	3
Relative Advantage	Lutfi, et al. (2022)	5
Technology Compatibility	Rosli, et al. (2013)	3
Top management Support	Rosli, et al. (2013)	4
Organization Readiness	Rosli, et al. (2013)	4
Competitive Pressure	Rosli, et al. (2013)	3
IT Knowledge	Lutfi, et al. (2022)	5
Total:	0	

3.5 Data Collection Methods (Tools)

To achieve the purposes of the study, data were collected from two Sources: The secondary and primary data are as follows:

Primary source: Data collected by sending questionnaires to the selected sample to assess the impact of TOE factors on cloud accounting adoption with the mediating role of IT knowledge.

Secondary source: Theoretical data collected from browsing internet databases like Google scholar has been conducted to find, a variety of relevant journals, books, research papers, articles, and study materials on cloud accounting and the technologies used in cloud accounting, benefits of cloud accounting adoption and the factors and the challenges involved in implementing and the framework for adopting cloud accounting.

3.6 Study Instrument

The researcher prepared the questionnaire by reviewing previous literature, study by Lutfi et al., 2022

The study relied on previous literature to develop a questionnaire consisting of two sections for data collection. The first section includes personal and job-related information of the study participants. The second section consists of sets of items to measure the study variables as follows:

- Cloud accounting adoption: Items (1-3).

- TOE factors:

1. Relative advantage: Items (4-8).

2. Technology Compatibility: Items (9-11).

3. Top Management Support: Items (12-15).

4. Organizational Readiness: Items (16-19).

5. Competitive Pressure: Items (20-22).

- IT Knowledge: Items (23-27).

The questionnaire was designed using a five-point Likert scale, where respondents provide their level of agreement or disagreement with each item. Each item is assigned a numerical weight representing the degree of agreement with the statement.

Table No (3-2): Five-point Likert Scale

Answer	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Grade	5	4	3	2	1

As shown in Table (3-2) a statement that is strongly agreed upon is assigned a score of 5, while a statement that is strongly disagreed with is assigned a score of 1. The remaining responses fall within this range of scores from 1 to 5. The mean and relative weight are primarily used to determine the level of agreement among the study sample regarding the questionnaire items and dimensions. The study also relied on the following equation to determine the relative importance by (Abdel Samie , 2008) which is:

Relative Importance = (Upper Limit of Alternative - Lower Limit of Alternative) / Number of

= (5 - 1) / 3 = 1.333

First: (Less than 2.33) indicates low agreement.

Second: (Between 2.33 and less than 3.67) indicates moderate agreement.

Third: (Between 3.67 and 5) indicates high agreement.

3-7 Validity of the Study Instrument

3-7-1 Face Validity

A previous study was relied upon in preparing the questionnaire, which was a study by Lutfi et al. (2022)

3-7-2 Construct Validity

To achieve the intended objectives of the study instrument and to measure its content validity, the Pearson correlation coefficient was calculated. This coefficient indicates the ability of each item in the study instrument to correlate with its corresponding dimension." As mentioned by Linn and Gronlund (2018), "Items with a negative sign (-), indicating

an inverse direction or with a correlation coefficient below 25%, are preferred to be deleted." The results of the construct validity are presented in Table (3-3).

Table No (3-3): Correlation degree of each item with its corresponding dimension.

Independent Variable: Factors (TOE)									
Relative advantage		Technology Compatibility		Top Management Support		Organizational Readiness		Competitive Pressure	
Paragraph	Correlation	Paragraph	Correlation	Paragraph	Correlation	Paragraph	Correlation	Paragraph	Correlation
4	0.542	9	0.439	12	0.491	16	0.834	20	0.585
5	0.691	10	0.829	13	0.709	17	0.457	21	0.781
6	0.797	11	0.770	14	0.621	18	0.682	22	0.732
7	0.726			15	0.793	19	0.637		
8	0.552								

Dependent variable: Cloud accounting adoption		Modifying variable: IT Knowledge	
Paragraph	Correlation	Paragraph	Correlation
1	0.694	23	0.744
2	0.743	24	0.755
3	0.637	25	0.786
		26	0.753
		27	0.473

We observe from Table (3-3) that "the lowest correlation coefficient for the study instrument items was 0.457, which is greater than 25%. Additionally, all the items in the scale exhibit a positive (+) correlation, indicating a direct relationship. Therefore, no item was deleted from the study instrument, and thus, the study instrument is considered to have construct validity.

3-7-3 Internal Consistency of the Study Instrument

The internal consistency of the instrument used to measure the variables included in the questionnaire was assessed by calculating the Cronbach's Alpha coefficient. The result is considered statistically acceptable if it is greater than 0.70 (Sekaran and Bougie, 2020).

Table No (3-4): Results of the Cronbach's Alpha coefficient test for internal consistency.

factors (TOE)					
Independent variable	**Relative advantage**	**Technology Compatibility**	**Top Management Support**	**Organizational Readiness**	**Competitive Pressure**
Cronbach Alpha	0.791	0.826	0.786	0.817	0.763
Number of paragraphs	5	3	4	4	3
Dependent variable	**Cloud accounting adoption**				
Cronbach Alpha	0.834				
Number of paragraphs	3				
Modified variable	**IT Knowledge**				
Cronbach Alpha	0.724				
Number of paragraphs	5				
Overall index (0.889)					

Based on the data presented in Table (3-4), we find that the test values ranged from 0.724 to 0.834, and the overall indicator for all items was 0.889. All values are greater than 0.70, indicating good internal consistency of the study instrument.

3-8 Suitability of the Study Model for the Statistical Methods Used

The ideal situation in multiple linear regressions is to have a relationship between the independent variables and the dependent variable, while avoiding strong relationships among the independent variables. This ensures that the study model is robust and the results obtained are reliable (Hair et al., 2018). Therefore, the following tests were conducted:

3-8-1 Multicollinearity Test

The Variance Inflation Factor (VIF) and Tolerance were used to assess the level of linear intercorrelation among the independent dimensions of the variable. As explained by Hair et al. (2018), "In multiple regression analysis, the VIF and Tolerance values should be examined. If the VIF is less than 5 and the Tolerance values for the independent dimensions are less than 1 and greater than 0.02, this indicates no high correlation among the independent variables, making them suitable for statistical analysis." The results of this test are presented in Table (3-5).

Table No (3-5) Results of the linear interaction test between the dimensions of the independent variable

factors (TOE)	VIF	Tolerance
Relative advantage	2.007	.498
Technology Compatibility	2.096	.477
Top Management Support	1.429	.700
Organizational Readiness	1.832	.546
Competitive Pressure	2.114	.473

Table (3-5) shows that all Variance Inflation Factor (VIF) values were greater than 1 and less than 5, while the Tolerance values were between 0.02 and 1. This indicates the absence of a multicollinearity problem among the study variables.

3-8-2 Correlation Coefficient Test:

To further confirm the absence of high correlation, the Pearson correlation coefficient was calculated between the independent dimensions. According to Gujarati et al. (2019), "A correlation coefficient value exceeding 80% is considered high and not suitable for multiple linear regression analysis."

Table No (3-6) presents the correlation matrix between the independent dimensions

Variables	Relative advantage	Technology Compatibility	Top Management Support	Organizational Readiness	Competitive Pressure
Relative advantage	1				
Technology Compatibility	.644**	1			
Top Management Support	.468**	.376**	1		
Organizational Readiness	.376**	.496**	.440**	1	
Competitive Pressure	.540**	.601**	.373**	.620**	1

Table (3-6) shows that the highest correlation between the independent variables is (0.644), which is between the variables "Technology Compatibility" and "Relative advantage". The correlation coefficients between the other independent variables were lower than that. This indicates the absence of a high multiple linear correlation phenomenon among the independent variables, as the values were less than 80%. Therefore, the sample is free from the problem of high multiple linear correlation.

3-8-3 Normal Distribution Test:

The "normality test" was conducted to determine whether the data in the study sample follows the normal distribution. The Kolmogorov-Smirnov test was used, and according to Field (2018), "the condition for this test is that the significance value (Sig) of the data should be greater than (0.05)." Table (3-7) presents the results of the normal distribution test.

Table No (3-7): Results of the Normal Distribution Test

factors (TOE)					
Independent variable	Relative advantage	Technology Compatibility	Top Management Support	Organizational Readiness	Competitive Pressure
K-S	.953	.940	.961	.948	.859
Sig	.182	.248	.263	.169	.088
Dependent variable	Cloud accounting adoption				
K-S	.922				
Sig	.146				
Modified variable	IT Knowledge				
K-S	.930				
Sig	.121				

Based on the test results shown in Table (3-7), which indicate that the data distribution was normal, as evidenced by the significance value (Sig) being greater than 0.05 for all study dimensions.

3-9 Statistical Methods Used in the Study

The Statistical Package for Social Sciences (SPSS V.26) was used in this study to process the data obtained through the study tool, as follows:

3-9-1 Descriptive Statistics

Frequencies and Percentages: To describe the characteristics of the study sample and measure the relative frequency distributions.

Mean: To measure the average responses of the participants to the questionnaire items.

Standard Deviation: To measure the extent of dispersion of the responses around the mean.

Relative Importance: Determined when commenting on the means according to an adopted formula and according to a Likert five-point scale for alternative responses for each item.

3-9-2 Inferential Statistics:

- **Pearson Correlation Coefficient:** To verify the absence of perfect correlation between the study variables.

- **Cronbach's Alpha:** To assess the reliability of the study scales.

- **Kolmogorov-Smirnov Test:** To assess the normal distribution of the study variables.

- **Variance Inflation Factor (VIF) and Tolerance:** To check the level of linear collinearity among the dimensions of the independent variable.

- **Simple Linear Regression Analysis:** To determine the individual effect of each independent variable on the dependent variable.

- **Multiple Regression Analysis**: To examine the impact of the independent variable dimensions on the dependent variable.

- **Hierarchical Multiple Regression Analysis:** Used to assess the effect of the independent variable on the dependent variable in the presence of the moderator variable.

Chapter fourth

Data Analysis and Hypothesis Testing

4-1 Introduction

In this chapter, the study presents the results obtained through data analysis from the study's sample responses. The analysis aimed to identify the moderated role of IT knowledge in the relationship between TOE factors and the adoption of cloud accounting in small and medium-sized Jordanian companies. The following section presents these results:

4-2 Description of the Study Sample Characteristics

To provide an accurate description of the study sample characteristics, frequencies and percentages were used. The characteristics included personal and professional data such as age, gender, academic and professional qualifications, current level of employment, and years of experience in the field of accounting/auditing/finance. Table (4-1) shows the analysis results for these variables.

Table No (4-1): Distribution of the Study Sample Based on Personal Data

Variables	Categories	Frequency	Percentage
Gender	Male	97	49.7
	Female	98	50.3
	total	195	%100
Age	29 – 20	28	14.4
	39 -30	52	26.7
	49 - 40	73	37.4
	50 and Above	42	21.5
	total	195	%100
Academic and professional qualifications	GCE A/L	3	1.5
	Certificate /Diploma	2	1.0
	Basic Degree	112	57.4
	Postgraduate diploma	37	19.0
	MBA/M.Sc	24	12.3
	Ph.D	17	8.7
	total	195	%100
Current Level of Employment	Senior level	20	10.3
	Middle level	66	33.8
	Executive level	82	42.1
	Operational level	27	13.8
	total	195	%100
Years of Experience	Less than 1 years	11	5.6
	2 – 5 years	95	48.7
	6 – 9 years	67	34.4
	10 years and above	22	11.3
	total	195	%100

The data in Table (4-1) indicates that 49.7% of the study sample was males, while females accounted for 50.3% of the sample.

Regarding the age variable, the majority of the study sample falls within the category of "40-49 years," with a percentage of 37.4%, which is the highest among the other age groups. This is followed by individuals in the "30-39 years" category, with a percentage of 26.7%. Those in the "50 and above" category come next, accounting for 21.5%. Finally, individuals in the "20-29 years" category have the lowest percentage in the study sample, at 14.4%.

As for academic and professional qualifications, individuals with a Basic Degree constituted the highest percentage among the other educational levels, reaching 81%. They were followed by those with a Postgraduate diploma, with a percentage of 19%. Those holding an MBA/M.Sc degree accounted for 4.8%, followed by individuals with a Ph.D. degree at 8.7%. Those with a GCE A/L certificate had a percentage of 1.5%, and finally, individuals with a Certificate/Diploma had the lowest percentage in the study sample, at 1.0%.

Regarding the current level of employment, individuals at the Executive level had the highest percentage, reaching 42.1%. They were followed by those at the Middle level, with a percentage of 33.8%. Those at the Operational level accounted for 13.8%, and finally, employees at the Senior level had a percentage of 10.3%, which is the lowest according to the job level in the study sample.

Regarding years of experience for individuals in the study sample, the analysis results showed that the highest percentage belonged to those with 2-5 years of experience, accounting for 48.7%. This was followed by individuals with 6-9 years of experience, constituting 34.4%. Those with 10 or more years of experience accounted for 11.3%. Finally, individuals in the "Less than 1 year" experience category had a percentage of 5.6%, which is the lowest.

4-3: Description of Study Variables

To assess the perceptions of the sample participants who are accountants and internal auditors working in small and medium-sized Jordanian companies, the study variables were described by calculating the means and standard deviations of their responses.

4-3-1: Description of the Independent Variables (TOE variable)

The description of the independent variable and its dimensions can be answered based on the study questions, as shown in the following table:

Table No (4-2) Arithmetic mean and standard deviations of the responses of the study subjects on the dimensions of TOE

#	Dimensions	Arithmetic Mean	Standard Deviation	Materiality	Rank
1	**first dimension:** Relative advantage	3.8749	.55533	High	1
2	**second dimension:** Technology Compatibility	3.8256	.62620	High	3
3	**third dimension:** Top Management Support	3.7359	.53136	High	5
4	**fourth dimension:** Organizational Readiness	3.8679	.54931	High	2
5	**fifth dimension:** Competitive Pressure	3.8120	.52865	High	4
TOE as a whole		3.8265	.42856	High	

The data in Table (4-2) indicates that the mean scores of the sample participants' estimations regarding the relative importance of TOE dimensions ranged between (3.73 - 3.87). Relative advantage ranked first with the highest mean score of (3.87) and a high relative importance. It was followed by Organizational Readiness with a mean score of (3.86) and a high relative importance. Next was Technology Compatibility with a mean score of (3.82) and a high relative importance. Competitive Pressure followed with a mean score of (3.81) and a high relative importance. Finally, Top Management Support ranked last with a mean score of (3.73) and a high relative importance.

The data from the previous table also indicates that the overall mean score of the sample participants' estimations on the TOE dimensions was (3.82) with a high relative importance. This indicates the participants' perception of the importance of TOE factors (Relative advantage, Technology Compatibility, Top management support, Organizational Readiness, Competitive Pressure) in adopting cloud accounting.

After calculating the mean scores of the sample participants' responses for each dimension of TOE, the results are as follows:

First Dimension of Technology Factor: Relative advantage

To reveal the sample participants' estimations of the relative importance of the Relative advantage dimension, the mean scores and standard deviations of their responses were calculated. The results are shown in Table (4-3).

Table No (4-3) Arithmetic mean and standard deviations of the responses of the study subjects on the dimension of Relative Advantage

#	Paragraph	Arithmetic mean	Standard deviation	Materiality	Rank
4	Cloud accounting enables our business to appropriately manage supply chain risks	3.8872	.77166	High	3
5	Cloud accounting enables our business to minimize all types of waste throughout the warhousing operations	3.7282	.93774	High	5
6	Cloud accounting would enable our business to respond faster than competitors would to changing environments	3.9590	.85456	High	1
7	Cloud accounting would enable our business to minimize total product cost to final customers	3.9436	.80071	High	2
8	Cloud accounting would enable our business to deliver product precisely on-time delivery to final customers	3.8564	.81221	High	4
Relative advantage as a whole		3.8749	.55533	High	

The results from Table (4-3) indicate that the mean scores of the sample participants' estimations for the Relative advantage items ranged between (3.72 - 3.95). Paragraph 6, which states "Cloud accounting would enable our business to respond faster than competitors would to changing environments," ranked first with a mean score of (3.95) and a high relative importance. On the other hand, Paragraph 5, which states "Cloud accounting enables our business to minimize all types of waste throughout the warehousing operations," ranked last with a mean score of (3.72) and a high relative importance.

The overall mean score for the Relative advantage dimension was (3.87) with a high relative importance. This indicates that cloud accounting enables small and medium-sized Jordanian businesses to respond to environmental changes faster than their competitors.

Second Dimension of Technology Factor: Technology Compatibility

To reveal the sample participants' estimations of the relative importance of the Technology Compatibility dimension, the mean scores and standard deviations of their responses were calculated. The results are shown in Table (4-4).

Table No (4-4) Arithmetic mean and standard deviations of the responses of the study subjects on the dimension of Technology Compatibility

#	Paragraph	Arithmetic mean	Standard deviation	Materiality	Rank
9	Using cloud accounting is consistent with our business practices	3.8718	.92445	High	2
10	Using cloud accounting fits our organizational culture	3.9128	.92368	High	1
11	Overall, it is easy to incorporate cloud accounting into our business	3.6923	.91814	High	3
Technology Compatibility as a whole		3.8256	.62620	High	

The results from Table (4-4) indicate that the mean scores of the sample participants' estimations for the Technology Compatibility items ranged between (3.69 - 3.91).

Paragraph 10, which states "Using cloud accounting fits our organizational culture," ranked first with a mean score of (3.98) and a high relative importance. On the other hand, Paragraph 11, which states "Overall, it is easy to incorporate cloud accounting into our business," ranked last with a mean score of (3.69) and a high relative importance.

The overall mean score for the Technology Compatibility dimension was (3.82) with a high relative importance. This indicates that using cloud accounting aligns with the organizational culture of small and medium-sized Jordanian businesses.

First Dimension of Organizational Factor: Top Management Support

To reveal the sample participants' estimations of the relative importance of the Top Management Support dimension, the mean scores and standard deviations of their responses were calculated. The results are shown in Table (4-5).

Table No (4-5) Arithmetic mean and standard deviations of the responses of the study subjects on the dimension of Top Management Support

#	Paragraph	Arithmetic mean	Standard deviation	Materiality	Rank
12	Our top management promotes the use of cloud accounting in the business	3.9641	.75598	High	1
13	Our top management creates support for cloud accounting initiatives within the business	3.6564	.87337	Medium	3
14	Our top management promotes cloud accounting as a strategic priority within the business	3.6821	.88016	Medium	2
15	Our top Management is interested in the news about cloud accounting adoption	3.6410	.74179	Medium	5
Top Management Support as a whole		3.7359	.53136	High	

The results from Table (4-5) indicate that the mean scores of the sample participants' estimations for the Top Management Support items ranged between (3.64 - 3.96). Paragraph 12, which states "Our top management promotes the use of cloud accounting in the business," ranked first with a mean score of (3.96) and a high relative importance.

On the other hand, Paragraph 15, which states "Our top management is interested in the news about cloud accounting adoption," ranked last with a mean score of (3.64) and a medium relative importance.

The overall mean score for the Top Management Support dimension was (3.73) with a high relative importance. This indicates that top management in small and medium-sized Jordanian businesses works to promote the use of cloud accounting in the company.

Second Dimension of Organizational Factor: Organizational Readiness

To reveal the sample participants' estimations of the relative importance of the Organizational Readiness dimension, the mean scores and standard deviations of their responses were calculated. The results are shown in Table (4-6).

Table No (4-6) Arithmetic mean and standard deviations of the responses of the study subjects on the dimension of Organizational Readiness

#	Paragraph	Arithmetic mean	Standard deviation	Materiality	Rank
16	Lacking capital/financial resources has prevented my business from fully exploit cloud accounting	3.7744	.90266	High	3
17	Lacking needed IT infrastructure has prevented my business from exploiting cloud accounting	3.7333	.84382	High	4
18	Lacking analytics capability prevent the business fully exploit cloud accounting	3.8462	.82919	High	2
19	Lacking skilled resources prevent the business fully exploit cloud accounting	4.1179	.77422	High	1
Organizational Readiness as a whole		3.8679	.54931	High	

The results from Table (4-6) indicate that the mean scores of the sample participants' estimations for the Organizational Readiness items ranged between (3.73 - 4.11). Paragraph 19, which states "Lacking skilled resources prevent the business fully," ranked

first with a mean score of (4.11) and a high relative importance. On the other hand, Paragraph 17, which states "Lacking needed IT infrastructure has prevented my business from exploiting cloud accounting," ranked last with a mean score of (3.73) and a high relative importance.

The overall mean score for the Organizational Readiness dimension was (3.73) with a high relative importance. This indicates that the lack of skilled resources in small and medium-sized Jordanian businesses is a hindrance to fully utilizing cloud accounting.

First dimension of Environmental Factor: Competitive Pressure

To reveal the sample participants' estimations of the relative importance of the Competitive Pressure dimension, the mean scores and standard deviations of their responses were calculated. The results are shown in Table (4-7).

Table No (4-7) Arithmetic mean and standard deviations of the responses of the study subjects on the dimension of Competitive Pressure

#	Paragraph	Arithmetic mean	Standard deviation	Materiality	Rank
20	Our choice to adopt cloud accounting would be strongly influenced by what competitors in the industry are doing	3.7897	.78773	High	2
21	Our business is under pressure from competitors to adopt cloud accounting	3.9282	.78318	High	1
22	Our business would adopt cloud accounting in response to what competitors are doing	3.7179	.70157	High	3
Competitive Pressure as a whole		3.8120	.52865	High	

The results from Table (4-7) indicate that the mean scores of the sample participants' estimations for the Competitive Pressure items ranged between (3.71 - 3.92). Paragraph 21, which states "Lacking skilled resources prevent the business fully," ranked first with a mean score of (3.92) and a high relative importance. On the other hand, Paragraph 22, which states

"Lacking needed IT infrastructure has prevented my business from exploiting cloud accounting," ranked last with a mean score of (3.71) and a high relative importance.

The overall mean score for the Competitive Pressure dimension was (3.81) with a high relative importance. This indicates that small and medium-sized Jordanian businesses face pressures from competitors to adopt cloud accounting.

4-3-2 Description of the Dependent Variable (Cloud accounting adoption)

To reveal the sample participants' estimations of the relative importance of the dependent variable, Cloud accounting adoption, the mean scores and standard deviations of their responses were calculated. The results are shown in Table (4-8).

Table No (4-8) Arithmetic mean and standard deviations of the responses of the study subjects on Cloud accounting adoption

#	Paragraph	Arithmetic mean	Standard deviation	Materiality	Rank
1	Our business intends to adopt cloud accounting	3.8821	.76753	High	3
2	Our business intends to start using cloud accounting in regular bases in the future	3.9641	.57772	High	1
3	Our business would highly recommend cloud accounting for others to adopt	3.9487	.74435	High	2
Cloud accounting adoption as a whole		3.9316	.47852	High	

The results from Table (4-8) indicate that the mean scores of the sample participants' estimations for the Cloud accounting adoption items ranged between (3.88 - 3.96). Paragraph 2, which states "Our business intends to start using cloud accounting in regular bases in the future," ranked first with a mean score of (3.96) and a high relative importance. On the other hand, Paragraph 1, which states "Our business intends to adopt cloud accounting," ranked last with a mean score of (3.88) and a high relative importance.

The overall mean score for the Cloud accounting adoption dimension was (3.93) with a high relative importance. This indicates that small and medium-sized Jordanian businesses Moderator are adopting cloud accounting and are planning to use it regularly in the future to enhance the efficiency and effectiveness of their accounting and financial systems.

4-3-3 Description of the Variable (IT Knowledge)

To reveal the sample participants' estimations of the relative importance of the moderator variable, IT Knowledge, the mean scores and standard deviations of their responses were calculated. The results are shown in Table (4-9).

Table No (4-9) Arithmetic mean and standard deviations of the responses of the study subjects on IT Knowledge

#	Paragraph	Arithmetic mean	Standard deviation	Materiality	Rank
23	We are IT literate	3.8718	.72437	High	5
24	Our understanding of cloud accounting is very good	3.9590	.55460	High	3
25	Our institution has at least one who is a cloud accounting expert	3.8923	.72060	High	4
26	We know how to operate cloud accounting	3.9897	.55603	High	1
27	We have experience with cloud accounting	3.9692	.74549	High	2
IT Knowledge as a whole		3.9364	.45911	High	

The results from Table (4-9) indicate that the mean scores of the sample participants' estimations for the IT Knowledge items ranged between (3.87 - 3.98). Paragraph 26, which states "We know how to operate cloud accounting," ranked first with a mean score of (3.98) and a high relative importance. On the other hand, Paragraph 23, which states "We are IT literate," ranked last with a mean score of (3.87) and a high relative importance.

The overall mean score for the IT Knowledge dimension was (3.93) with a high relative importance. This indicates that small and medium-sized Jordanian businesses

have the necessary knowledge on how to handle cloud accounting and effectively apply it in their accounting operations.

4-4 Hypothesis Testing

To test the hypotheses of the study, linear regression analysis was used to determine whether there is a statistically significant effect.

1-TOE factors (relative advantage, technology compatibility, top management support, organizational readiness, competitive pressure) influence the adoption of cloud accounting in Jordanian SMEs.

The study used multiple regression analysis to determine the impact of TOE factors (Relative Advantage, Technological Compatibility, Top Management Support, Organizational Readiness, Competitive Pressure) on the adoption of cloud accounting in small and medium-sized Jordanian companies, as shown in Table (4-10).

Table No (4-10) Multiple Regression Analysis of the Impact of TOE Factors on the Adoption of Cloud Accounting

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.662[a]	.438	.423	.36353

ANOVAa					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	19.445	5	3.889	29.427	.000[b]
Residual	24.977	189	.132		
Total	44.422	194			

Coefficientsa					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	1.190	.239		4.970	.000
RelativeAdvantage	.157	.067	.182	2.351	.020
TechnologyCompatibility	.197	.060	.258	3.261	.001
TopManagementSupport	.186	.059	.206	3.166	.002
OrganizationalReadiness	.057	.064	.065	.884	.378
CompetitivePressure	.123	.072	.136	1.710	.089
a. Dependent Variable: CloudAccountingAdoption					

The results from Table (4-10) indicate that the correlation coefficient (0.662 = R) suggests a moderate positive relationship between the independent variable and the dependent variable. Additionally, the impact of all TOE factors on the dependent variable (adoption of cloud accounting) is statistically significant, as evidenced by the calculated F-value of (29.427) with a significance level of (0.00 = Sig), which is less than (0.05). The R Square value (0.43 = R Square) indicates that (43%) of the variance in the adoption of cloud accounting can be explained by the variance in TOE factors.

Regarding the coefficient table, it shows that the Beta value for the dimension of "Relative Advantage" is (0.182), and the corresponding T-value is (2.351), with a significance level of (0.020 = Sig), indicating that the impact of this dimension is statistically significant. The Beta value for the dimension of "Technological Compatibility" is (0.258), and the corresponding T-value is (3.261), with a significance level of (0.001 = Sig), indicating that the impact of this dimension is statistically significant. The Beta value for the dimension of "Top Management Support" is (0.206), and the corresponding T-value is (3.166), with a significance level of (0.002 = Sig), indicating that the impact of this dimension is statistically significant. The Beta value for the dimension of "Organizational Readiness" is (0.065), and the corresponding T-value is (0.884), with a significance level of (0.378 = Sig), indicating that the impact of this dimension is not statistically significant. The Beta value for the dimension of "Competitive Pressure" is (0.136), and the corresponding T-value is (1.710), with a significance level of (0.089 = Sig), indicating that the impact of this dimension is not statistically significant.

Based on these results, the study hypothesis was accepted, which states: TOE factors (relative advantage, technology compatibility, top management support, organizational

readiness, competitive pressure) influence the adoption of cloud accounting in Jordanian SMEs.

2-Relative advantage has a positive significant relationship with Cloud Accounting Adoption

To test this hypothesis, simple linear regression analysis was used, and the results were as in Table (4-11).

Table No (4-11) Results of Simple Linear Regression Analysis for the Impact of Relative Advantage on the Adoption of Cloud Accounting.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.542[a]	.294	.290	.40323

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.041	1	13.041	80.202	.000[b]
	Residual	31.381	193	.163		
	Total	44.422	194			

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.123	.204		10.402	.000
	RelativeAdvantage	.467	.052	.542	8.956	.000
a. Dependent Variable: CloudAccountingAdoption						

The results from Table (4-11) indicate that the correlation coefficient (0.542 = R) suggests a moderate positive relationship between the independent variable and the dependent variable. Additionally, the impact of Relative Advantage on the dependent variable (adoption of cloud accounting) is statistically significant, as evidenced by the calculated F-value of (80.202) with a significance level of (0.00 = Sig), which is less than (0.05). The R Square value (0.29 = R Square) indicates that (29%) of the variance in the adoption of cloud accounting can be explained by the variance in Relative Advantage.

Regarding the coefficient table, it shows that the Beta value for the dimension of "Relative Advantage" is (0.542), and the corresponding T-value is (8.956), with a significance level of (0.000 = Sig), indicating that the impact of this dimension is statistically significant at a significance level of ($\alpha \leq 0.05$) and with one degree of freedom.

Based on these results, the study hypothesis was accepted, which states: Relative advantage has a positive significant relationship with Cloud Accounting Adoption

3-Technology Compatibility has a positive significant relationship with Cloud Accounting Adoption

To test this hypothesis, simple linear regression analysis was used, and the results were as in Table (4-12).

Table No (4-12) Results of Simple Linear Regression Analysis for the Impact of Technological Compatibility on the Adoption of Cloud Accounting.

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.566ª	.320	.317	.39554	
ANOVAa					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	14.227	1	14.227	90.933	.000ᵇ
Residual	30.195	193	.156		
Total	44.422	194			

Coefficientsa						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1 (Constant)		2.277	.176		12.954	.000
TechnologyCompatibility		.432	.045	.566	9.536	.000
a. Dependent Variable: CloudAccountingAdoption						

The results from Table (4-12) indicate that the correlation coefficient (0.566 = R) suggests a moderate positive relationship between the independent variable and the dependent variable. Additionally, the impact of Technological Compatibility on the dependent variable (adoption of cloud accounting) is statistically significant, as evidenced by the calculated F-value of (90.933) with a significance level of (0.00 = Sig), which is

less than (0.05). The R Square value (0.32 = R Square) indicates that (32%) of the variance in the adoption of cloud accounting can be explained by the variance in Technological Compatibility.

Regarding the coefficient table, it shows that the Beta value for the dimension of "Technological Compatibility" is (0.566), and the corresponding T-value is (9.536), with a significance level of (0.000 = Sig), indicating that the impact of this dimension is statistically significant at a significance level of ($\alpha \leq 0.05$) and with one degree of freedom.

Based on these results, the study hypothesis was accepted, which states: Technology Compatibility has a positive significant relationship with Cloud Accounting Adoption

4-Top management support has a positive significant relationship with Cloud Accounting Adoption

To test this hypothesis, simple linear regression analysis was used, and the results were as in Table (4-13).

Table No (4.13) Results of Simple Linear Regression Analysis for the Impact of Top Management Support on the Adoption of Cloud Accounting.

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.468ᵃ	.219	.215	.42409		
ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.710	1	9.710	53.989	.000ᵇ
	Residual	34.712	193	.180		
	Total	44.422	194			
Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.359	.216		10.909	.000
	TopManagementSupport	.421	.057	.468	7.348	.000
a. Dependent Variable: CloudAccountingAdoption						

The results from Table (4-13) indicate that the correlation coefficient (0.468 = R) suggests a moderate positive relationship between the independent variable and the dependent variable. Additionally, the impact of Top Management Support on the dependent variable (adoption of cloud accounting) is statistically significant, as evidenced by the calculated F-value of (53.989) with a significance level of (0.00 = Sig), which is less than (0.05). The R Square value (0.21 = R Square) indicates that (21%) of the variance in the adoption of cloud accounting can be explained by the variance in Top Management Support

Regarding the coefficient table, it shows that the Beta value for the dimension of "Top Management Support" is (0.468), and the corresponding T-value is (7.348), with a significance level of (0.000 = Sig), indicating that the impact of this dimension is statistically significant at a significance level of ($\alpha \leq 0.05$) and with one degree of freedom.

Based on these results, the study hypothesis was accepted, which states: Top management support has a positive significant relationship with Cloud Accounting Adoption

5-Organizational Readiness has a positive significant relationship with Cloud Accounting Adoption

To test this hypothesis, simple linear regression analysis was used, and the results were as in Table (4-14).

Table No (4-14) Results of Simple Linear Regression Analysis for the Impact of Organizational Readiness on the Adoption of Cloud Accounting.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.436ᵃ	.190	.186	.43172

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.449	1	8.449	45.331	.000ᵇ
	Residual	35.973	193	.186		
	Total	44.422	194			

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.462	.220		11.169	.000
	OrganizationalReadiness	.380	.056	.436	6.733	.000
a. Dependent Variable: CloudAccountingAdoption						

The results from Table (4-14) indicate that the correlation coefficient (0.436 = R) suggests a moderate positive relationship between the independent variable and the dependent variable. Additionally, the impact of Organizational Readiness on the dependent variable (adoption of cloud accounting) is statistically significant, as evidenced by the calculated F-value of (45.331) with a significance level of (0.00 = Sig), which is less than (0.05). The R Square value (0.19 = R Square) indicates that (19%) of the variance in the adoption of cloud accounting can be explained by the variance in Organizational Readiness.

Regarding the coefficient table, it shows that the Beta value for the dimension of "Organizational Readiness" is (0.436), and the corresponding T-value is (6.733), with a significance level of (0.000 = Sig), indicating that the impact of this dimension is statistically significant at a significance level of ($\alpha \leq 0.05$) and with one degree of freedom.

Based on these results, the study hypothesis was accepted, which states: Organizational Readiness has a positive significant relationship with Cloud Accounting Adoption

6-Competitive Pressure has a positive significant relationship with Cloud Accounting Adoption

To test this hypothesis, simple linear regression analysis was used, and the results were as in Table (4-15).

Table No (4-15) Results of Simple Linear Regression Analysis for the Impact of Competitive Pressure on the Adoption of Cloud Accounting.

. Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.506ᵃ	.256	.252	.41384	
ANOVAa					
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.368	1	11.368	66.379	.000ᵇ
	Residual	33.054	193	.171		
	Total	44.422	194			

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.186	.216		10.107	.000
	CompetitivePressure	.458	.056	.506	8.147	.000
a. Dependent Variable: CloudAccountingAdoption						

The results from Table (4-15) indicate that the correlation coefficient (0.506 = R) suggests a moderate positive relationship between the independent variable and the dependent variable. Additionally, the impact of Competitive Pressure on the dependent variable (adoption of cloud accounting) is statistically significant, as evidenced by the calculated F-value of (66.379) with a significance level of (0.00 = Sig), which is less than (0.05). The R Square value (0.25 = R Square) indicates that (25%) of the variance in the adoption of cloud accounting can be explained by the variance in Competitive Pressure.

Regarding the coefficient table, it shows that the Beta value for the dimension of "Competitive Pressure" is (0.506), and the corresponding T-value is (8.147), with a

significance level of (0.000 = Sig), indicating that the impact of this dimension is statistically significant at a significance level of ($\alpha \leq 0.05$) and with one degree of freedom.

Based on these results, the study hypothesis was accepted, which states: Competitive Pressure has a positive significant relationship with Cloud Accounting Adoption

7-Moderating Effect of IT Knowledge on the Relationship between (Relative advantage, Technology Compatibility, Top management support, Organizational Readiness, Competitive Pressure) and Cloud Accounting Adoption

The researcher used hierarchical multiple regression analysis to determine the impact of TOE factors on cloud accounting adoption in Jordanian SMEs, considering the moderating variable of IT Knowledge. This is illustrated in Table (4-16).

Table No (4-16) Hierarchical Multiple Regression Analysis to Determine the Impact of TOE Factors on Cloud Accounting Adoption with the Moderating Variable of IT Knowledge.

Variables		Mode 1			Mode 2		
		Beta	T value	Sig	Beta	T value	Sig
TOE factors	Relative advantage	.182	2.351	.020	.065	1.141	.255
	Technology Compatibility	.258	3.261	.001	.137	2.362	.019
	Top Management Support	.206	3.166	.002	.066	1.360	.176
	Organizational Readiness	.065	.884	.378	.014	.257	.797
	Competitive Pressure	.136	1.710	.089	.030	.526	.600
IT Knowledge	IT Knowledge				.664	13.140	.000
Cloud accounting adoption	**R Square**	.438			.707		
	R	.662[a]			.841[b]		
	F	29.427			75.576		
	Sig	0.000			0.000		

Table (4-16) presents the results of the hierarchical multiple regression based on two models. The results of Mode 1 indicate a statistically significant impact of TOE factors

(relative advantage, technological compatibility, top management support, organizational readiness, competitive pressure) on cloud accounting adoption. The F-value was (29.427), with a significance level of (0.000 = SIG), which is less than (0.05). The R Square value (0.43 = R2) indicates that the dimensions of the independent variable (TOE factors) accounted for (43%) of the variance in cloud accounting adoption.

In Mode 2, the moderating variable (IT Knowledge) was introduced to the regression model, resulting in an increase in the R Square value by (0.269%). This increase is statistically significant, as the F-value was (75.576) with a significance level of (0.000 = SIG), which is less than (0.05).

Furthermore, the Beta value for IT Knowledge was (0.664), and the corresponding t-value was (3.623), with a significance level of (0.000 = Sig). This confirms the significant impact of the moderating variable (IT Knowledge) on improving the relationship between TOE factors (relative advantage, technological compatibility, top management support, organizational readiness, competitive pressure), and cloud accounting adoption. The overall variance explained increased by (63%), from (43%) to (70%).

Based on these results, the study hypothesis was accepted, which states: Moderating Effect of IT Knowledge on the Relationship between (Relative advantage, Technology Compatibility, Top management support, Organizational Readiness, Competitive Pressure) and Cloud Accounting Adoption

Moderating effect of IT Knowledge on the relationship between TOE factors (relative advantage, technological compatibility, top management support, organizational readiness, competitive pressure), and cloud accounting adoption in Jordanian SMEs.

Chapter Five

Discussion of the study results, conclusions and recommendations

5-1 Introduction

In this chapter, the results are discussed in light of the statistical analysis of the sample respondents' answers to the study factors items. The aim is to identify the moderated effect of IT knowledge on the relationship between TOE factors and cloud accounting adoption in Jordanian small and medium-sized enterprises (SMEs).

5-2 Descriptive Results Discussion

1- **Gender:** The study results indicate that (49.7%) of the study sample were males, while the female percentage was (50.3%). This suggests that Jordanian women are capable, productive, and play an important role in the labor market.

2- **Age Group:** The study results show that the majority of the study sample falls within the age group of (40-49 years), accounting for (37.4%), which is the highest percentage among the other age groups. This is followed by those within the age group of (30-39 years), with a percentage of (26.7%). The next group is those aged (50 and above), accounting for (21.5%). Finally, the age group of (20-29 years) had the lowest percentage in the study sample, with (14.4%). This aligns with the nature of the study sample, which consists of accountants and auditors in Jordanian small and medium-sized enterprises.

3- **Academic and Professional Qualifications:** The study results indicate that individuals with a Basic Degree had the highest percentage among other educational levels, accounting for 81%. They were followed by those with a Postgraduate Diploma, with a percentage of 19%. Those with an MBA/M.Sc degree accounted for 4.8%, followed by individuals with a Ph.D. degree at 8.7%.

Those with a GCE A/L certificate had a percentage of 1.5%, and finally, individuals with a Certificate/Diploma had the lowest percentage in the study sample at 1.0%. This result can be explained by the high educational level of the study sample, indicating that Jordanian society is educated, with a significant proportion holding a Basic Degree. Additionally, Jordanian small and medium-sized enterprises always seek experienced and qualified individuals, which is reflected in the educated category.

4- **Current Level of Employment:** The study results also show that the highest percentage among the job levels was for those working at the Executive level, accounting for 42.1%. They were followed by individuals at the Middle level, with a percentage of 33.8%. Those at the Operational level accounted for 13.8%, and finally, employees at the Senior level had the lowest percentage at 10.3%. This result can be explained by the majority of respondents working at the Executive level, which reflects the importance of the study sample's answers and aligns with the study's objectives.

5- **Years of Experience:** For the study sample, the analysis results revealed that the highest percentage had 2-5 years of experience, accounting for 48.7%. This was followed by individuals with 6-9 years of experience, representing 34.4%. Those with 10 or more years of experience accounted for 11.3%, and finally, individuals with less than 1 year of experience had a percentage of 5.6%, which was the lowest. The high level of experience can be attributed to the need of Jordanian small and medium-sized enterprises for highly experienced employees, and their efforts to recruit and retain them as a crucial human resource for the company's success and achieving its goals.

5-3 Discussion of Study Variables Analysis Results and the Relative Importance of Study Variables

5-3-1 Discussion of TOE Dimensions

The study results indicated that the average scores of the sample participants' perceptions regarding the relative importance of TOE dimensions ranged from 3.73 to 3.87. Relative advantage ranked first with the highest average score of 3.87 and a high relative importance. It was followed by Organizational Readiness with an average score of 3.86 and a high relative importance. Technology Compatibility came next with an average score of 3.82 and a high relative importance. Competitive Pressure followed with an average score of 3.81 and a high relative importance. Finally, Top Management Support had the lowest average score of 3.73 but still had a high relative importance.

The overall average score for the participants' perceptions of the TOE dimensions was 3.82, indicating a high relative importance. This suggests that the study sample participants recognize the importance of TOE factors (Relative advantage, Technology Compatibility, Top Management Support, Organizational Readiness, Competitive Pressure) in adopting cloud accounting in Jordanian small and medium-sized enterprises.

These results also indicate that small and medium-sized enterprises in Jordan are aware of and appreciate the potential benefits of adopting cloud accounting. They consider it an important future investment for the growth and development of their businesses. Relative advantage, Technology Compatibility, Top Management Support, Organizational Readiness, and Competitive Pressure are all important factors for the successful adoption of cloud accounting. For example, Relative advantage refers to the ability of cloud accounting to provide a competitive advantage for the company by improving operational efficiency and cost savings. Technology Compatibility means the

company's ability to integrate and adapt cloud accounting solutions with its existing technological infrastructure. Top Management Support refers to the need for support and commitment from senior leadership to achieve project success. Organizational Readiness refers to the company's ability to adapt to necessary changes in its organizational structure and processes for adopting cloud accounting. Lastly, Competitive Pressure refers to the pressures faced by the company from competitors in the industry and how cloud accounting can be used to outperform them.

This result can be attributed to the interest of small and medium-sized enterprises in Jordan in harnessing the benefits of cloud accounting, which include its ability to effectively manage supply chain risks and reduce waste in storage operations. Additionally, the use of cloud accounting aligns with the practices and work culture in these companies and can be easily integrated into their operations. It is evident that top management of companies encourages and supports the use of cloud accounting as a strategic priority and is interested in news of its adoption in the industry. However, constraints such as capital and financial resources, IT infrastructure, analytical capabilities, and skilled resources may limit the full realization of the benefits of cloud accounting. Furthermore, decisions regarding the adoption of cloud accounting may be heavily influenced by the actions of competitors in the industry and the pressures faced by the company from them.

The researcher explains that the result of Relative Advantage obtaining the highest relative importance as one of the dimensions of TOE in small and medium-sized enterprises in Jordan can be attributed to several benefits of cloud accounting. These benefits include the appropriate management of supply chain risks to achieve stability and efficiency in the flow of materials and products, and the reduction of all types of

waste during storage operations to improve environmental sustainability and reduce waste-related costs. Additionally, cloud accounting helps companies respond more quickly to changing environments by providing up-to-date accounting information for making quick and appropriate strategic decisions. Cloud accounting can also reduce the total product cost for end customers by improving process efficiency and reducing production and distribution costs. Finally, cloud accounting enables companies to deliver products accurately and on time to end customers, contributing to improved customer satisfaction and building a positive reputation for the company.

5-3-2 Discussion of Cloud Accounting Adoption Results:

The study's results indicate that the relative importance of the variables in the dependent variable (Cloud Accounting Adoption) was generally high, with an average of 3.93. Most participants from various job titles agreed that Jordanian small and medium-sized enterprises (SMEs) adopt cloud accounting and plan to use it regularly in the future to enhance the efficiency and effectiveness of their accounting and financial systems.

The researcher explains this result by stating that SMEs in Jordan recognize the importance of adopting cloud accounting to improve their business performance. These companies also intend to regularly adopt and use cloud accounting in the future, reflecting their awareness of the benefits of this technology. Additionally, the researcher strongly recommends that other companies should also use cloud accounting, as it contributes to improving overall company performance.

5-3-3 Discussion of IT Knowledge Results:

The study's results indicate that the relative importance of the variables in the moderating variable (IT Knowledge) was generally high, with an average of 3.93. Most participants from various job titles agreed that Jordanian SMEs have the necessary knowledge to deal with cloud accounting and effectively implement it in their accounting operations. This suggests that Jordanian SMEs have a good ability to understand and utilize cloud technology in the accounting field.

The researcher explains this result by stating that Jordanian SMEs possess good experience and knowledge in the field of information technology and its application in cloud accounting. This can be attributed to having experts in cloud accounting within the organization or seeking assistance from external specialists in this field. Additionally, the ability to operate and implement cloud accounting systems effectively and having prior experience in dealing with them contribute to this result.

5-4 Discussion of Study Hypotheses Results

The following Table 5. 1 shows a summary of the results of the hypotheses test of the study, as follows:

Table No (5-1) Summary of the results of the study hypotheses

Hypothesis	Result
1. TOE factors (relative advantage, technology compatibility, top management support, organizational readiness, competitive pressure) influence the adoption of cloud accounting in Jordanian SMEs.	Hypothesis Accepted
2. Relative advantage has a positive significant relationship with Cloud Accounting Adoption.	Hypothesis Accepted
3. Technology Compatibility has a positive significant relationship with Cloud Accounting Adoption.	Hypothesis Accepted
4. Top management support has a positive significant relationship with Cloud Accounting Adoption.	Hypothesis Accepted
5. Organizational Readiness has a positive significant relationship	Hypothesis

Hypothesis	Result
with Cloud Accounting Adoption.	Accepted
6. Competitive Pressure has a positive significant relationship with Cloud Accounting Adoption.	Hypothesis Accepted
7. Moderating Effect of IT Knowledge on the Relationship between (Relative advantage, Technology Compatibility, Top management support, Organizational Readiness, Competitive Pressure) and Cloud Accounting Adoption.	Hypothesis Accepted

The results related to the study hypotheses showed that there is a statistically significant effect of all dimensions of TOE factors (relative advantage, technological compatibility, top management support, organizational readiness, competitive pressure) on the adoption of cloud accounting in Jordanian SMEs.

The researcher attributes this result to the fact that the TOE factors (Relative Advantage, Technological Compatibility, Top Management Support, Organizational Readiness, Competitive Pressure) play an important and influential role in the decision of Jordanian SMEs to adopt cloud accounting. When company management perceives that cloud accounting provides an advantage compared to traditional systems, and cloud accounting technology aligns with the company's structure and accounting needs, and receives support from top management, and the company has organizational readiness to implement changes, and faces competitive pressures to adopt modern technology, it is likely to move towards adopting cloud accounting as a means to improve efficiency, competitiveness, and meet market expectations.

This finding is consistent with several previous studies, such as the study conducted by Saad et al. (2022), which indicated in its results that factors such as relative advantages, security concerns, top management support, organizational readiness, competitive intensity, and supplier computing support had a significant positive impact on the adoption of cloud accounting by Jordanian small and medium-sized enterprises. It also

aligns with the study by UMAR (2021), which found that all factors in the TOE framework, including perceived benefits outweighing costs and security and privacy concerns in the technological context, top management support and technology readiness in the organizational context, and external pressure in the environmental context, have a significant relationship with the adoption of cloud accounting among accounting practitioners in Malaysia.

Furthermore, this finding is in line with the study conducted by Premarathne et al. (2021), which indicated that factors related to human, technological, organizational, and environmental aspects had a significant positive impact on the adoption of cloud accounting. It also aligns with the study by El-Dalabeeh et al. (2021), which found that top management support, organizational efficiency, service quality, system quality, perceived usefulness, and perceived ease of use have a positive relationship with the intention to use cloud accounting.

Additionally, this finding is consistent with the study by Meng'wa (2020), which indicated that the availability of technology affects the adoption of cloud accounting practices among insurance firms. The availability of supporting technologies plays a role in the adoption of cloud accounting practices. Cost savings are significantly related to the adoption of cloud accounting practices. There is also a correlation between regulatory support and the adoption of cloud accounting practices. Top management support influences the adoption of cloud accounting practices.

Also The results of the study showed a statistically significant impact, at a significance level ($\alpha \leq 0.05$), of the TOE factors (relative advantage, technological compatibility, top management support, organizational readiness, competitive pressure) on cloud accounting adoption in Jordanian small and medium-sized enterprises, with the inclusion of the moderating

variable IT Knowledge. When the variable IT Knowledge was added to the regression model, the value of the determination coefficient R2 increased by 63%, and this increase was statistically significant, with a value of (F=75.576) and a significance level of (SIG=0.000), which is less than 0.05. The value of Beta was (0.664) for IT Knowledge, and the value of t was (3.623), with a significance level of (Sig = 0.000), confirming the significant impact of the moderating variable IT Knowledge in improving the relationship between TOE factors and cloud accounting adoption. The overall variance explanation ratio improved by 63%, increasing from 43% to 70%.

The researcher attributes this result to the fact that IT knowledge enhances understanding of technological systems in general, and specifically cloud accounting. It also helps Jordanian small and medium-sized enterprises adopt cloud accounting by promoting awareness and knowledge of the benefits and challenges associated with cloud accounting. In addition, IT knowledge enhances companies' ability to understand technological compatibility and the organizational readiness required for adopting cloud accounting and dealing with the technical and security challenges associated with it. Moreover, companies with strong IT and cloud accounting knowledge, and the presence of experts in this field, enhance their ability to successfully adopt and implement cloud accounting.

5-5 Conclusions:

1. Jordanian small and medium-sized enterprises adopt cloud accounting and regularly use it to enhance the efficiency and effectiveness of their accounting and financial systems.

2. Management in Jordanian small and medium-sized enterprises is concerned with the TOE factors (Relative advantage, Technology Compatibility, Top management support, Organizational Readiness, Competitive Pressure) in adopting cloud accounting.

3. Management in Jordanian small and medium-sized enterprises relies on IT knowledge in adopting cloud accounting, thereby achieving organizational goals.

4. Cloud accounting enables Jordanian small and medium-sized enterprises to respond to environmental changes within their operations faster than competitors.

5. The use of cloud accounting aligns with the organizational culture of Jordanian small and medium-sized enterprises.

6. Top management in Jordanian small and medium-sized enterprises works to promote the use of cloud accounting in company operations.

7. The lack of skilled human resources in Jordanian small and medium-sized enterprises hinders the full utilization of cloud accounting.

8. Jordanian small and medium-sized enterprises face pressure from competitors to adopt cloud accounting.

5-6 Recommendations:

Based on the findings of this study, the researcher proposes the following recommendations:

1. Work on raising awareness of the benefits of cloud accounting and provide continuous training and education for small and medium-sized enterprises in Jordan.

2. Enhance managerial support in small and medium-sized enterprises to adopt cloud accounting and ensure the commitment of top management to this transformation

3. Develop the capabilities of human resources in cloud accounting through training and development and attract specialized expertise.

4. Improve the organizational culture to support the adoption of cloud accounting and promote its integration into company operations.

5. Consider competitive pressures and environmental changes in determining the strategy for adopting cloud accounting and enhance the company's ability to adapt to environmental changes.

6. Foster collaboration with cloud accounting experts and financial technology consultants to seek advice and support in using cloud accounting software.

7. The study suggests the addition of a specialized department for training employees in using cloud accounting software to enhance knowledge and expertise in this field.

8. The study recommends that researchers conduct further studies on the factors influencing cloud accounting adoption, exploring different dimensions beyond those covered in this study.

References

Abdulmunim, O. (2018). **Cloud Accounting in Jordanian Public Shareholding Companies: The Role of Internal Audit**. Corporate Ownership & Control, 15 (4-1), 158-164.Ahmed Abdel Samie. Principles Of Statistics, Dar Al-Bedaya, Amman, 2008.

Ahmed, U., Majid, A. H. A., & Zin, M. M. (2016). **Moderation of meaningful work on the relationship of supervisor support and coworker support with work engagement**. The Journal of Business, Economics, and Environmental Studies, 6(3), 15–20.

Ali, Y., & Thakur, U. (2017). **Awareness and adoption of cloud based accounting by qualified chartered accountants in Udaipur district of Rajasthan**: An empirical study. Indian Journal of Accounting (IJA), 49 (2), 77-82.

Alshamaila, Y Papagiannidis, S & Li, F 2013,**'Cloud computing adoption by SMEs in the north east of England - a multi-perspective framewor'**, Journal of Enterprise Information Management, Vol. 26, Iss3, p. 250 – 275

Altin, M., & Yilmaz, R. (2022). **Adoption of cloud-based accounting practices in Turkey**: an empirical study. International Journal of Public Administration, 45(11), 819-833.

Awa, H. O., & Ojiabo, O. U. (2016). **A model of adoption determinants of ERP within TOE framework**. Information Technology & People, 29(4), 901-930.

Bhatiasevi, V., & Naglis, M. (2020). **Elucidating the determinants of business intelligence adoption and organizational performance**. Information development, 36(1), 78-96.

Calisir, F., Gumussoy, C. A., & Bayram, A. (2009). **Predicting the behavioral intention to use enterprise resource planning systems: An exploratory extension of the technology acceptance model**. Management research news, 32(7).

Chau, P. Y. K. and Tam, K. Y. (1997). "**Factors Affecting the Adoption of Open Systems: An Exploratory Study**". In: MIS Quarterly 21.1, pp. 1–24.

Cleary, P & Quinn, M 2016, 'Intellectual capital and business performance: An exploratory study of the impact of cloud-based accounting and finance infrastructure', Journal of Intellectual Capital, Vol. 17 Issue: 2, p. 255-278

Collins, P. D. et al. (1988). "Organizational and Technological Predictors of Change in automaticity". In: Academy of Management Journal 31.3, pp. 512–543. DOI: 10.5465/256458.

Dulmin, S. P., Nadarajah, R., & Epitawalage, K. U. (2021). Determinants of Adoption of Cloud-based Accounting: A Paradigm Shift in Sri Lanka.i8

Ebenezer, EES, Omane-Antwi, KB & Kyei, ME 2014, 'Accounting in the cloud: how could computing can transform businesses (the Ghanaian perspective), Proceedings of the second international conference on global business, economics, finance and social sciences

EFUNTADE, Alani Olusegun, FCA FCIB, and Olubunmi Omotayo EFUNTADE. "Cloud Technology-Based Auditing and Accounting Services: General Outlook, Conditions, Issues and Review of Nigerian Accounting System."

ELDALABEEH, A. R., AL-SHBAIL, M. O., ALMUIET, M. Z., BANY BAKER, M., & E'LEIMAT, D. (2021). Cloud-based accounting adoption in Jordanian financial sector. The Journal of Asian Finance, Economics and Business, 8(2), 833-849.

Ganguly, K. K. (2022). Understanding the challenges of the adoption of blockchain technology in the logistics sector: the TOE framework. Technology Analysis & Strategic Management, 1-15.

Gangwar, H., Date, H., & Ramaswamy, R. (2015). Understanding determinants of cloud computing adoption using an integrated TAM-TOE model. Journal of Enterprise Information Management, 28(1), 107-130.

Hage, J. (2008). Theories of Organizations: Form, Process, and Transformation. Wiley. ISBN: 0471338591, 9780471338598.

Hair, J, F, Black, W. C, Babin, B. J, Anderson, R, E, & Tatham, R, L. (2018). Multivariate Data Analysis (8thed): Cengage Learning EMEA.

Hamundu, F. M., Husin, M. H., Baharudin, A. S., & Khaleel, M. (2020). *Intention to adopt cloud accounting: A conceptual model from Indonesian MSMEs perspectives.* The Journal of Asian Finance, Economics and Business (JAFEB), 7(12), 749-759.

Hassan, H.N. (2017). Factors Influencing Cloud Practice accounting Adoption in Small Medium Enterprisers. Journal of Information and Communication Technology,16(1), 21-41.

Helio, M. M., & Abdullah, B. N. *The Effect of Cloud Computing in Facing the Challenges of Applying IFRSs in Iraqi Private Banks*.

Karasioğlu, F., & Garip, O. (2019). **Current issues and solutions in E-accounting practices: A research in Karaman.** Journal of Selcuk University Social Sciences Vocational School, 22(2), 433–446

Khanom, T. (2017). Cloud accounting: *a theoretical overview*. IOSR Journal of Business and Management, 19(6), 31-38.

Kituku, K.M (2012). **Adoption of cloud practice accounting in Kenya by firms listed in the Nairobi Stock Exchange**.

Korpelainen, E. (2011). **Theories of ICT system implementation and adoption: A critical review.**

Linn, Robert. L, & Gronlund, Norman, E, (2018). *Measurement and Assessment in Teaching, (11th Ed) Prentice Hall*.

Livera, L. (2017). Cloud based accounting: *The perspcetive of accounting professionals of SriLanka.* Unpublished undergraduate dissertation). University of Sri Jayewardenepura.

Low, C., Chen, Y., & Wu, M. (2011). **Understanding the determinants of cloud computing adoption. Industrial Management & Data Systems**, 111(7), 1006–1023.

Lutfi, A. (2022). *Understanding the Intention to Adopt Cloud-based Accounting Information System in Jordanian SMEs.* International Journal of Digital Accounting Research, 22.

Lutfi, A., Alsyouf, A., Almaiah, M. A., Alrawad, M., Abdo, A. A. K., Al-Khasawneh, A. L., ... & Saad, M. (2022). **Factors influencing the adoption of big data analytics in the digital transformation era: Case study of Jordanian SMEs.** Sustainability, 14(3), 1802.

M. Yunis, A.-N. El-Kassar, and A. Tarhini, ''**Impact of ICT-based innovations on organizational performance: The role of corporate entrepreneurship,'' J. Enterprise Inf. Manage.**, vol. 30, no. 1, pp. 122–141, F

Meng'wa, A. K. (2020). **Determinants of Adoption of Cloud Practice Accounting in Insurance Firms in North Rift Region, Kenya** (Doctoral dissertation, University of Nairobi).

Mohanty, A. and Mishra, A. M. (2017). **Benefits and Issues of Cloud Computing in Accounting.** International Journal on Trend in Scientific Research and Development, 1(6), pp. 283-288.

Ouaadi, I., & El Haddad, M. (2021). **Determinants of cloud accounting adoption intention: the TOE, DOI and TAM models**. Journal of Accounting Research, Organization and Economics, 4(3), 216-233.

OWOLABI, S., OYEGOKE, K. S., & OLALERE, M. **CLOUD ACCOUNTING AND FINANCIAL REPORTING QUALITY OF DEPOSIT MONEY BANKS (DMBs) IN NIGERIA.**

Priyadarshinee, P., Raut, R. D., Jha, M. K., & Gardas, B. B. (2017). **Understanding and predicting the determinants of cloud computing adoption: A two staged hybrid SEM-Neural networks approach**. Computers in Human Behavior, 76, 341-362.

Qunying, X. (2019, April). *Thoughts on the Problems in the Application of Cloud Accounting Practice.* In Proceedings of 2019 International Conference on Arts, Management, Education and Innovation (ICAMEI 2019) (pp. 129-132).

Raewf, M. B., & Jasim, Y. A. (2020). *Information technology's impact on the accounting system.* Cihan University-Erbil Journal of Humanities and Social Sciences, 4(1), 50-57.

Rahayu, R., & Day, J. (2015). **Determinant factors of E-commerce adoption by SMEs in developing country: Evidence from Indonesia**. Procedia - Social and Behavioral Sciences, 195, 142–150

Rawashdeh, A., & Rawashdeh, B. (2023). *The effect cloud accounting adoption on organizational performance in SMEs.* International Journal of Data and Network Science, 7(1), 411-424.

Rogers, E. M. (2003). **Diffusion of innovations**. eng. 5th. New York, NY [u.a.]: Free Press, p. 576. ISBN: 0-7432-2209-1, 978-0-7432-2209-9.

Saad, M., Lutfi, A., Almaiah, M. A., Alshira'h, A. F., Alshirah, M. H., Alqudah, H., ... & Abdelmaksoud, O. (2022*). Assessing the intention to adopt cloud accounting during COVID-19.* Electronics, 11(24), 4092.

Sadeeq, M. M., Abdulkareem, N. M., Zeebaree, S. R., Ahmed, D. M., Sami, A. S., & Zebari, R. R. (2021). **IoT and Cloud computing issues, challenges and opportunities: A review**. Qubahan Academic Journal, 1(2), 1-7.

Salwani, M. I., Marthandan, G., Norzaidi, M. D., & Chong, S. C. (2009**). E-commerce usage and business performance in the Malaysian tourism sector: empirical analysis**. Information management & computer security, 17(2)

Sarker, J., & Islam, M. S. (2022*). Cloud Accounting Adoption in Bangladeshi Enterprises: A Theoretical Review.* Journal of Multidisciplinary Informative Research and Review. Vol, 2(1), 20-28.

Sastararuji, D., Hoonsopon, D., Pitchayadol, P., & Chiwamit, P. (2022). **Cloud accounting adoption in Thai SMEs amid the COVID-19 pandemic: An explanatory case study.** Journal of Innovation and Entrepreneurship, 11(1), 43.

Sekaran, U., & Bougie, R., (2020). **Research Methods for Business: a Skill Building a: roach, (8ᵗʰed),** NY: John Wiley & Sons Inc, New York.

Shakya, S. (2019). *An efficient security framework for data migration in a cloud computing environment.* Journal of Artificial Intelligence, 1(01), 45-53.

Simapivapan, M. T. (2018). **Factor Influencing the Adoption Process of Cloud Accounting Software for Thai SME Business** (Doctoral dissertation, Doctoral Dissertation, Thammasat University).

Sobhan, R. (2019). *The concept of Cloud Accounting and its Adoption in Bangladesh.* International Journal of Trend in Scientific Research and Development, 3(4), 1261-1267.

Soni, R., Saluja, R., & Vardia, S. (2018). **Awareness and Adoption of Cloud Accounting Software: An Empirical Research**. IUP Journal of Accounting Research & Audit Practices, 17(2).

Stenberg, L., & Nilsson, S. (2020). Factors influencing readiness of adopting AI: A qualitative study of how the TOE framework applies to AI adoption in governmental authorities.

Tan, J., Tyler, K., & Manica, A. (2007). **Business-to-business adoption of eCommerce in China. Information & management**, 44(3), 332-351.

Tawfik, O. I., Durrah, O., Hussainey, K., & Elmaasrawy, H. E. (2023). Factors influencing the implementation of cloud accounting: Evidence from small and medium enterprises in Oman. Journal of Science and Technology Policy Management, 14(5), 859-884.

Tornatzky, L. G., Fleischer, M., & Chakrabarti, A. K. (1990)**. Processes of technological innovation: Lexington books**.

Tushman, M. and Nadler, D. (1986). "**Organizing for innovation**". In: California management review 28.3, pp. 74–92. DOI: 10.2307/41165203

Ulas, D. (2019). Digital transformation process and SMEs. Procedia Computer Science, 158, 662-671

UMAR, N. U. (2021). *THE FACTORS OF CLOUD ACCOUNTING ADOPTION AMONG ACCOUNTING PRACTITIONERS IN MALAYSIA.*

Wu, X. (2021, August). *Application and Thinking of Cloud Accounting in Accounting Informatization.* In Journal of Physics: Conference Series (Vol. 1992, No. 3, p. 032109). IOP Publishing.

Yau-Yeung, D., Yigitbasioglu, O., & Green, P. (2020, October). **Cloud accounting risks and mitigation strategies: Evidence from Australia**. In Accounting Forum (Vol. 44, No. 4, pp. 421-446). Routledge.

Zebua, S. U. L. I. N. A., & Widuri, R. I. N. D. A. N. G. (2023). **Analysis Of Factors Affecting Adoption Of Cloud Accounting In Indonesia. Journal of Theoretical and Applied Information Technology**, 101(1), 89-105.

Zhu, K., & Kraemer, K. L. (2005). **Post-adoption variations in usage and value of e-business by organizations: cross-country evidence from the retail industry**. Information systems research, 16(1), 61-84.

Appendices

Appendices (1): Questionnaire

Department of Financial and Accounting Sciences, College of Business

Respondent's sibling or brother:

Peace and mercy of God.

In order to fulfill the requirements for receiving a master's degree in accounting from Middle East University, the researcher is currently working on a scientific study titled: " The Moderation of IT Knowledge on the Relationship Between TOE Factors and Cloud Accounting Adoption in Jordanian SMEs."

Since the accuracy of your responses will determine the study's findings, we kindly ask that you take the time to carefully complete the questionnaire. Please be aware that your responses are private and will only be utilized in conjunction with scientific studies.

We are very respectful of you and are grateful.

Part one: Demographic information

Please indicate your answers for the below questions:

▪ Age (years):

☐20 - 29 ☐ 30-39 ☐ 40-49 ☐ 50 and Above

▪ Gender:

☐Male ☐Female

▪ Academic and professional qualifications:

☐GCE A/L ☐Certificate /Diploma ☐ Basic Degree ☐Postgraduate diploma

☐MBA/M.Sc. ☐ Ph.D.

▪ Current Level of Employment:

☐ Senior level ☐ Middle level ☐ Executive level ☐ Deputy Director

▪ Years of experience in the field of accounting/auditing/finance (please tick)

☐ Less than 1 years ☐ 2 – 5 years ☐ 6 – 9 years ☐10 years and above

1= Strongly Disagree 2= Slightly Disagree 3=Neutral 4= Slightly Agree 5=Strongly Agree	1	2	3	4	5
Cloud accounting adoption					
a. Our business intends to adopt cloud accounting					
b. Our business intends to start using cloud accounting in regular bases in the future					
c. Our business would highly recommend cloud accounting for others to adopt					
Relative advantage					
a. Cloud accounting enables our business to appropriately manage supply chain risks					
b. Cloud accounting enables our business to minimize all types of waste throughout the warhousing operations.					
c. Cloud accounting would enable our business to respond faster than competitors would to changing environments					
d. Cloud accounting would enable our business to minimize total product cost to final customers					
E. Cloud accounting would enable our business to deliver product precisely on-time delivery to final customers					
Technology Compatibility					
a. Using cloud accounting is consistent with our business practices					
b. Using cloud accounting fits our organizational culture.					
c. Overall, it is easy to incorporate cloud accounting into our business.					
Top Management Support					
a. Our top management promotes the use of cloud accounting in the business					
b. Our top management creates support for cloud accounting initiatives within the business					
c. Our top management promotes cloud accounting as a					

1= Strongly Disagree 2= Slightly Disagree 3=Neutral 4= Slightly Agree 5=Strongly Agree	1	2	3	4	5
strategic priority within the business					
d. Our top Management is interested in the news about cloud accounting adoption					
Organizational Readiness					
b. Lacking needed IT infrastructure has prevented my business from exploiting cloud accounting					
c. Lacking analytics capability prevent the business fully exploit cloud accounting					
d. Lacking skilled resources prevent the business fully exploit cloud accounting					
Competitive Pressure					
a. Our choice to adopt cloud accounting would be strongly influenced by what competitors in the industry are doing					
b. Our business is under pressure from competitors to adopt cloud accounting					
c. Our business would adopt cloud accounting in response to what competitors are doing					
IT Knowledge					
a. We are IT literate.					
b. Our understanding of cloud accounting is very good.					
c. Our institution has at least one who is a cloud accounting expert.					
d. We know how to operate cloud accounting.					
e. We have experience with cloud accounting.					

Appendices (2): Spss out put

RELIABILITY

/VARIABLES=Q1 Q2 Q3

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.

Case Processing Summary			N	%
Cases	Valid		195	100.0
	Excluded[a]		0	.0
	Total		195	100.0
a. Listwise deletion based on all variables in the procedure.				

Reliability Statistics	
Cronbach's Alpha	N of Items
.834	3

RELIABILITY

/VARIABLES=Q4 Q5 Q6 Q7 Q8

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.

Case Processing Summary			N	%
Cases	Valid		195	100.0
	Excluded[a]		0	.0
	Total		195	100.0
a. Listwise deletion based on all variables in the procedure.				

Reliability Statistics	
Cronbach's Alpha	N of Items
.791	5

RELIABILITY

 /VARIABLES=Q9 Q10 Q11

 /SCALE('ALL VARIABLES') ALL

 /MODEL=ALPHA.

Case Processing Summary			
		N	%
Cases	Valid	195	100.0
	Excluded[a]	0	.0
	Total	195	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.826	3

RELIABILITY

 /VARIABLES=Q12 Q13 Q14 Q15

 /SCALE('ALL VARIABLES') ALL

 /MODEL=ALPHA.

Case Processing Summary			
		N	%
Cases	Valid	195	100.0
	Excluded[a]	0	.0
	Total	195	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.786	4

RELIABILITY

 /VARIABLES=Q16 Q17 Q18 Q19

 /SCALE('ALL VARIABLES') ALL

 /MODEL=ALPHA.

Case Processing Summary			N	%
Cases		Valid	195	100.0
		Excluded[a]	0	.0
		Total	195	100.0
a. Listwise deletion based on all variables in the procedure.				

Reliability Statistics	
Cronbach's Alpha	N of Items
.817	4

RELIABILITY

 /VARIABLES=Q20 Q21 Q22

 /SCALE('ALL VARIABLES') ALL

 /MODEL=ALPHA.

Case Processing Summary			N	%
Cases		Valid	195	100.0
		Excluded[a]	0	.0
		Total	195	100.0
a. Listwise deletion based on all variables in the procedure.				

Reliability Statistics	
Cronbach's Alpha	N of Items
.763	3

RELIABILITY

/VARIABLES=Q4 Q5 Q6 Q7 Q8 Q9 Q10 Q11 Q12 Q13 Q14 Q15 Q16 Q17 Q18 Q19
Q20 Q21 Q22

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.

Case Processing Summary			N	%
Cases		Valid	195	100.0
		Excluded[a]	0	.0
		Total	195	100.0
a. Listwise deletion based on all variables in the procedure.				

Reliability Statistics	
Cronbach's Alpha	N of Items
.845	19

RELIABILITY

/VARIABLES=Q23 Q24 Q25 Q26 Q27

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.

Case Processing Summary			N	%
Cases		Valid	195	100.0
		Excludeda	0	.0
		Total	195	100.0
a. Listwise deletion based on all variables in the procedure.				

Reliability Statistics	
Cronbach's Alpha	N of Items
.724	5

RELIABILITY

/VARIABLES=Q1 Q2 Q3 Q4 Q5 Q6 Q7 Q8 Q9 Q10 Q11 Q12 Q13 Q14 Q15 Q16 Q17 Q18 Q19 Q20 Q21 Q22 Q23 Q24

Q25 Q26 Q27

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.

Case Processing Summary			N	%
Cases	Valid		195	100.0
	Excludeda		0	.0
	Total		195	100.0
a. Listwise deletion based on all variables in the procedure.				

Reliability Statistics	
Cronbach's Alpha	N of Items
.889	27

Correlations

Correlations		Q1	Q2	Q3	CloudAccountingAdoption
Q1	Pearson Correlation	1	.374**	.016	.694**
	Sig. (2-tailed)		.000	.820	.000
	N	195	195	195	195
Q2	Pearson Correlation	.374**	1	.271**	.743**
	Sig. (2-tailed)	.000		.000	.000
	N	195	195	195	195
Q3	Pearson Correlation	.016	.271**	1	.637**
	Sig. (2-tailed)	.820	.000		.000
	N	195	195	195	195
CloudAccountingAdoption	Pearson Correlation	.694**	.743**	.637**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	195	195	195	195
**. Correlation is significant at the 0.01 level (2-tailed).					

Correlations							
		Q4	Q5	Q6	Q7	Q8	RelativeAdvantage
Q4	Pearson Correlation	1	.214**	.337**	.382**	-.075-	.542**
	Sig. (2-tailed)		.003	.000	.000	.295	.000
	N	195	195	195	195	195	195
Q5	Pearson Correlation	.214**	1	.494**	.240**	.246**	.691**
	Sig. (2-tailed)	.003		.000	.001	.001	.000
	N	195	195	195	195	195	195
Q6	Pearson Correlation	.337**	.494**	1	.479**	.311**	.797**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	195	195	195	195	195	195
Q7	Pearson Correlation	.382**	.240**	.479**	1	.352**	.726**
	Sig. (2-tailed)	.000	.001	.000		.000	.000
	N	195	195	195	195	195	195
Q8	Pearson Correlation	-.075-	.246**	.311**	.352**	1	.552**
	Sig. (2-tailed)	.295	.001	.000	.000		.000
	N	195	195	195	195	195	195
RelativeAdvantage	Pearson Correlation	.542**	.691**	.797**	.726**	.552**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	195	195	195	195	195	195
**. Correlation is significant at the 0.01 level (2-tailed).							

Correlations					
		Q9	Q10	Q11	TechnologyCompatibility
Q9	Pearson Correlation	1	.005	-.114-	.439**
	Sig. (2-tailed)		.945	.114	.000
	N	195	195	195	195
Q10	Pearson Correlation	.005	1	.685**	.829**
	Sig. (2-tailed)	.945		.000	.000
	N	195	195	195	195
Q11	Pearson Correlation	-.114-	.685**	1	.770**
	Sig. (2-tailed)	.114	.000		.000
	N	195	195	195	195
TechnologyCompatibility	Pearson Correlation	.439**	.829**	.770**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	195	195	195	195
**. Correlation is significant at the 0.01 level (2-tailed).					

Correlations		Q12	Q13	Q14	Q15	TopManagementSupport
Q12	Pearson Correlation	1	.218**	-.079-	.225**	.491**
	Sig. (2-tailed)		.002	.270	.002	.000
	N	195	195	195	195	195
Q13	Pearson Correlation	.218**	1	.179*	.418**	.709**
	Sig. (2-tailed)	.002		.012	.000	.000
	N	195	195	195	195	195
Q14	Pearson Correlation	-.079-	.179*	1	.464**	.621**
	Sig. (2-tailed)	.270	.012		.000	.000
	N	195	195	195	195	195
Q15	Pearson Correlation	.225**	.418**	.464**	1	.793**
	Sig. (2-tailed)	.002	.000	.000		.000
	N	195	195	195	195	195
TopManagementSupport	Pearson Correlation	.491**	.709**	.621**	.793**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	195	195	195	195	195
**. Correlation is significant at the 0.01 level (2-tailed).						
*. Correlation is significant at the 0.05 level (2-tailed).						

Correlations		Q16	Q17	Q18	Q19	OrganizationalReadiness
Q16	Pearson Correlation	1	.212**	.532**	.400**	.834**
	Sig. (2-tailed)		.003	.000	.000	.000
	N	195	195	195	195	195
Q17	Pearson Correlation	.212**	1	-.052-	.017	.457**
	Sig. (2-tailed)	.003		.474	.815	.000
	N	195	195	195	195	195
Q18	Pearson Correlation	.532**	-.052-	1	.301**	.682**
	Sig. (2-tailed)	.000	.474		.000	.000
	N	195	195	195	195	195
Q19	Pearson Correlation	.400**	.017	.301**	1	.637**
	Sig. (2-tailed)	.000	.815	.000		.000
	N	195	195	195	195	195
OrganizationalReadiness	Pearson Correlation	.834**	.457**	.682**	.637**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	195	195	195	195	195
**. Correlation is significant at the 0.01 level (2-tailed).						

Correlations		Q20	Q21	Q22	CompetitivePressure
Q20	Pearson Correlation	1	.117	.069	.585**
	Sig. (2-tailed)		.102	.335	.000
	N	195	195	195	195
Q21	Pearson Correlation	.117	1	.516**	.781**
	Sig. (2-tailed)	.102		.000	.000
	N	195	195	195	195
Q22	Pearson Correlation	.069	.516**	1	.732**
	Sig. (2-tailed)	.335	.000		.000
	N	195	195	195	195
CompetitivePressure	Pearson Correlation	.585**	.781**	.732**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	195	195	195	195
**. Correlation is significant at the 0.01 level (2-tailed).					

Correlations		Q23	Q24	Q25	Q26	Q27	ITKnowledge
Q23	Pearson Correlation	1	.320**	.852**	.329**	.012	.744**
	Sig. (2-tailed)		.000	.000	.000	.871	.000
	N	195	195	195	195	195	195
Q24	Pearson Correlation	.320**	1	.376**	.851**	.271**	.755**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	195	195	195	195	195	195
Q25	Pearson Correlation	.852**	.376**	1	.383**	.061	.786**
	Sig. (2-tailed)	.000	.000		.000	.397	.000
	N	195	195	195	195	195	195
Q26	Pearson Correlation	.329**	.851**	.383**	1	.248**	.753**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	195	195	195	195	195	195
Q27	Pearson Correlation	.012	.271**	.061	.248**	1	.473**
	Sig. (2-tailed)	.871	.000	.397	.000		.000
	N	195	195	195	195	195	195
ITKnowledge	Pearson Correlation	.744**	.755**	.786**	.753**	.473**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	195	195	195	195	195	195
**. Correlation is significant at the 0.01 level (2-tailed).							

Coefficients a			
		Collinearity Statistics	
	Model	Tolerance	VIF
1	RelativeAdvantage	.498	2.007
	TechnologyCompatibility	.477	2.096
	TopManagementSupport	.700	1.429
	OrganizationalReadiness	.546	1.832
	CompetitivePressure	.473	2.114
a. Dependent Variable: CloudAccountingAdoption			

Correlations

Correlations		RelativeAdvantage	TechnologyCompatibility	TopManagementSupport	OrganizationalReadiness	CompetitivePressure
RelativeAdvantage	Pearson Correlation	1	.644**	.468**	.376**	.540**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	195	195	195	195	195
TechnologyCompatibility	Pearson Correlation	.644**	1	.376**	.496**	.601**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	195	195	195	195	195
TopManagementSupport	Pearson Correlation	.468**	.376**	1	.440**	.373**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	195	195	195	195	195
OrganizationalReadiness	Pearson Correlation	.376**	.496**	.440**	1	.620**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	195	195	195	195	195
CompetitivePressure	Pearson Correlation	.540**	.601**	.373**	.620**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	195	195	195	195	195
**. Correlation is significant at the 0.01 level (2-tailed).						

Tests of Normality

Tests of Normality	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
CloudAccountingAdoption	.162	195	.247	.922	195	.146
RelativeAdvantage	.153	195	.145	.953	195	.182
TechnologyCompatibility	.215	195	.103	.940	195	.248
TopManagementSupport	.142	195	.098	.961	195	.263
OrganizationalReadiness	.159	195	.235	.948	195	.169
CompetitivePressure	.202	195	.172	.859	195	.088

ITKnowledge	.176	195	.226	.930	195	.121

a. Lilliefors Significance Correction

Frequencies

Statistics

		Age (Years)	Gender	Academic and Professional and qualification	Current Level of Emplyment	Years of Experience in the field of accounting
N	Valid	195	195	195	195	195
	Missing	0	0	0	0	0

Frequency Table

Age (Years)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29 years	28	14.4	14.4	14.4
	30-39 years	52	26.7	26.7	41.0
	40-49 years	73	37.4	37.4	78.5
	50 and above	42	21.5	21.5	100.0
	Total	195	100.0	100.0	

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	97	49.7	49.7	49.7
	Female	98	50.3	50.3	100.0
	Total	195	100.0	100.0	

Academic and Professional and qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	GCE A/L	3	1.5	1.5	1.5
	Certificate /Diploma	2	1.0	1.0	2.6
	Basic Degree	112	57.4	57.4	60.0
	Postgraduate diploma	37	19.0	19.0	79.0
	MBA/M.Sc.	24	12.3	12.3	91.3
	Ph.D	17	8.7	8.7	100.0
	Total	195	100.0	100.0	

Current Level of Emplyment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Senior level	20	10.3	10.3	10.3
	Middle level	66	33.8	33.8	44.1
	Executive level	82	42.1	42.1	86.2
	Operational level	27	13.8	13.8	100.0
	Total	195	100.0	100.0	

Years of Experience in the field of accounting				
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 years	11	5.6	5.6	5.6
	2-5 years	95	48.7	48.7	54.4
	6-9 years	67	34.4	34.4	88.7
	10 and mor	22	11.3	11.3	100.0
	Total	195	100.0	100.0	

Descriptives

Descriptive Statistics			
	N	Mean	Std. Deviation
Q1	195	3.8821	.76753
Q2	195	3.9641	.57772
Q3	195	3.9487	.74435
CloudAccountingAdoption	195	3.9316	.47852
Q4	195	3.8872	.77166
Q5	195	3.7282	.93774
Q6	195	3.9590	.85456
Q7	195	3.9436	.80071
Q8	195	3.8564	.81221
RelativeAdvantage	195	3.8749	.55533
Q9	195	3.8718	.92445
Q10	195	3.9128	.92368
Q11	195	3.6923	.91814
TechnologyCompatibility	195	3.8256	.62620
Q12	195	3.9641	.75598
Q13	195	3.6564	.87337
Q14	195	3.6821	.88016
Q15	195	3.6410	.74179
TopManagementSupport	195	3.7359	.53136
Q16	195	3.7744	.90266
Q17	195	3.7333	.84382
Q18	195	3.8462	.82919
Q19	195	4.1179	.77422
OrganizationalReadiness	195	3.8679	.54931
Q20	195	3.7897	.78773
Q21	195	3.9282	.78318
Q22	195	3.7179	.70157
CompetitivePressure	195	3.8120	.52865
Q23	195	3.8718	.72437
Q24	195	3.9590	.55460
Q25	195	3.8923	.72060
Q26	195	3.9897	.55603
Q27	195	3.9692	.74549
ITKnowledge	195	3.9364	.45911
Valid N (listwise)	195		

Descriptive Statistics			
	N	Mean	Std. Deviation
TOE	195	3.8265	.42856
Valid N (listwise)	195		

Regression

H01

Variables Entered/Removed a			
Model	Variables Entered	Variables Removed	Method
1	Competitive Pressure, TopManagementSupport, Relative Advantage, Organizational Readiness, TechnologyCompatibilityb	.	Enter
a. Dependent Variable: Cloud AccountingAdoption			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.662a	.438	.423	.36353
a. Predictors: (Constant), Competitive Pressure, TopManagementSupport, Relative Advantage, Organizational Readiness, Technology Compatibility				

ANOVA a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.445	5	3.889	29.427	.000b
	Residual	24.977	189	.132		
	Total	44.422	194			
a. Dependent Variable: CloudAccountingAdoption						
b. Predictors: (Constant), CompetitivePressure, TopManagementSupport, RelativeAdvantage, OrganizationalReadiness, TechnologyCompatibility						

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.190	.239		4.970	.000
	RelativeAdvantage	.157	.067	.182	2.351	.020
	TechnologyCompatibility	.197	.060	.258	3.261	.001
	TopManagementSupport	.186	.059	.206	3.166	.002

OrganizationalReadiness	.057	.064	.065	.884	.378
CompetitivePressure	.123	.072	.136	1.710	.089
a. Dependent Variable: CloudAccountingAdoption					

H01.1

Variables Entered/Removeda			
Model	Variables Entered	Variables Removed	Method
1	RelativeAdvantageb	.	Enter
a. Dependent Variable: CloudAccountingAdoption			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.542a	.294	.290	.40323
a. Predictors: (Constant), RelativeAdvantage				

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.041	1	13.041	80.202	.000b
	Residual	31.381	193	.163		
	Total	44.422	194			
a. Dependent Variable: CloudAccountingAdoption						
b. Predictors: (Constant), RelativeAdvantage						

Coefficientsa						
		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	t	Sig.
1	(Constant)	2.123	.204		10.402	.000
	RelativeAdvantage	.467	.052	.542	8.956	.000
a. Dependent Variable: CloudAccountingAdoption						

H01.2

Variables Entered/Removeda			
Model	Variables Entered	Variables Removed	Method
1	TechnologyCompatibilityb	.	Enter
a. Dependent Variable: CloudAccountingAdoption			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.566a	.320	.317	.39554
a. Predictors: (Constant), TechnologyCompatibility				

ANOVAa					
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.227	1	14.227	90.933	.000b
	Residual	30.195	193	.156		
	Total	44.422	194			
a. Dependent Variable: CloudAccountingAdoption						
b. Predictors: (Constant), TechnologyCompatibility						

Coefficientsa						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.277	.176		12.954	.000
	TechnologyCompatibility	.432	.045	.566	9.536	.000
a. Dependent Variable: CloudAccountingAdoption						

H01.3

Variables Entered/Removeda			
Model	Variables Entered	Variables Removed	Method
1	TopManagementSupportb	.	Enter
a. Dependent Variable: CloudAccountingAdoption			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.468a	.219	.215	.42409
a. Predictors: (Constant), TopManagementSupport				

ANOVAa					
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.710	1	9.710	53.989	.000b
	Residual	34.712	193	.180		
	Total	44.422	194			
a. Dependent Variable: CloudAccountingAdoption						
b. Predictors: (Constant), TopManagementSupport						

Coefficients^a						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.359	.216		10.909	.000
	TopManagementSupport	.421	.057	.468	7.348	.000
a. Dependent Variable: CloudAccountingAdoption						

H01.4

Variables Entered/Removed^a			
Model	Variables Entered	Variables Removed	Method
1	OrganizationalReadiness^b	.	Enter
a. Dependent Variable: CloudAccountingAdoption			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.436a	.190	.186	.43172
a. Predictors: (Constant), OrganizationalReadiness				

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.449	1	8.449	45.331	.000b
	Residual	35.973	193	.186		
	Total	44.422	194			
a. Dependent Variable: CloudAccountingAdoption						
b. Predictors: (Constant), OrganizationalReadiness						

Coefficients^a						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.462	.220		11.169	.000
	OrganizationalReadiness	.380	.056	.436	6.733	.000
a. Dependent Variable: CloudAccountingAdoption						

H01.5

Variables Entered/Removed^a			
Model	Variables Entered	Variables Removed	Method
1	CompetitivePressure^b	.	Enter
a. Dependent Variable: CloudAccountingAdoption			
b. All requested variables entered.			
Model Summary			

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.506a	.256	.252	.41384
a. Predictors: (Constant), CompetitivePressure				

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.368	1	11.368	66.379	.000b
	Residual	33.054	193	.171		
	Total	44.422	194			
a. Dependent Variable: CloudAccountingAdoption						
b. Predictors: (Constant), CompetitivePressure						

Coefficientsa						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.186	.216		10.107	.000
	CompetitivePressure	.458	.056	.506	8.147	.000
a. Dependent Variable: CloudAccountingAdoption						

H02

Variables Entered/Removeda			
Model	Variables Entered	Variables Removed	Method
1	CompetitivePressure, TopManagementSupport, RelativeAdvantage, OrganizationalReadiness, TechnologyCompatibilityb	.	Enter
2	ITKnowledgeb	.	Enter
a. Dependent Variable: CloudAccountingAdoption			
b. All requested variables entered.			

Model Summary									
				Std. Error of the Estimate	Change Statistics				
Model	R	R Square	Adjusted R Square		R Square Change	F Change	df1	df2	Sig. F Change
1	.662a	.438	.423	.36353	.438	29.427	5	189	.000
2	.841b	.707	.698	.26316	.269	172.671	1	188	.000
a. Predictors: (Constant), CompetitivePressure, TopManagementSupport, RelativeAdvantage, OrganizationalReadiness, TechnologyCompatibility									

b. Predictors: (Constant), CompetitivePressure, TopManagementSupport, RelativeAdvantage, OrganizationalReadiness, TechnologyCompatibility, ITKnowledge					

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.445	5	3.889	29.427	.000b
	Residual	24.977	189	.132		
	Total	44.422	194			
2	Regression	31.402	6	5.234	75.576	.000c
	Residual	13.019	188	.069		
	Total	44.422	194			
a. Dependent Variable: CloudAccountingAdoption						
b. Predictors: (Constant), CompetitivePressure, TopManagementSupport, RelativeAdvantage, OrganizationalReadiness, TechnologyCompatibility						
c. Predictors: (Constant), CompetitivePressure, TopManagementSupport, RelativeAdvantage, OrganizationalReadiness, TechnologyCompatibility, ITKnowledge						

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.190	.239		4.970	.000
	RelativeAdvantage	.157	.067	.182	2.351	.020
	TechnologyCompatibility	.197	.060	.258	3.261	.001
	TopManagementSupport	.186	.059	.206	3.166	.002
	OrganizationalReadiness	.057	.064	.065	.884	.378
	CompetitivePressure	.123	.072	.136	1.710	.089
2	(Constant)	.220	.188		1.165	.245
	RelativeAdvantage	.056	.049	.065	1.141	.255
	TechnologyCompatibility	.104	.044	.137	2.362	.019
	TopManagementSupport	.059	.044	.066	1.360	.176
	OrganizationalReadiness	.012	.047	.014	.257	.797
	CompetitivePressure	.028	.052	.030	.526	.600
	ITKnowledge	.692	.053	.664	13.140	.000
a. Dependent Variable: CloudAccountingAdoption						

Excluded Variables[a]						
					Collinearity Statistics
	Model	Beta In	t	Sig.	Partial Correlation	Tolerance
1	ITKnowledge	.664b	13.140	.000	.692	.611
a. Dependent Variable: CloudAccountingAdoption						
b. Predictors in the Model: (Constant), CompetitivePressure, TopManagementSupport, RelativeAdvantage, OrganizationalReadiness, TechnologyCompatibility						