

Examining the technology acceptance model using cloud-based accounting software of Vietnamese enterprises

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ABSTRACT

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Along with the rapid development of information technology, cloud computing has brought many benefits to users in handling work via the internet, especially in the field of accounting. However, Vietnamese enterprises are still at early stage of cloud computing accounting implementation. The purpose of this study was to apply the Technology Acceptance Model (TAM) in the applications of cloud computing technology in accounting in Vietnamese enterprises. Data was collected through a Structured questionnaire from 112 accountants and managers in Vietnamese enterprises through purposive method. After collecting, the data is synthesized by excel file, processed by SPSS 20 software with descriptive statistics and multiple regression analysis. The research model was established with 4 factors effecting the intention to use cloud-based accounting software: (1) Perceived usefulness, (2) Perceived ease of use, (3) Perceived convenience, (4) Perceived safety and privacy. The result indicates that perceived usefulness and perceived ease of use had positive impacts on the enterprises' intentions to use cloud-based accounting software. Additionally, the study found a positive relationship between perceived convenience and perceived ease of use on perceived usefulness; perceived convenience also had a positive impact on perceived ease of use. However, perceived safety and privacy did not significantly affect the intention of cloud-based accounting software use.

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1. Introduction

The development of information technology has attracted a steadily increasing number of internet users, and that has created incentives and opportunities for using the internet in providing goods and services globally (Ardiansah et al., 2020). In Vietnam, the rapid development of the internet has made Vietnam become a potential market to which to exploit and supply products and services via the internet (Ha et al., 2020). Cloud computing is considered a great advancement in information technology because it provides an open environment for online integration and data sharing among users at long distances. In Vietnam, cloud computing technology is still very new compared to the rest of the world. The pioneer in this technology was IBM Vietnam, which opened the first cloud computing center in September 2008 (ADC Vietnam, 2016). There are many applications of cloud computing technology such as office management, human resources, customer relations, and accounting. According to data published at the conference “The Overview of Vietnam IT” on planning the future use of cloud computing in Vietnamese enterprises, 3% of enterprises had no plan to implement cloud computing; 25% were studying the technology but did not yet have a plan to use it; 8% planned to use cloud computing 6 months from then; 39% were using cloud computing; and 19% already were and would continue using cloud computing. According to a report of National University of Singapore in 2017, Vietnam is the fastest growing cloud computing market in Southeast Asia. In 2018, Vietnam achieved 41/100 points on cloud service coverage, ranking 14th in Asia in the ranking list of Asia Cloud Computing Association (Bui, 2018). Cloud-based accounting software (online accounting software) is a type of accounting software which allows individuals to update

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and view information anytime, anywhere, with any device connected to the Internet. Therefore, cloud-based accounting software differs from traditional software since it does not require an installation on a computer and it connects to the server and operates through the given company's intranet. This software helps accountants and managers work professionally and effectively and reduces the pressure of investing in facilities and human resources because there is no need to invest in servers and associated personnel. Managers and accountants can view information anytime, anywhere, with any device that can connect to the internet such as phones, tablets (Davis, 1989). The particularly noteworthy advantages of online accounting software compared to traditional accounting software include timely updates and continuous backups (Business Forum, 2016). Currently, Vietnam has more than 100 enterprises providing accounting software. Misa Joint Stock Company, Fast Software Company are two Vietnamese enterprises which introduced and provided the first online accounting software in 2013, which was followed by other software companies such as Lac Viet Informatics Joint Stock Company, ASIA Software Development Joint Stock Company (Dantri, 2013). Although Vietnam has been following the general trend of the world, in general, the applications of online accounting software in Vietnamese enterprises is still in the initial stage. Users are still concerned about confidentiality, information privacy, usefulness, ease of use compared to traditional accounting software. Therefore, this study aimed at investigating the factors influencing the intention to use online accounting software of accountants and business managers in Vietnamese enterprises, whereby, suggesting recommendations for enterprises providing online accounting software services to make business decisions.

2. Theoretical background and conceptual framework

2.1. Theoretical background

Technology Acceptance Model (TAM) was first introduced by Davis (1986) as a model which uses concepts of perceived usefulness and perceived ease of use to explain factors affecting the intention and behavior of individuals when using and accepting certain technology. After that, the TAM has been widely used in evaluating users' acceptance and explaining users' behavior through assessing the impact of information on users in terms of trust, attitudes and intentions. Attitudes towards using certain things can be positive or negative. The latest studies of the TAM showed that "perceived usefulness" and "perceived ease of use" have impact on intention, thus eliminating the need to investigate attitudes (Arora & Sahney, 2018; Lai, 2017; Mallya & Lakshminarayanan, 2017). Therefore, the use of the TAM can make an assessment and prediction about the intention to use technology based on the factors of "perceived usefulness" and "perceived ease of use". The TAM is widely applied because it explains situations where individuals may not like certain technology but still use it because of the perceived usefulness (for better results).

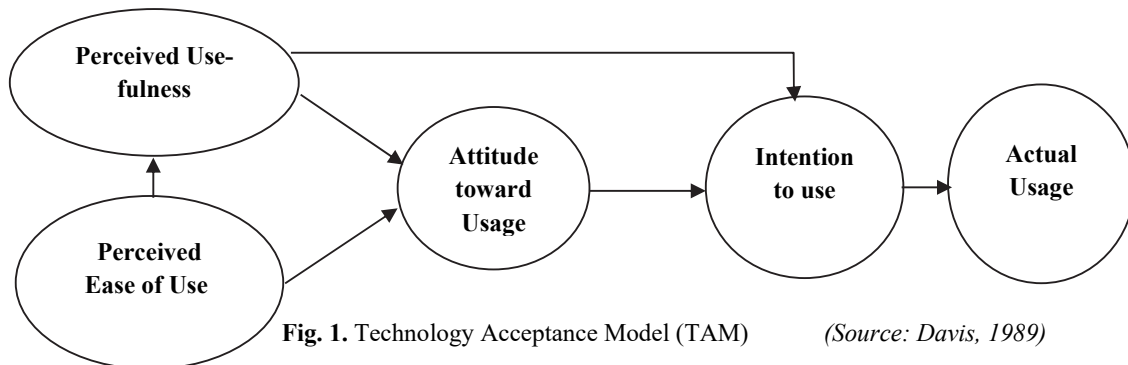


Fig. 1. Technology Acceptance Model (TAM) (Source: Davis, 1989)

According to the TAM (Fig. 1), perceived usefulness is understood as the extent to which an individual believes that accepting the use of information technology can improve performance. Performance can be reflected in the fact that individuals may not particularly like information technology but they feel that using it will give them an opportunity to increase their salary and get promotions (Davis, 1989). Perceived ease of use is defined as an individual's awareness that the use of information technology does not require real efforts. In other words, users of new technology are able to do certain work quite easily when comparing the required work and perceived benefits (Davis, 1989; Li, 2010). Furthermore, the TAM shows that the use of certain technology increases productivity because perceived usefulness is a direct determinant of behavioral intention. The TAM model shows that any factor which is not mentioned in the TAM also affects the usefulness and ease of use; therefore, affecting the intention and behavior of using information technology. The TAM model has been expanded by many scholars to study on the acceptance and use of information of individuals such as the Theory of Planned Behavior (TPB) of Ajzen (1975, 1991), the Unified Theory of Acceptance and Using of Technology (UTAUT) of Venkatesh et al. (2003). There has been much research on the acceptance and use of information of individuals (Taylor & Todd, 1995) and the use of personal information, within the scope of an industry, an enterprise or information technology sector (Pindaro, 2007).

2.2. Conceptual framework

Based on the TAM which is the theoretical framework, this study proposes a model to evaluate the intention to use online accounting software of accountants and managers as Fig. 2 below.

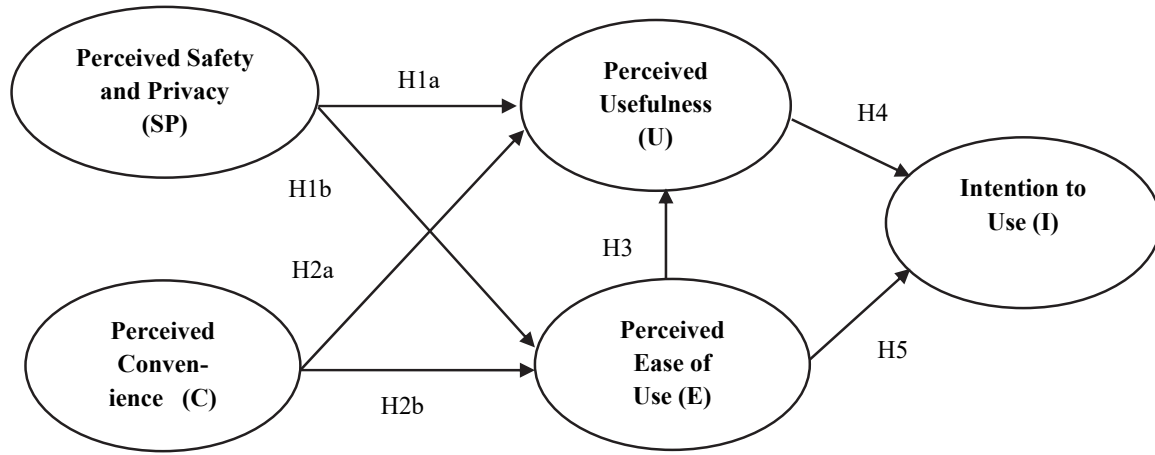


Fig. 2. The proposed conceptual framework

Perceived safety and privacy

The assessment of intention to use cloud-based accounting software is conducted based on the TAM with two measurements: perceived safety and privacy, and perceived convenience. These measurements are used to propose two hypotheses that the intention to use online accounting software is affected by perceived usefulness and perceived ease of use. These two factors are affected by perceived safety and privacy, and perceived convenience. Generally, people are satisfied if they believe that their transactions are secured and safe (Viehland & Leong, 2007). The safety also affects the intention to use e-commerce to buy products (Ardiansah et al., 2020). Concerns about safety and privacy are critical for companies when storing data on the server and controlling who has access to information. Therefore, the use of cloud-based accounting software is a primary concern for companies because data is stored in an off-site location, which is outside of their control. Therefore, the research hypotheses are proposed as follows:

H1a: Perceived safety and privacy positively affect perceived usefulness of cloud-based accounting software.

H1b: Perceived safety and privacy positively affect perceived ease of use of cloud-based accounting software.

Perceived convenience

The convenience comes from quick computing of multiple transactions at the same time which can help to save costs and time for companies when using cloud computing system. If users understand that they can connect to the service whenever needed, they are more likely to find the service useful. Chen (2015) defined convenience as the degree of benefits in terms of the time and place when using a particular technology to accomplish a task. Cloud-based applications can provide information that benefits users by saving time and costs while providing more effective support to users. Therefore, users tend to apply cloud-based accounting software if they believe that such software is beneficial for them to get the desired performance. The hypotheses are proposed as follows:

H2a: Perceived convenience positively affects perceived usefulness of cloud-based accounting software.

H2b: Perceived convenience positively affects perceived ease of use of cloud-based accounting software.

Perceived usefulness and perceived ease of use

Many previous studies pointed out that individuals tend to use technology if they perceive that it brings more usefulness compared to the required efforts, which significantly affects behavioral intention of users (Suki & Suki, 2011). In addition, other studies proved that perceived ease of use directly affects users' intention and behavior in using technology. The perceived ease of use refers to the perception about the amount of effort required to use certain technology (Chen, 2015). Many studies showed that perceived benefits, usefulness and ease of use of certain services are essential factors affecting the application and use of such services (Barkhordari et al., 2017; Kim et al., 2010). The research hypotheses are proposed as follows:

H3: Perceived ease of use positively affects perceived usefulness of cloud-based accounting software.

H4: Perceived usefulness positively affects the intention to use cloud-based accounting software.

H5: Perceived ease of use positively affects the intention to use cloud-based accounting software.

3. Methodology

The survey was conducted by sending questionnaires to accountants and business managers. The questionnaire was divided into two main sections: Information of respondent and the intention to use cloud-based accounting software. The questionnaire used 5-point Likert scale (in which 1 = strongly disagree and 5 = strongly agree). This study used the measurement scales of

previous studies by Davis et al. (1989) and Venkatesh et al. (2003). Particularly, the study examined 4 independent factors with 16 observation variables and 1 dependent factor with 7 observation variables. Specifically:

Perceived safety and privacy: The 3 observation variables used to evaluate the perceived safety and privacy of online accounting software of respondents are concerns about (1) information penetration, (2) unsafe storage, and (3) online sharing.

Perceived convenience: 6 observation variables, adjusted in accordance with online accounting software, are (1) knowledge about software, (2) connected devices, (3) ability to use the online accounting software anytime, (4) ability to use the online accounting software anywhere, (5) ability to use the online accounting software on every device, and (6) support when using online accounting software.

Perceived usefulness: the 4 observation variables are (1) usefulness (2) enhancing productivity, (3) improving performance, and (4) software tools facilitating easier accounting work

Perceived ease of use: the 3 observation variables are (1) ease of interaction, (2) ease of learning to use, and (3) ease of using flexibly.

Intention to use the software: 7 observation variables are (1) intention to use in the future, (2) intention to use frequently, (3) using because of its usefulness, (4) using because of its convenience, (5) using because of its ease of use, (6) hesitance of using due to complexity, (7) hesitance to use due to a lack of both safety and privacy.

Table 1
Measurement scales

Factors	Cod	Variables
Perceived usefulness (U)	U1	1. Cloud-based accounting software is useful for work.
	U2	2. Cloud-based accounting software can increase productivity.
	U3	3. Cloud-based accounting software helps improve performance.
	U4	4. Cloud-based accounting software provides tools which facilitate easier accounting work.
Perceived ease of use (E)	E1	1. The interaction with cloud-based accounting software is clear and easy to understand.
	E2	2. It is easy to learn how to use cloud-based accounting software.
	E3	3. It is easy to use cloud-based accounting software flexibly
Perceived convenience (C)	C1	1. Cloud-based accounting software can be used at any time with devices connected to the internet.
	C2	2. Cloud-based accounting software can be used with any devices connected to the internet.
	C3	3. Cloud-based accounting software can be used everywhere with devices connected to the internet.
	C4	4. I have necessary devices to use cloud-based accounting software.
	C5	5. I have required knowledge to use cloud-based accounting software.
	C6	6. I can always get technical support from the software provider.
Perceived safety and privacy	SP1	1. I am concerned that someone may steal the information.
	SP2	2. I am concerned that information in cloud-based accounting software is not stored safely.
	SP3	3. I am uncomfortable when accounting data are shared online.
Intention to use (I)	I1	1. I intend to use cloud-based accounting software in the future.
	I2	2. I suppose that cloud-based accounting software is complicated.
	I3	3. I intend to use cloud-based accounting software frequently.
	I4	4. Cloud-based accounting software is useful; therefore, I recommend enterprises to use it.
	I5	5. Cloud-based accounting software is easy to use; therefore, I recommend enterprises to use it.
	I6	6. Cloud-based accounting software is convenient since it is easily integrated with devices connected to the internet; therefore, I recommend enterprises to use it.
	I7	7. Due to concern about data privacy, I am hesitant to use cloud-based accounting software.

Survey was conducted by sending questionnaires to accountants and managers at all levels of enterprises in North Vietnam. The questionnaire is divided into three main parts: information of enterprises, respondents' information and the intention to use online accounting software.

The process is as follows:

Step 1: Design a pilot test on Google docs, send to 10 experts who are researchers and accountants in order to evaluate the validity and comprehension of the questions. Edit according to feedback received to complete the survey form.

Step 2: Distribute official survey forms to accountants and business managers via email. Sampling method is convenience sampling in which respondents include friends, relatives, partners.

Step 3: Collect, process and clean the data. The total number of distributed questionnaires was 220, in which 112 were valid.

Step 4: Analyze the data on SPSS 20 using the following tools: (1) Verifying the reliability of the scale by Cronbach's Alpha; (2) Exploratory Factor Analysis (EFA); (3) Regression analysis.

Details of survey samples are shown in Table 2 and Table 3. In term of individual, there were 112 valid answers in which the majority was female (89; 79.46%) (Table 2). The proportion of respondents under the age of 30 and respondents from 30 to 40 years old were the same (50; 44.64%), only a small proportion of respondents who were more than 40 years old. Regarding

position, most respondents were accountants (88; 78.57%), the rest were managers at all levels (17; 15.18%) including directors and assistant directors. Most respondents had from 1 to 5 years of work experience (59; 52.68%), which was followed by the group of those who had over 5 years of work experience (47; 41.96%). There were only a few respondents with less than 1 year of work experience. Most respondents were graduates (81; 72.32%) and the rest were postgraduates (30; 26.79%). Thus, respondents are suitable with the characteristics of accounting profession which attract a lot of young women who had a bachelor's degree or higher. They regularly provide accounting information and use accounting software to support their work. Therefore, the respondents are suitable with the purpose of investigating the intention to use online software in accounting work.

Table 2
Profile of the individuals

Characteristics	No = 112	Percentage (%)	Characteristics	No = 112	Percentage (%)	Characteristics	
Gender	Female	89	79.46	Educational level	Post graduate	30	26.79
	Male	23	20.54		Bachelor	82	73.21
Age	< 30	50	44.64	Working experience	< 1 year	6	5.36
	30 - 40	50	44.64		1- 5 years	59	52.68
	> 40	12	10.71		>=5 years	47	41.96
Job position	Director	5	4.46	Total	112	100	
	Unit manager	17	15.18				
	Accountant	88	78.57				
	Assistant	2	1.79				

Regarding enterprises participated in this survey (Table 3), the number of enterprises which had been operating for less than 5 years, from 5 to 10 years and more than 10 years were relatively similar. The mode group had been operating for 5 to 10 years (44; 39.3%), the smallest group had been operating for more than 10 years (31; 27.7%). In terms of geographical areas, the majority of enterprises were located in the North of Vietnam (106; 94.6%), only 6 enterprises were located in the South of Vietnam (5.4%), there were no enterprises in the Center of Vietnam. Regarding business sector, most enterprises were in commerce and service sector (83; 74.1%), which was followed by the group of enterprises in the industrial sector (15; 13.4%), the rest were in other fields. Regarding the number of employees, the number of small and medium-sized enterprises (less than 300 people) were higher (90; 80.4%) than the number of large-scale enterprises. The research sample is relatively consistent with the overall situation of Vietnamese enterprises with mainly small and medium-sized enterprises operating in commerce and services.

Table 3
Profile of the companies

Characteristics	No = 112	Percentage (%)	
Age of enterprise	< 5 years	37	33.0
	5-10 years	44	39.3
	>10 years	31	27.7
Business location	North	106	94.6
	Central	0	0
	South	6	5.4
Business sector	Trade & service	83	74.1
	Industry	15	13.4
	Other	14	12.5
Number of employees	<300 people	90	80.4
	>= 300 people	22	19.6
Total	112	100%	

4. Results and discussion

Reliability

In order to evaluate the consistency of observation variables in each group the reliability tests are conducted on measurement scales of five groups. The results showed that all groups had Cronbach's Alpha coefficient greater than 0.7, which indicates that all observation variables are consistent and adequate. However, "Cronbach's Alpha if Item Deleted" of perceived safety and privacy was greater than Cronbach's Alpha coefficient of SP3, so it was deleted. The observation variables measuring this factor was not reliable and consistent, therefore, they were excluded from further analysis. The two variables I2 and I7 were also excluded from "Intention to use". Summary of reliability analysis is shown in Table 4.

Table 4
Reliability Statistics

Groups	Cronbach's Alpha	N of Items
1. Intention to use	0.944	5
2. Perceived usefulness	0.957	4
3. Perceived convenience	0.908	6

Exploratory Factor Analysis (EFA)

The results of factor analysis showed that variable C1 were eliminated due to low Factor Loading. After eliminating C1, KMO and Bartlett's test were conducted. The KMO coefficient is 0.856 which indicates the sample is adequate and factor analysis can proceed. The Bartlett's test shows that the value of significance was 0.000 which is lower than 0.05. This means factor analysis is valid and there may be statistically significant interrelationship between variables. The results of exploratory factor analysis show that 3 factors with eigenvalues greater than 1 explained 80.6% of the variability in all factors. Expected variables are as the original 3 groups (Table 5): Group 1: Perceived usefulness (4 variables); Group 2: Perceived convenience (5 variables); Group 3: Perceived ease of use (3 variables).

Table 5
Exploratory factor analysis

Variables	Component		
	1	2	3
U2	.906		
U4	.896		
U1	.875		
U3	.869		
C4		.830	
C6		.784	
C3		.768	
C5		.743	
C2		.698	
E2			.839
E3			.804
E1			.761

Extraction Method: Principal Component Analysis.

After conducting reliability test and exploratory factor analysis, factor "Perceived safety and privacy" was eliminated from the research model (Fig. 3).

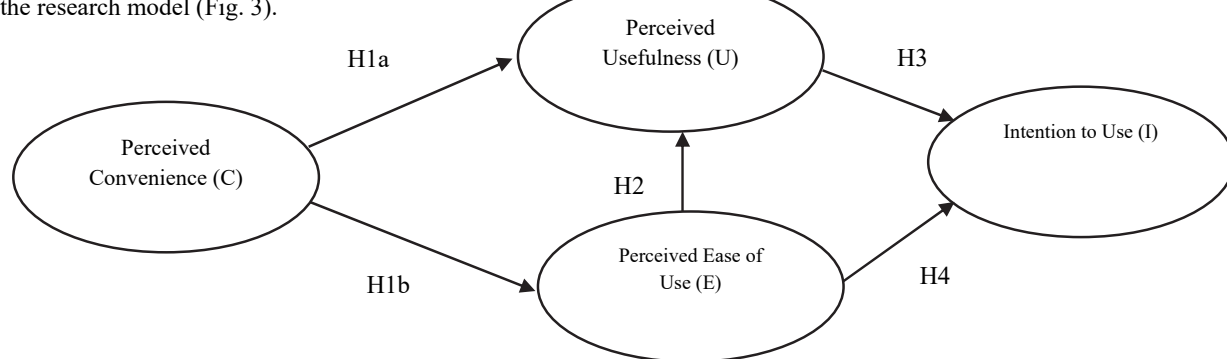


Fig. 3. The adjusted research model

The hypotheses are proposed as follows:

H1a: Perceived convenience positively affects perceived usefulness of cloud-based accounting software.

H1b: Perceived convenience positively affects perceived ease of use of cloud-based accounting software.

H2: Perceived ease of use positively affects perceived usefulness of cloud-based accounting software.

H3: Perceived usefulness positively affects the intention to use cloud-based accounting software.

H4: Perceived ease of use positively affects the intention to use cloud-based accounting software.

Regression analysis

Table 6 shows that the model can explain 42.7% of the total impact of the factors "Perceived usefulness" and "Perceived ease of use" on the intention to use cloud-based accounting software. The significance values smaller than 0.05 confirms the hypotheses H3 (Coefficient = 0.372, $p < 0.01$) and H4 (Coefficient = 0.2, $p < 0.05$). Hypotheses H1a and H2 are also confirmed.

Particularly, “Perceived usefulness” which is affected by “Perceived convenience” (Coefficient = 0.313, $p < 0.01$) and “Perceived ease of use” (Coefficient = 0.41, $p < 0.01$). These two factors explain 35% of the total impact on “Perceived usefulness”. Hypothesis H1b is confirmed which means “Perceived convenience” positively affects “Perceived ease of use” (Coefficient = 0.41, $p < 0.01$). There was no multicollinearity because the VIF coefficients are smaller than 2.

Table 6

Summary of the hypothesis test results

Hypothesis	Causal path	Adjusted R Square	Coefficients	t	Hypothesis supported	sup-
H1a	C->U	.350	.313	3.464**	Yes	
H1b	C->E	.345	.041	7.705**	Yes	
H2	E->U	.350	.614	3.630**	Yes	
H3	U->I	.427	.372	6.505**	Yes	
H4	E->I	.427	.200	1.962*	Yes	

Legend: I, Intention to use; U, Perceived of usefulness; E, Perceived ease of use; C, Perceived of convenience.

*Significant at $p < 0.05$ level

**Significant at $p < 0.01$ level

The research results show that “Perceived usefulness” had a positive impact on the intention to use cloud-based accounting software. In other words, people tend to use cloud-based accounting software if they have better understanding of the benefits and usefulness of such software. This result is consistent with previous studies on the behavior of using information technology of Davis (1989), Suki and Suki (2011) and Chen (2015). This indicates that raising people awareness and promoting the outstanding benefits of cloud-based accounting software compared to traditional accounting software installed on computers can increase the intention to use cloud-based accounting software in enterprises.

“Perceived ease of use” also has a positive impact on the intention to use cloud-based accounting software. This means that if the software is simple and convenient, enterprises are more likely to accept the software. In addition, “Perceived ease of use” has a positive impact on “Perceived usefulness”. This indicates that if users know how to use and access to the software, barriers can be reduced and they can exploit many features of the software and increase its value. This result is consistent with the study of Srivastava and Dewan (2015) when evaluating the acceptance of cloud computing applications in India. This can be explained by the fact that features of cloud-based accounting software are not different from traditional accounting software installed on computers. Hypothesis H1a is confirmed which means Perceived convenience has a positive impact on the usefulness of the software. The ability to use anytime, anywhere, with any device that can connect to the internet such as phones, laptops, and iPads increases the usefulness of cloud-based accounting software, which positively impacts the intention to use the software. The regression analysis also shows that perceived convenience has a positive impact on the ease of use of cloud-based accounting software (H1b). The convenience in terms of flexible use, available equipment support tools, and consulting team increases the ease of use and usefulness of the product. This result is consistent with the study of Chen (2015). However, the study did not evaluate the impact of “Perceived safety and privacy” on the intention to use cloud-based accounting software because observation variables of this factor were not reliable and were excluded from the model. Generally, users are concerned about safety and privacy of cloud-based accounting software. This concern may prevent the intention of using cloud-based accounting software. This is contrary to the research results of Chen (2015) conducted in Taiwan which proved that perceived safety and privacy positively affects perceived usefulness and perceived ease of use of information technology; Ardiansah et al. (2020) investigated the privacy of e-commerce. The results showed that the advertising the software’s safety and privacy as well as the continuous improvement of the conditions to ensure the safety of this software can help mitigate concerns of users and increase the intention to use cloud-based accounting software.

5. Conclusion

The study aimed at identifying factors influencing the intention to use cloud-based accounting software. The results have shown that perceived usefulness and perceived ease of use had positive impacts on the intention to use cloud-based accounting software in Vietnam. In addition, perceived convenience had a positive impact on perceived usefulness and perceived ease of use. The perceived ease of use also had a positive impact on the perceived usefulness. The research results have provided reliable information for providers of cloud-based accounting software in Vietnam to make business decisions. Additionally, this study contributes to the research on behavioral intention of using information technology based on the TAM. However, there are certain limitations in this study due to the small sample size and using the convenience sampling method. Therefore, the research sample was not representative for Vietnamese enterprises. The applications of cloud computing technology are still new in Vietnam, especially in the field of accounting. Further research should use large-scale samples to ensure representativeness for the study.

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