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An analysis on the implementation of cloud accounting to the accounting process

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A B S T R A C T

The use of an online accounting system is considered to be a major innovation in accounting in the application of the stages of the company's accounting cycle. The purpose of this study is to evaluate cloud-based accounting systems in terms of compliance with accounting standards, security systems using the Parkerian Hexad theory and the functions of each part of Accurate Online. The form of this research is qualitative and quantitative. The data collection method was carried out by distributing questionnaires and interviews to Accurate Online users. The sample of this research was obtained as many as 113 samples. The results of this study indicate that Accurate Online has passed all levels of technological readiness, and is on a scale of 9 in technological readiness, which has become a trusted cloud-based accounting information system that has proven to be successful in operating the technology, as well as in providing the benefits of ease of management. corporate financial transactions.

1. Introduction

In the era of globalization, it requires all aspects of work to continue to innovate to create conditions that are effective and efficient (Aini et al., 2019). At a time when accounting using the cloud is a real new business that is supported by cloud computing technology and is also known as cloud accounting or online accounting, this software acts like an accounting application installed on computer users, but this is done on a server that offers online services and users can access it via a web browser (Davis, 1989). In this way, the accountant or business owner can connect to their financial affairs from any location via the internet. Regarding technological developments, companies and therefore accounting departments are generally affected by: the digitalization of business, the intense potential created by the internet, the implications of big data and the growing importance assigned to data mining. Technology is revolutionizing the way accountants work. The main driver for this change is cloud accounting (Rahardja et al., 2018). Cloud accounting allows companies to access applications from offsite providers over the internet, not from company owned and maintained hardware and software. The process of providing financial information is timelier and more efficient, as well as opening up access to more current and detailed business information. The world of accounting software is rapidly changing towards cloud accounting. A large number of accounting software vendors have already shifted their products to the cloud and provide various forms of cloud accounting solutions (Dimitriu & Matei, 2015). Major accounting firms such as KPMG, PricewaterhouseCoopers, Ernst & Young, Deloitte, Sage or SAP own and present

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their own cloud offerings. Mohanty and Mishra (2017) obtained research results, namely the advantages of cloud accounting in the company, namely data access can be easily, quickly and wherever it is, the security of data storage is better even though activities are carried out online, no software installation and application updates are needed, cost effectiveness such as labor costs, and improve business sustainability productivity such as automatic backup of data, easier cash flow management. However, in this study, it states that there are risks in the use of online accounting, such as the sustainability of online accounting application vendors at risk of unilateral termination of online services, the risk that if internet services are not available, they cannot access data, and data security risks that can arise from other party threats. which is detrimental to the company.

According to Khanom (2017) cloud accounting has benefits that are felt for accountants in terms of reducing costs, the information received can be real time, can access data anywhere and anytime, better security systems than desktop applications and data backup is done automatically. automatic. However, behind these advantages it is found that there are risks that may be faced by users both in terms of errors from users and from the developer side, namely problems with confidential company data, down time due to network failures, network security used by users is clean from hackers or viruses, and in the end the accountants are reluctant and have no great enthusiasm to accept this cloud accounting. In this study we chose an online accounting application called Accurate Online. In this study we chose an online accounting application called Accurate Online. Accurate Accounting Software is a CPSSoft product which is an accounting application created and developed in Indonesia since 1998. In its development, Accurate claims to always be guided by Financial Accounting Standards and Tax Regulations to become a reliable accounting information system application. The difference that is most felt between Accurate Online and Accurate Desktop is that Accurate online has used a cloud storage database, meaning that the database storage area already uses cloud technology that allows users to access the Accurate database from a computer, tablet or smartphone via the internet and a subscription license system, giving users efficiency and effectiveness in investing in software that supports business activities. Meanwhile, when using a desktop, the database is stored on the server or the user's computer, meaning that the user can only access the database via a computer in the office and a “buy-out” license system, the user is required to invest in the software worth the selling price of the desktop version of Accurate.

The sophistication of this online accounting-based technology offers convenience but also raises an important question, does the data stored on third party servers offer security, free from leakage of company information or is it a threat? We want to do research in the form of case studies of several companies using Accurate Online software with the intention of knowing the benefits felt by companies and users and the risks that arise in its application. Based on the background of the problems mentioned above, we can conclude that accounting practices are experiencing a revolution towards new accounting practices. With this technological advancement, we need to evaluate what we should know and what we should do by learning more about the accounting system. The problems in this study are as follows:

1. How is the infrastructure and supporting environment so that cloud accounting applications can work optimally?
2. What are the standards for security policies developed by cloud accounting software developers to meet user data security needs?
3. How is the implementation of cloud accounting for the financial statement preparation process?

2. Literature review

This study uses several theories, the first is the disruptive theory proposed by Blower and Christensen (1995), which explains that one of the most consistent patterns in business is the failure of leading companies to stay at the top of their industry when technology or markets change. Quoting from the results of an interview by Kure (2017) in Berita Satu.com, Rhenald Kasali, explained that there was an era of disruption marked by the presence of various innovations, technologies, platforms and new business models. The change in this era demands government, business and society responds openly if you want to survive and continue to grow. The best way to survive and thrive is to sharpen yourself, collaborate and create innovation. The objectives and benefits of accounting information systems according to Romney & Steinbart (2015: 11) are that they can add value to the organization, namely by increasing quality and reducing costs of products and services, increasing efficiency, sharing knowledge, increasing the efficiency and effectiveness of the supply chain, improving the control structure internal and improve decision making. This cloud-based accounting is an important part of an innovation that creates a change in the workflow of a business process to be more effective and efficient. According to Saladin & Rossa AS (2013), a web-based application is an application that is accessed using a web browser via the internet or intranet network. This is similarly conveyed by Christauskas and Miseviciene (2012) that a web-based accounting system is an internet-based technology where information is stored on a server or in the cloud and runs a business account completely online and is provided as a service (SaaS). The nature of the impact of cloud computing on accounting information systems when implemented is that it can reduce the size of the company in terms of buildings and offices due to the importance of accessing applications via computers and mobile devices from anywhere, as long as Internet access, improves operational performance because it facilitates the reporting process, timeliness and operational accuracy accurate accounting in the accounting process. In addition, it makes it easy for all users to access data

without the need to buy software and install it on their computers. Companies can also minimize the need for labor to complete accounting operations. (Andreas, 2014; Chuttur, 2009). Besides the new changes in this era of advanced technology, some researchers see that cloud accounting poses a threat to users. According to Mohanty and Mshra (2017), the results of this study are the advantages of cloud accounting in companies, namely data access can be easily, quickly and wherever it is, data storage security is better even though activities are carried out online, software installation is no longer required and update applications, cost effectiveness such as labor costs, and increase business sustainability productivity such as automatic backup of data, easier cash flow management. However, in this study, it states that there are risks in the use of online accounting, such as the sustainability of online accounting application vendors at risk of unilateral termination of online services, the risk that if internet services are not available, they cannot access data, and data security risks that can arise from other party threats. which is detrimental to the company. According to Khanom (2017) cloud accounting has benefits that are felt for accountants in terms of reducing costs, the information received can be real time, can access data anywhere and anytime, better security systems than desktop applications and data backup is done automatically. automatic. However, behind these advantages it is found that there are risks that may be faced by users both in terms of errors from users and from the developer side, namely problems with confidential company data, down time due to network failures, network security used by users is clean from hackers or viruses, and in the end the accountants are reluctant and have no great enthusiasm to accept this cloud accounting. Pacurari and Nechita (2013) explain that cloud-based accounting applications are very helpful for accountants who work with and for clients from any time and place, which are basic needs that make accounting information real time. Accountants can quickly analyze financial statements and interpret financial reports to management for decision making.

3. Methods

In this study, the authors used qualitative and quantitative research methods which emphasize more on observing phenomena and examine the substance of the meaning of these phenomena. The type of data used is quantitative data derived from a questionnaire given to Accurate online users which is also the primary data source, and qualitative data obtained from literature studies which are also secondary data in this study. The object of this research is Accurate Online users in carrying out the accounting process starting from the developer, the seller, to the user of the financial statements produced.

4. Research conceptual method

This research will be conducted by comparing the functions and outputs of Accurate Online with accounting standards, namely PSAK, comparing security systems using the Parkerian Hexad theory and evaluating the implementation of Accurate Online with the measurement criteria of each available indicator. The evaluation activity is divided into several parts are:

1. Infrastructure and Environment
   Researchers conducted an analysis of the initial process of the online accounting system being run.
2. Accounting Standards (PSAK)
   The researcher evaluates the functions and outputs of the Accurate Online system with the accounting standard, namely PSAK.
3. Cloud Accounting Security System
   Researchers evaluated the Accurate Online system security system using the Parkerian Hexad theory on Term and Condition of Accurate Online Agreement. The indicators used are Confidentially, Possession or Control, Integrity, Authenticity, Availability, Utility.

Table 1
Security Indicators

Security Indicators	Definition
Confidentially	Confidentiality refers to the ability to protect data from unauthorized parties to view it
Integrity	Integrity refers to the ability to prevent data from being altered in lawful or unwanted ways
Availability	Availability refers to having access to information in a timely manner, if necessary, for its intended use
Possession or Control	Possession and Control refers to managing who and what systems have information or have control over its use
Authenticity	Authenticity refers to protecting the trustworthiness of the information source of the data or to protecting the information about the data creator, and the proper attribution of the data owner or creator.
Utility	Utility refers to the utility of the cloud security system and if it can be used as intended by the intended user

4. Implementation of Cloud Accounting

Researchers evaluated the implementation of Accurate Online by distributing questionnaires to Accurate Online users and processing them into SPSS. In addition, it also discusses the results of data processing accompanied by discussion of menu functions in each section. As for the questionnaire, there are criteria used, namely:

Table 2
Measurement Criteria for Cloud Accounting Implementation

Criteria	Sub-Criteria	Criteria	Sub-Criteria
Security	1. Sign Up Facility	Reliability	1. Audit Trail feature
	2. Log In User Facility		2. Data Validation
	3. Back up dan Restore Data		3. Data Integration
Availability	1. Input Feature		4. Rounding the Numbers
	2. Output Feature	Report Quality	1. Availability of reports
Currency Symbol	1. Local Currency		2. Ease of Modifying Reports
	2. Multi Currencies		3. Rating Ratio
Flexibility	1. Minimum Standards for Installation		4. Graph, Histogram, Pie-Chart
	2. Ease of User Access	Upgradability	1. Update Service System
	3. Multi User Support	Vendor Support	1. High Quality Training
	4. Ability to Modify		
	5. Account Number Structure		
Ease of Use	1. Help service Feature		

5. Result and discussion

Accurate Accounting Software is a CPSSoft product which is an accounting application created and developed in Indonesia since 1998. In its development, Accurate claims to always be guided by Financial Accounting Standards and Tax Regulations to become a reliable accounting information system application. In line with the increasing need for the use of accounting information systems accompanied by the emergence of competitors to meet the flexibility needs of updating business information on financial transaction governance, in 2016 CPSSoft launched a new product, namely Accurate Online which allows users to manage financial transactions anywhere from various information technology facilities, ranging from computers, tablets, or smartphones. The following is a discussion of the results of this study, namely:

1. Infrastructure and Environment

This research begins by evaluating the Accurate Online subscription process as an object of research. When choosing a software product, all of the additional advantages and features (cost savings, convenience, increased service accounting efficiency, mobility) must be compared with the weaknesses and threats, especially those related to privacy, trust and data security. For this reason, a SWOT analysis can be applied by companies before choosing to use cloud accounting. Prospective users can do the subscription process for Accurate Online independently. What is needed is to register by filling in the user's name, email address and verification will be carried out using email or OTP sent by SMS to the number that has been registered. Accurate online gives users the opportunity to use it for free with a trial period of 30 days. If the user is interested in using it, the potential user will agree to the terms and conditions and make a payment. Payment can also be made by cash or using a credit card.

Fig. 1. Subscription Process

2. Comply with Accounting Standard

Based on the results of an evaluation of the availability of financial reports on Accurate Online, it appears that Accurate Online supports users in adjusting financial reports in accordance with the applicable PSAK or SAK ETAP. This is obtained from the results of interviews with users that from user experience they can easily add accounts that are required for financial reporting according to PSAK and produce financial reports that comply with standards and systematically.

3. Cloud Accounting Security System

In evaluating the security system, the items observed are several Accurate Online documents that are generally accessible, such as the Terms and Conditions imposed by Accurate Online, where these provisions apply from the time the customer accesses any service from Accurate Online. In addition, the document observed is the Privacy Policy document or Terms and Conditions, where this document regulates how Accurate Online collects and uses customer data, the separation of responsibilities borne by the developer and the user. The following is a comparison of the documents observed, with criteria based on the Parkerian Hexad theory. The results of the cloud accounting security system evaluation show that Accurate Online as a cloud accounting system developer provides all the required security indicators based on the Parkerian Hexad theory while for security procedures, Accurate Online also provides the required security procedures in the form of a login page. The Accurate Online security system will automatically reject the login process if it is not accompanied by the correct email and password. In addition, the Terms and Conditions explain the responsibilities of each user and developer, but it does not explain the responsibility of the developer

if the developer goes bankrupt or moves places, whether it affects the service or storage of company databases or personal users.

4. Implementation Cloud Accounting

To determine the reliability of a statistical test measuring instrument used in this study, a reliability test was carried out in the hope that the Cronbach's Alpha value obtained would be greater than 60 so that the questionnaire used could be declared reliable. The results of the reliability test in this study can be seen in the following table:

Table 3
Reliability Test Results

Variable	Alpha Cronbach's	Results
Security	0.827	Reliable
Availability	0.816	Reliable
Currency Symbol	0.781	Reliable
Flexibility	0.751	Reliable
Ease of Use	0.812	Reliable
Reliability	0.728	Reliable
Report Quality	0.811	Reliable
Upgradability	0.723	Reliable
Vendor Support	0.766	Reliable

From the results of the SPSS calculation, it appears that the question items submitted to the questionnaire have Cronbach's Alpha value > 60 which indicates that all questions in the questionnaire of this study are suitable for use. To estimate the coefficients of the linear equation in the multiple linear regression analysis, the results of multiple linear regression analysis are obtained as follows:

Table 4
The results of regression analysis

	Unstandardized coeff.		Standardized coeff.			Collonearity Statistics	
	B	Std Error	Beta	t	Sig.	Tolerance	VIF
Constant	2.955	1.026		1.906	0.059		
Security	0.088	0.090	0.099	0.977	0.031	0.793	1.261
Availability	0.203	0.102	0.209	1.989	0.049	0.739	1.353
Currency Symbol	0.025	0.071	0.032	0.348	0.028	0.963	1.039
Flexibility	0.023	0.106	0.022	0.215	0.830	0.753	1.327
Ease of Use	0.199	0.113	0.164	1.767	0.080	0.947	1.056
Report Quality	0.148	0.109	0.131	1.352	0.179	0.873	1.146
Upgradability	0.029	0.122	0.024	0.238	0.012	0.789	1.268
Vendor Support	0.117	0.058	0.198	2.008	0.047	0.836	1.196

Positive constant value of 2.955 indicates a positive influence on the reliability level of an application. Accurate Online reliability will increase every 8.8% increase in security level, 20% complete features provided, 14% increase in the quality of reports that are successfully presented and 19% ease of interaction between this cloud-based accounting information system application and its users. In addition, from the results of the analysis of respondents' responses, the following table is obtained:

Table 5
Respondents Frequency of Assessment Factors

Assessment	Very good	Good	Fair	undervalue	Undesirable
Security	75%	10%	15%	-	-
Availability	79%	10%	12%	-	-
Currency Symbol	85%	5%	10%	-	-
Flexibility	79%	12%	10%	-	-
Ease of Use	89%	4%	7%	-	-
Reliability	85%	4%	12%	-	-
Report Quality	81%	12%	7%	-	-
Upgradability	84%	10%	6%	-	-
Vendor Support	65%	9%	17%	10%	-

Based on the results of the data analysis obtained, it can be explained as follows:

1. Security

Some of the characteristics of basic needs in managing corporate financial transactions using Accurate Online are felt by 75% of respondents that the level of security planted by CPSSoft in Accurate Online is considered quite good and meets the needs of financial data security protection. The need for a Sign Up User facility is considered to be well fulfilled by providing a simple,

detailed, sign-up procedure that can adjust the level of user required. Parties who have a login as administrator can control how many users are created and what transaction limits are given access to be managed by each user involved.

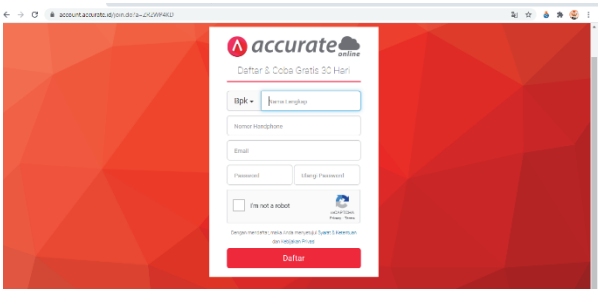

Fig. 2. Registration Process
Source: Accurate Online

1. Availability

In addition, the need for data backup and restore is also facilitated properly. During Accurate Online subscription, users can use all available modules including modifying the required report display. And every report that is displayed by the user on the screen can be exported into the required excel, pdf, txt file or simply printed. Users can also save the modified report that is displayed without changing the original data. Accurate Online is equipped with an Add on service or API (Application Programming Integration) system. Accurate Online can be connected directly to all third-party applications (smart links), for example Accurate Online can be integrated with banking sites, e-SPT for taxation. If you run a system that is integrated with a banking site, Accurate Online can automatically journal all banking transactions that are carried out. The weakness of Accurate Online is that if you decide to stop subscribing, the database that the user can export to save as a database is a Microsoft Excel file with the contents of all general ledgers carried out in Accurate Online.

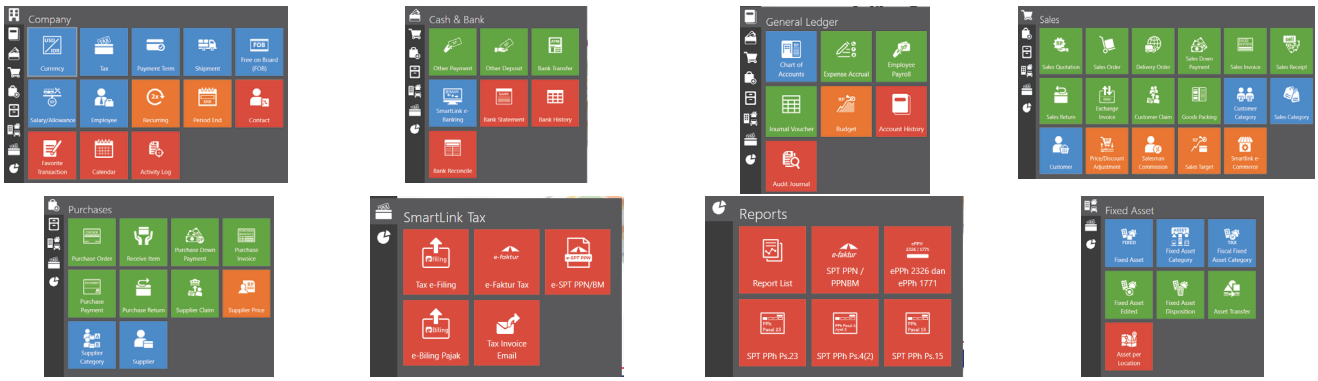

Fig. 3. Accurate online service menu
Source: Accurate Online

2. Currency Symbol

As many as 75% of respondents considered that the input and output login facilities needed for all financial transaction governance activities provided by Accurate Online were available properly, complete with symbols of the local currency and foreign currency being transacted. Users can choose the currency that will be the main currency for recording financial transactions according to their needs. In addition, users can also manage financial transactions that occur in foreign currencies which will be displayed properly in the reporting currency chosen by the user.

3. Flexibility

79% of Accurate Online users think that the need to adapt the Accurate Online application to the user's business type is very good. The basic modules provided can be modified easily according to user needs, such as selecting account number codes, customer codes and supplier codes, reporting currency, tax code, depreciation method, and inventory counting method used. Starting from well-facilitated purchase and application registration facilities, the ease of choosing the type of business to be managed, the Accurate Online application interface with users is also made with a simple display that is easy to understand, but quite complete and attractive and displays some important information to know. user. Like the desktop version, Accurate Online also provides multiuser login access so that more than one user can log in and interact with financial governance in one database at the same time.

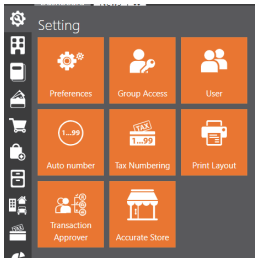

Fig. 4. Setting Menu
Source: Accurate Online

4. Ease of Use

Users consider that Accurate Online provides adequate assistance services to make it easier for users to interact in the application. After-sales service is not only provided at the beginning of use. In addition to the available help button, users can also interact with the developer via email and the official website and an Accurate Online manual book is also provided which can be studied independently by users

5. Reliability

85% of respondents considered that Accurate Online was very reliable to be selected as a company financial transaction management application with the availability of audit trail features, data validation, rounding numbers that could be adjusted to user needs, as well as data integration from the earliest transactions to the to the latest reports.

6. Report Quality

The financial reports provided by Accurate Online are also in accordance with user needs with the availability of all types of financial reports except for notes on financial reports, reporting needs both standard financial report views, financial reports per department, per project, complete with number display options, ratio calculations, or display options. chart.

Table 6
Financial Statement Output

Profit/Loss Standard	Balance Sheet (Standard)
Profit/Loss (Multi Period)	Balance Sheet (Multi Period)
Cash Flow (Indirect)	Cost Availability Projection
Cash Projection per Month	Profit/Loss (Compare Period)
Profit/Loss (Quarterly)	Profit/Loss (Compare Budget)
Balance Sheet each branch	Balance Sheet (Compare Period)
Balance Sheet (Portion)	Balance Sheet (Parent Scontro)
Cash Flow (Direct)	Statement of Cash Flow Detail (Indirect)
Financial Ratio	Financial Focus
Retained Earnings	Statement of Owner Equity Changes
Account value Comparison Graph	Revenue to Expense Graph
Net Worth chart	Liquidity Ratio Graph
Return on Asset chart	Return on Equity Chart

7. Upgradability

Although 6% of respondents feel that the updates provided by Accurate Online are sufficient, 86% of respondents think that by using Accurate Online, users do not need to worry about having to upgrade the gadgets used in managing financial transactions because application updates will be automatically carried out on the server. so that users don't have to worry about the lack of required database space.

8. Vendor Support

10% respondents give a bad rating on vendor support. The smallest response value is obtained in the assessment of the provider's after-sales service. Although users are given time to get to know the Accurate Online application with the availability of a trial version, some users find it difficult to get quick and precise directions or solutions if they encounter problems in using Accurate Online, and also training costs that are separate from subscription fees for cloud-based applications.

6. Conclusion

The use of Cloud accounting actually makes it easy for the compilers of financial statements. The existence of access that is not limited by space and time with a fully designed and easy use can reduce company expenses. Companies do not need to provide expensive storage media such as servers and purchase software applications installed on each computer, but with cloud services,

companies can work flexibly, supported by an API system that can integrate the system with banking, tax and market services. the intended place to facilitate the bookkeeping process. But behind the advantages offered, there are drawbacks of cloud-based accounting, namely it requires dependence on internet services, available cloud capacity because more and more data is stored in the cloud, it will affect the running of an online accounting program, although users can easily carry out the registration process and subscribing, users feel they need training but the cost of the subscription does not include training costs for using the system. As for the future threats in cloud implementation, which is a consideration for users before choosing cloud-based accounting, is the security issue of confidential corporate financial data such as the possibility of leaks, loss of corporate financial information, vulnerability to hackers, and changes in services or provisions of the developer that allows the company to upgrade payments for maintaining the company database. The dependence on the developer makes the company need to analyze the viability of the developer in the future. This needs to be done because if the developer experiences financial difficulties and ends up in bankruptcy or moves offices, the company database will likely be difficult to access. For this reason, information on agreement between developers and users is required regarding the follow-up of the company database if the developer is bankrupt and forced to close. Based on the results of the analysis and processing of collected respondent data, it can be concluded that Accurate Online has passed all levels of technological readiness, and is on a scale of 9 in technological readiness, which has become a trusted cloud-based accounting information system with proven success in operations. technology, also in providing the benefits of ease of management of corporate financial transactions. Highest component All components included in Accurate Online reliability testing as one of the convenience facilities provided by technological developments in financial transaction data management have proven to be influential in increasing Accurate Online reliability. The existence of complete module and feature facilities has the greatest influence on Accurate Online reliability for its users, because the development of the business world has a different effect on each user so that users need various features that are integrated in an accounting information system so that it is sufficient to use one integrated database, users display various modification reports according to their business needs.

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