FABA
Finance, Accounting and Business Analysis
ISSN: 2603-5324

Finance, Accounting and Business Analysis
Volume 8 Issue 1, 2026
http://faba.bg/
ISSN 2603-5324
DOI: https://doi.org/10.37075/FABA.2026.1.04
Check for updates

Cloud Accounting Implementation and Electronic Accounting Disclosure: Testing Perceived Relationships in the Accounting–Finance Community

Aram Mohammed-Amin Qadir

Department of International Trade, Law and Administration College, University of Halabja, Halabja, Iraq

Info Articles

History Article:
Submitted 31 January 2026
Revised 24 April 2026
Accepted 27 May 2026

Keywords:
Cloud accounting, accounting information systems; Electronic financial reporting; accounting disclosure quality; Digital transformation in accounting;Technology adoption

JEL: M41, M15, O33, D82

Abstract

Purpose: The purpose of this study is to investigate the relationship between the implementation of cloud accounting and the perceived quality of electronic accounting disclosure as perceived by accounting and finance professionals and academicians. The rationale is to fill the gap of empirical evidence on the relationship between cloud-based accounting systems and disclosure quality from a multi-stakeholder perspective.

Design/Methodology/Approach: The study uses a two-phase design. Initially, a descriptive approach is employed to conceptualise cloud accounting (execution of accounting functions and data management by means of cloud platforms) and electronic accounting disclosure quality (digital distribution of accounting data with a focus on user-perceived quality). Second, a cross-sectional survey is conducted among accounting and finance practitioners and academics. The data collected are coded and analysed using SPSS software (Version 28). JASP is used to test the statistical association between the use of cloud accounting and the quality of electronic disclosure.

Findings: The results show a significant positive association between the implementation of cloud accounting and the perceived quality of electronic accounting disclosures. However, the findings show an association rather than a causal relationship, as the survey data are cross-sectional and are based on the subjective views of the participants. But the greater reported use of cloud accounting is associated with greater perceived quality of electronic disclosure by the surveyed professionals and academics.

I Practical Implications: Organisations that are considering or that currently use cloud accounting may expect to see improvements in the perceived quality of their electronic disclosures. In turn, this can improve transparency, stakeholder trust and the utility of decision making. These results also add to the literature by informing accounting practitioners and standard-setters of the potential non-financial benefits of cloud adoption. Academics and trainers can use these insights to adapt curricula to changing digital practices.

Originality/Value: This study provides new empirical evidence in favour of a positive association between cloud accounting use and the quality of electronic disclosure. Its unique contribution is to bring together the perspectives of professional accountants and academic researchers, two groups rarely sampled together. The findings provide a particular evidence-based perspective on the use of cloud-based accounting practices and disclosure outcomes, while openly admitting the limitations of cross-sectional data.

Paper Type: Research Paper.

* Address Correspondence:
E-mail: ram.qadir@uoh.edu.iq

INTRODUCTION

In the context of rapid technological advancements reshaping economic paradigms, the adoption of modern accounting technologies has become increasingly significant for organisations aiming to update their operational models and improve overall performance. Specifically, cloud accounting involves the use of internet-based, remote platforms for the processing, storage, and distribution of accounting data to authorised users. These systems, fundamentally, can accelerate the dissemination of financial information, simplify report generation, and reduce administrative burdens. Moreover, they provide support for more efficient data storage and retrieval, a crucial benefit as organisations manage growing volumes of digital records, potentially aligning accounting practices with the informational needs of financial statement users and other relevant stakeholders.

Digital transformation efforts, frequently driven by heightened competitive pressures and the advent of novel technologies, often correspond with enhanced resource allocation and bolstered organisational competencies. Nevertheless, the realisation of these advantages is contingent upon specific contextual factors, such as robust infrastructure, effective internal controls, and a workforce possessing requisite skill sets. In light of the swift technological advancements, numerous organisations have embraced electronic accounting data processing and broadened their utilisation of electronic disclosure techniques. Consequently, cloud accounting is often touted as a means of enhancing transparency and accounting efficiency, thereby improving the quality of electronic accounting disclosures.

Furthermore, it can potentially bolster an institution's ability to furnish secure, prompt access to financial data—an effect that, when coupled with appropriate governance, can facilitate more informed decision-making by both management and external stakeholders. In accordance with this premise, the present study formulates its research problem around a core question: Does cloud accounting statistically significantly contribute to the strengthening of electronic accounting disclosure? From this, three subsidiary questions emerge: (1) whether accounting and finance professionals and academics perceive cloud accounting implementation as highly important; (2) whether the same groups perceive electronic accounting disclosure as highly important; and (3) whether cloud accounting is perceived to have a statistically significant effect on enhancing electronic disclosure. Consistent with these questions, the study proposes three hypotheses: that respondents view cloud accounting implementation as highly important; that they view electronic accounting disclosure as highly important; and that cloud accounting significantly enhances electronic accounting disclosure. The importance of this research is clear from both theoretical and practical perspectives. Theoretically, the study aims to clarify how digital transformation, particularly cloud accounting, can improve transparency and streamline the efficiency of accounting information. This is achieved through the electronic presentation, sharing, and analysis of financial data. Practically, the research highlights the importance of digital transformation in accounting, showing how cloud accounting can strengthen electronic disclosure and enable more informed decision-making by those who use financial statements. However, this approach implicitly assumes that the respondents' views accurately reflect actual disclosure practices and the quality of information. This assumption requires careful consideration in the study's design and later interpretation.

LITERATURE REVIEW

Cloud computing is the backbone of many modern IT applications, like cloud accounting (Salem et al. 2021). The idea of 'computing as a utility' is often linked to John McCarthy, who in the 1960s imagined computer resources being delivered as a service instead of owning physical infrastructure (McCarthy 1960). Today, cloud computing means having easy, on-demand access to a shared pool of resources — such as networks, servers, storage, applications, and services — that can be quickly set up or taken down with little effort or need to contact the provider (Cattarino et al. 2016). This shift changes how businesses operate by reducing the need to buy and maintain their own hardware and software, and by encouraging the use of IT services from outside vendors, usually through subscriptions or pay-as-you-go plans.

Moving to cloud computing can lower upfront costs and make operations more flexible. But to get these benefits, organizations need reliable internet connections (Yang 2023), strong cybersecurity, good contracts, and compliance with their own rules and regulations (Browne et al. 2022).

Cloud computing services usually fall into three main types. Infrastructure-as-a-Service (IaaS) offers basic resources like virtual servers, networking, and storage, but clients still manage their own operating systems and applications (Musaddiq et al. 2018).

Platform-as-a-Service (PaaS) presents a managed environment for application development and deployment, thereby reducing the need for infrastructure administration. Conversely, this approach may concurrently increase reliance on vendor-specific tools and configurations (Fellner and Grünbacher 2025).

Software-as-a-Service (SaaS) delivers complete applications via the internet, usually accessed through a web browser, with service providers overseeing operations, updates, and system uptime (Gonzalez et al. 2014). Furthermore, contemporary research delineates several "as-a-service" paradigms, encompassing Storage-as-a-Service (StaaS), Security-as-a-Service (SECaaS), Testing/Environment-as-a-Service (TEaaS), and Business-Process-as-a-Service (BPaaS). These classifications frequently overlap and can vary across different service providers (Gzik 2020). In this framework, cloud accounting, also known as cloud-based accounting, integrates cloud technologies into accounting operations. This is achieved by leveraging remote servers for the storage and processing of financial data, which is then accessed via internet-based interfaces, as opposed to local software installations.

The Software as a Service (SaaS) model is, in essence, broadened to encompass accounting functionalities (Sadighi 2014). Transaction processing, reporting, and data management are conducted on infrastructure under the provider's purview, with users accessing the system remotely (Border 2007). Proponents contend that this architectural design can enhance accessibility and collaboration across diverse geographical locations and temporal zones, particularly when the timely availability of financial data is crucial. Nevertheless, these advantages are contingent upon dependable service availability, appropriately managed user access protocols, and robust data security and privacy safeguards—all of which are not guaranteed and necessitate proactive monitoring (Han et al. 2024).

Cloud accounting reduces reliance on on-premises infrastructure, thereby enabling automated updates and flexible storage options. Prominent cloud accounting solutions include Oracle NetSuite, QuickBooks, FreshBooks, Wave, Xero, and Zoho (Ma et al. 2021). The adoption of these solutions hinges on factors such as organisational preparedness, the robustness of internal controls, vendor dependability, and adherence to regulatory requirements (Yusuf et al. 2023). Therefore, an evidence-based approach is essential for differentiating between the theoretical advantages of cloud architectures and the tangible results achieved by organisations, considering disparities in governance capabilities, risk management approaches, and implementation quality (Al-Okaily et al. 2022).

Leading Cloud Computing Companies and Their Associated Software Platforms

The proliferation of commercial platforms demonstrates the evolution of cloud accounting from a conceptual framework to a broadly adopted suite of practical applications. These offerings, typically delivered as Software as a Service (SaaS), empower organisations to manage functions such as invoicing, payment reconciliation, expense tracking, and report generation via online platforms, thereby circumventing the need for localised systems (Santhosh Chitraju 2025). This paradigm is predicated on the premise that accounting processes can be both standardised and securely administered on external servers, with users consenting to vendor-driven updates and service management in exchange for enhanced convenience, scalability, and accessibility.

Numerous providers are often cited as illustrative examples within the cloud accounting domain. 2ndsite Inc., founded in 2004, provides online services that facilitate financial and accounting processes, such as payment and invoicing tools, specifically targeting small and medium-sized enterprises (Klychova et al. 2021). FreshBooks is a well-known SaaS solution for small businesses, concentrating on billing, expense management, payment processing, and integration with other applications; its core value lies in streamlining everyday financial activities (Modugno et al. 2022). NetSuite Inc., a U.S.-based firm established in 1998 and subsequently acquired by Oracle in 2016, furnishes cloud-based enterprise resource planning (ERP) solutions that merge financial management with wider operational modules. QuickBooks, a product of Intuit Inc., is marketed as a cloud-based accounting package for small businesses, incorporating invoicing, expense tracking, payroll support, and reporting capabilities (Surateman et al. 2025).

Sage, a UK firm founded in 1981, is often associated with products like Sage Business Cloud Accounting. These products are marketed as accessible solutions for small businesses and as tools to help business owners and external accountants work together (Sugahara and Kano 2025). In contrast, SAP S/4HANA Cloud is typically presented as a cloud-based ERP platform for large organisations, designed to integrate financial and operational data.

These examples show that cloud accounting includes a wide range of products, each with different users, features (from basic tools to complete ERP systems), and governance needs (Yu 2020). Therefore, a thorough assessment of cloud accounting requires separating marketing claims from proven results and clearly defining the specific platform and the type of organization being discussed (Liu 2021).

Electronic Disclosure under the Framework of Cloud Accounting

The growing prevalence of the internet in contemporary accounting practices reflects a wider trend towards technology-facilitated transparency and the more effective communication of financial data. In this context, electronic accounting disclosure has emerged as a crucial tool for providing pertinent accounting information to stakeholders in a prompt and readily available format (Seale et al. 2020). Electronic

accounting disclosure is characterised by the employment of contemporary digital communication technologies, specifically internet-based platforms, to publish and disseminate accounting information and outcomes pertinent to a company's operations. This typically includes financial statements, supplementary reports, and other accounting data that users rely upon for making economic judgements (Ausat 2023). The definition is predicated on the assumption that electronically disclosed information is dependable, comparable, and easily comprehensible. These attributes are contingent upon the calibre of disclosure, the efficacy of internal controls, and adherence to pertinent reporting standards.

Electronic disclosure is deemed beneficial within the frameworks of corporate governance and capital markets (Nerlinger and Utz 2022) for several key reasons. Initially, it improves accessibility to both financial and non-financial data, allowing investors and other stakeholders to acquire information without the need for physical reports or protracted requests (Perdana et al. 2023). Furthermore, it has the potential to mitigate information asymmetry by diminishing the disparity between the information accessible to internal decision-makers and that available to external stakeholders, thus cultivating a more balanced informational landscape for investors (Moro et al. 2015).

Thirdly, electronic disclosure serves as a direct communication avenue, facilitating the transmission of timely updates regarding performance, strategic initiatives, and future projections between firms and market participants. The efficacy of this channel is contingent upon the credibility, specificity, and decision-making relevance of the disclosed information (Yan et al. 2019). Furthermore, electronic disclosure has the potential to diminish distribution costs by curtailing expenditures associated with

Electronic disclosure, beyond its functional benefits, can shape external perceptions of a company (Durand and Gouvard 2022). Studies suggest that improved accessibility to disclosure can boost corporate visibility and reputation, potentially drawing in investor interest and easing access to wider capital markets, including international ones (Hafez 2024). Nevertheless, these potential reputational advantages warrant careful consideration. Such benefits are not assured and are contingent upon the consistency, integrity, and decision-usefulness of the disclosed information, alongside stakeholders' trust in the firm's reporting practices (GARRETIn summary, electronic accounting disclosure can be a valuable instrument for improving access, communication, and transparency, provided it is supported by strong governance, robust security protocols, and a consistent dedication to high-quality reporting (Bhandari et al. 2021).

Elements of Electronic Accounting Disclosure

More companies are using electronic accounting disclosure, relying on the internet to share financial information that meets both their goals and users' needs (Heo et al. 2023). This method assumes that broader and faster access makes information more useful for decisions. Still, strong controls are needed to keep disclosures credible, complete, and reliable (Santa 2013).

In practice, online disclosure usually covers more than just basic accounting numbers. Companies often share a full set of financial reports, like the balance sheet, income statement, cash flow statement, statement of changes in equity, and notes explaining the figures (Tichavakunda et al. 2024). They may also add extra details to help stakeholders understand performance and future plans, such as information about products, competition, dividend policy, investments, expansion, online services, and company values (Odei-Appiah and Owusu 2025). Some companies also provide links or interactive tools on their websites, giving users quick access to related information or letting them take actions like making requests for online services (Sandhu and Arora 2020).

The effectiveness of electronic disclosure also depends on the technologies and organizational systems used to present and manage information. Internet-based tools enable firms to reach broad audiences at relatively low distribution cost (Mustafa et al. 2025). Some organizations also develop secure internal networks and structured databases to support timely retrieval, control, and management of disclosed information (Abdulrahman and Abdul Rahman 2025). When designed well, these infrastructures can support not only external users but also internal teams responsible for preparing and publishing disclosures, helping standardize publication processes and strengthening the perceived reliability of reported information (Svedberg et al. 2016). These benefits, however, are not automatic. They depend on effective governance, strong information security, and the extent to which online disclosure is integrated with validated accounting records rather than treated as a stand-alone communication activity (Dias et al. 2024).

There are several ways to present accounting information online. One is the 'electronic paper' method, where reports are posted as files similar to traditional documents, often made with Word, Excel, or PDF tools. Another is publishing information as web pages using HTML, which organizes content on company websites and allows easy navigation with links. A third approach uses XML, a structured format often combined with HTML, to standardize business communication and data sharing between organizations and users (Hauser et al. 2020). These methods show that electronic disclosure involves different design choices that affect how easy the information is to access, use, and compare across companies (Chondrakis et al. 2020).

RESULT AND DISCUSSION

This section outlines the methods and tools used to meet the study's goals. It covers the research design, who was studied and how they were chosen, the data-collection tool, how validity and reliability were checked, and the main statistical methods used to organize and analyse the data. The study uses a descriptive and analytical approach. The descriptive part explains the main topic, which is how cloud accounting helps improve electronic accounting disclosure, by defining key ideas and showing how they work in real situations. The analytical part looks at the data to see if the patterns match what the study expected. This approach works well for research that wants to describe current views or practices and test links between different factors in a specific group.

At the same time, this approach rests on important assumptions. This approach is based on some key assumptions. It assumes that the topic can be clearly measured using the available data and that the main tool, usually a structured survey, gives valid results. The trustworthiness of the findings depends on how well the concepts are defined, how carefully the survey is designed, and how well the data is analysed. If these steps are done properly, this method can give a clear understanding of the topic and support conclusions that fit the study's design and data collection tool. The instrument was designed to be clear, comprehensive, and aligned with the study objectives, with wording accessible to respondents in the accounting and finance community. It comprised two sections. The first collected demographic and professional information—such as academic qualification, occupational role, and years of experience—given that these factors may influence how respondents perceive cloud-based accounting practices and disclosure issues. The second section contained the core measurement items and was organized into two dimensions reflecting the study variables. The cloud accounting dimension included 22 statements capturing respondents' perceptions of implementation and its implications. The electronic accounting disclosure dimension included 18 statements assessing perceptions of disclosure practices and disclosure quality in an electronic reporting environment. All items used Likert-type response scales to measure levels of agreement or disagreement.

This design assumes that respondents can accurately report their perceptions and that such perceptions can be measured consistently. Therefore, the strength of the results ultimately. This approach assumes that people can clearly share their views and that these views can be measured in a reliable way. So, the quality of the results depends on how clear the questionnaire is, how consistent the answers are, and how well validity and reliability are checked.

Table 1. Likert Scale Interpretation

Response option	Code (Weight)	Mean score range	Interpretation level
Strongly Disagree	1	1.00–1.80	Very Low
Disagree	2	1.81–2.60	Low
Neutral	3	2.61–3.40	Moderate
Agree	4	3.41–4.20	High
Strongly Agree	5	4.21–5.00	Very High

Class interval length (category width) = $(5 - 1) \div 5 = 0.80$.

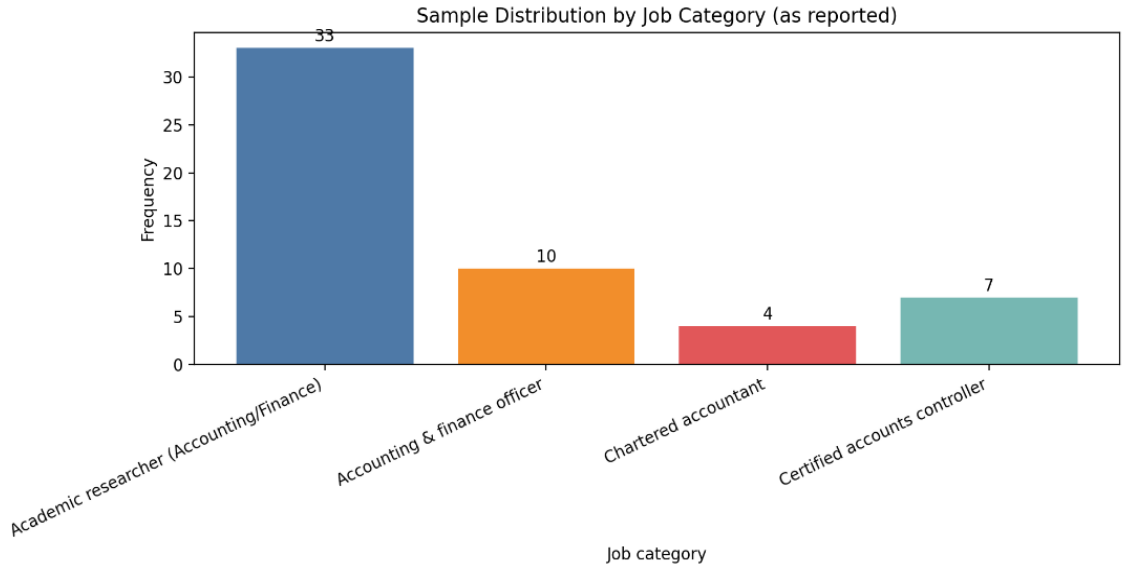

Figure 1. Job Category

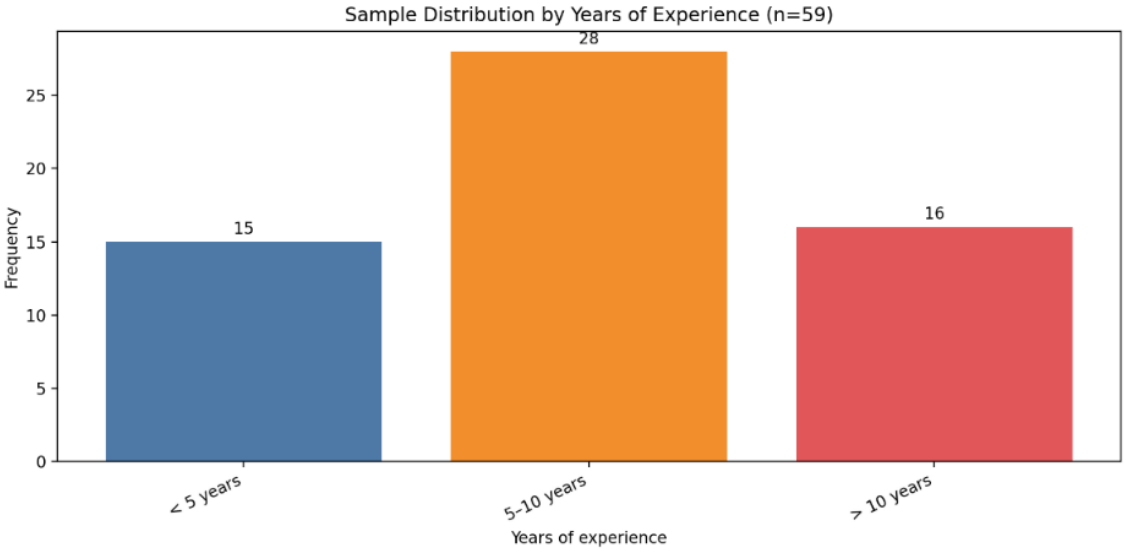

Figure 2. Years of Experience

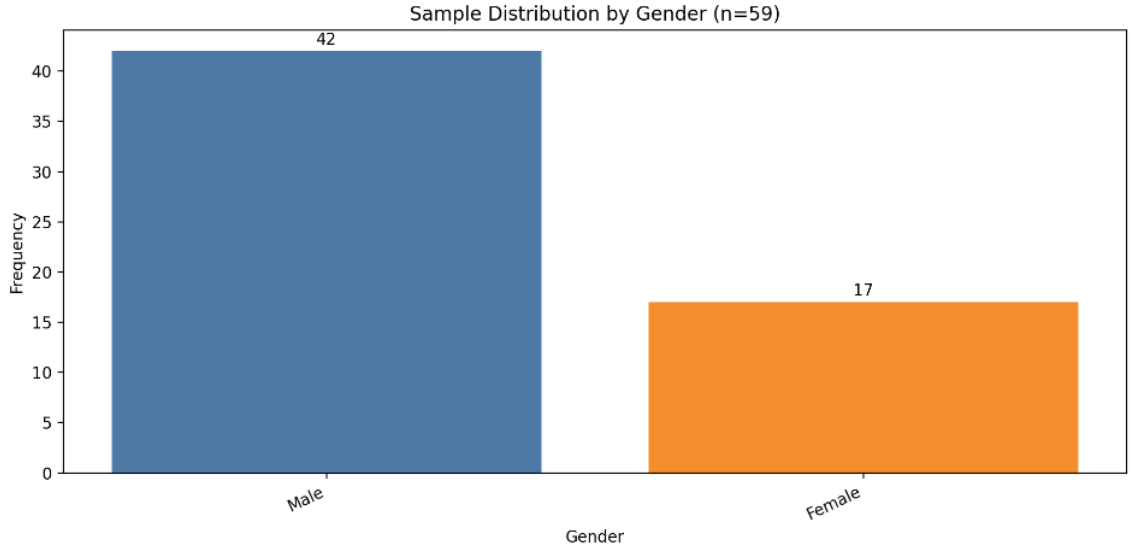

Figure 3. Gender Distribution

The study included account controllers and chartered accountants registered with professional bodies, as well as academic researchers from KRG universities who specialize in accounting and auditing. The questionnaire was given in both paper and electronic formats, resulting in 59 valid responses for statistical analysis. Most respondents were male (71.2%). Nearly half had 5 to 10 years of experience (47.5%), while 27.1% had more than 10 years and 25.4% had less than 5 years. The largest group was academic researchers in accounting or finance (55.9%). Smaller groups included accounting and finance officers, chartered accountants, and certified accounts controllers. There is a minor inconsistency in the occupational sub-table.

Table 2. Normality Test Results:

Scale/Dimension	Kolmogorov–Smirnov Statistic	df	Sig. (p-value)	Decision at α = 0.05
Axis/Dimension 01	0.096	59	0.200*	Approx. normal (fail to reject normality)
Axis/Dimension 02	0.104	59	0.173	Approx. normal (fail to reject normality)

The Kolmogorov–Smirnov normality test was used to check if the respondents' scores followed a normal distribution, which would allow for the use of parametric statistical methods. This test is usually recommended for samples with more than 50 observations. As shown in Table 03, the significance values for both measured dimensions were above 0.05 (Axis 01: p 0.200; Axis 02: p = 0.173). Consequently, the null hypothesis of normality was not rejected, and the distributions were deemed approximately normal for subsequent analysis. In light of these observations, parametric statistical methods, including descriptive statistics (means and standard deviations) and inferential techniques (such as Pearson correlation and linear regression), were employed alongside frequency and percentage summaries. It is crucial to acknowledge that normality constitutes only one assumption and should be assessed in conjunction with other diagnostic procedures, including the identification of outliers and the evaluation of homoscedasticity.

Evaluate the quality of the questionnaire

Prior to initiating the principal analysis, the questionnaire's validity and reliability were ascertained. Initially, accounting professionals reviewed the questionnaire items to assess their clarity, pertinence to the study's objectives, and the appropriateness of the utilized scale. Their feedback was incorporated to enhance content validity. Following this, internal consistency was evaluated using Cronbach's alpha, which produced a value of $\alpha = 0.915$, thus indicating strong item consistency.

A high alpha coefficient, while not a definitive indicator of the questionnaire's precise construct measurement, does signify the stability and consistency of the responses. Moreover, internal consistency was assessed via Pearson correlation coefficients, which were calculated based on the relationship between each individual item and its corresponding dimension's overall score. These correlations were positive and statistically significant at the 0.05 level, implying a robust alignment between the items and their respective dimensions, and that they substantially contribute to the overall measurement. Consequently, these combined methodologies lend support to the questionnaire's use in subsequent analyses, although it is essential to acknowledge that validity is context-dependent and influenced by the study's design.

Statistical findings and hypotheses are evaluated

The subsequent section details the statistical outcomes of the investigation, elucidating the structured and transparent methodology employed to assess the hypotheses. Initially, the analysis encompasses descriptive statistics derived from the questionnaire data, concentrating on the items categorised within the instrument's initial two dimensions. This preliminary phase aims to encapsulate the participants' perspectives and dispositions by presenting pertinent indicators, such as frequencies, percentages, and measures of central tendency and dispersion. Consequently, this approach furnishes a lucid empirical representation of the sample's evaluation of the study's variables.

Following this descriptive overview, the subsequent section undertakes inferential analysis to evaluate the study's hypotheses. Specifically, subsequent to the identification of overarching data trends, the analysis seeks to ascertain the degree to which the statistical findings align with the hypothesised relationships, thereby enabling the hypotheses to be either substantiated or refuted based on predetermined significance thresholds.

Table 3. Descriptive Statistics for Cloud Accounting Benefits:

Item	Mean	Std. Deviation	Interpretation (based on mean)
1	4.24	0.468	Very High
2	3.80	0.714	High
3	4.34	0.633	Very High
4	4.49	0.504	Very High
5	4.61	0.558	Very High
6	4.46	0.678	Very High
7	4.32	0.753	Very High
8	3.92	0.677	High
9	3.97	0.694	High
10	3.80	0.664	High
11	3.93	0.553	High
12	4.47	0.598	Very High
13	3.95	0.775	High
14	4.20	0.738	High
15	4.34	0.685	Very High
16	3.95	0.775	High
17	4.32	0.571	Very High
18	4.15	0.582	High
19	4.36	0.713	Very High
20	4.36	0.580	Very High
21	4.14	0.540	High
22	4.19	0.508	High
Overall	4.19492	0.353710	High

Table 3 provides a descriptive summary of the participants' views regarding the benefits of cloud accounting. The aggregate axis achieved a mean score of 4.19, accompanied by a standard deviation of 0.35. This indicates a significant level of agreement and a relatively low degree of variability in the responses, thereby suggesting a predominantly positive assessment among the professionals and academics who participated in the survey. Moreover, at the level of individual items, most statements received ratings falling within the High to Very High range.

This suggests that the participants tend to recognise multiple advantages associated with cloud accounting, rather than concentrating their endorsement on a single aspect.

The most positive assessments are observed in items with mean scores surpassing 4.21 (e.g., Item 5 = 4.61, Item 4 = 4.49, Item 12 = 4.47), while even the least favourably rated items (Items 2 and 10, both 3.80) are still categorised as High. These results strongly support the interpretation that participants perceive cloud accounting as beneficial across various dimensions; however, considering that these evaluations are based on perceptions, they should be interpreted as reflections of expressed attitudes rather than conclusive evidence of tangible performance improvements.

Table 4. Descriptive Statistics for Electronic Accounting Disclosure:

Item	Mean	Std. Deviation	Interpretation (based on mean)
23	4.27	0.552	Very High
24	4.27	0.552	Very High
25	4.05	0.705	High
26	4.07	0.763	High
27	4.27	0.715	Very High
28	4.37	0.584	Very High
29	4.07	0.666	High
30	3.93	0.807	High

Item	Mean	Std. Deviation	Interpretation (based on mean)
31	3.86	0.819	High
32	4.36	0.580	Very High
33	4.08	0.566	High
34	4.25	0.575	Very High
35	4.12	0.745	High
36	4.32	0.655	Very High
37	4.10	0.687	High
38	4.36	0.713	Very High
39	4.19	0.572	High
Overall	4.17348	0.410811	High

Table 4 provides a summary of the participants' viewpoints on electronic accounting disclosure, specifically addressing its perceived benefits, its differences from traditional disclosure methods, and its impact on information quality, transparency, and accessibility. The item means, which varied between 3.86 and 4.37, demonstrated a consistent level of agreement, ranging from high to very high, across the entire scale. The overall mean for this area was 4.17 (SD = 0.41), suggesting a largely positive and relatively stable perspective among the professionals and academics who participated in the survey.

The most positive evaluations are associated with items exhibiting particularly elevated means (e.g., Item 28 = 4.37, Item 32 = 4.36, Item 38 = 4.36, and Items 23, 24, and 27 = 4.27), thus reinforcing the assertion that electronic disclosure enhances the accessibility and utility of accounting information. Although several items are categorised as "high" rather than "very high" (e.g., Item 31 = 3.86), none indicate weak agreement, which suggests that respondents generally view electronic accounting disclosure as a credible and advantageous instrument — while recognising that these findings reflect perceived benefits rather than direct evidence of tangible improvements.

Addresses hypothesis testing

This section addresses hypothesis testing, beginning with the first hypothesis concerning respondents' appraisal of cloud accounting implementation. The substantive (research) hypothesis is that cloud accounting is perceived as highly important to implement, as judged by a sample of accounting and finance professionals and academics. Because the evaluation is conducted at a conventional significance level of $\alpha = 0.05$, the research proposition is translated into a formally testable pair of statistical hypotheses. Accordingly, the null hypothesis (H_0) states that there is no high level of perceived importance attached to implementing cloud accounting among the surveyed professionals and academics at the 0.05 level. In contrast, the alternative hypothesis (H_1) states that a high level of perceived importance is attached to implementing cloud accounting among the same respondents at the 0.05 level. Framing the hypothesis in this way makes explicit the decision rule underlying the analysis: empirical results will be evaluated against $\alpha = 0.05$ to determine whether the data provide sufficient statistical evidence to reject H_0 in favour of H_1, while recognizing that such inference pertains to the sample-based evidence and the measurement approach used.

Table 5. One-Sample T-Test Results for Hypothesis 1

Axis	Mean	Std. Deviation	Relative Weight (%)	Mean Difference	t-value (One-Sample)	Sig. (p-value)	Result at α = 0.05	Interpretation
Axis 1	4.19492	0.353710	83.89%	1.194915	25.949	0.000	Statistically significant	High agreement

Table 5 shows that the participants strongly agreed with the statements related to Axis 1. The average score for this axis was 4.19492, with a standard deviation of 0.353710. This indicates that the responses were not only positive but also consistent among the participants. The one-sample t-test results showed a statistically significant difference between the average observed value and the expected value (Mean Difference = 1.194915, $t = 25.949$, $p < 0.05$). Therefore, the null hypothesis (H_0) was rejected, and the alternative hypothesis (H_1) was supported. As a result, the findings support the conclusion that, according

to the surveyed professionals and academics, the implementation of cloud accounting is considered very important, as shown by the relative weight of 83.89%.

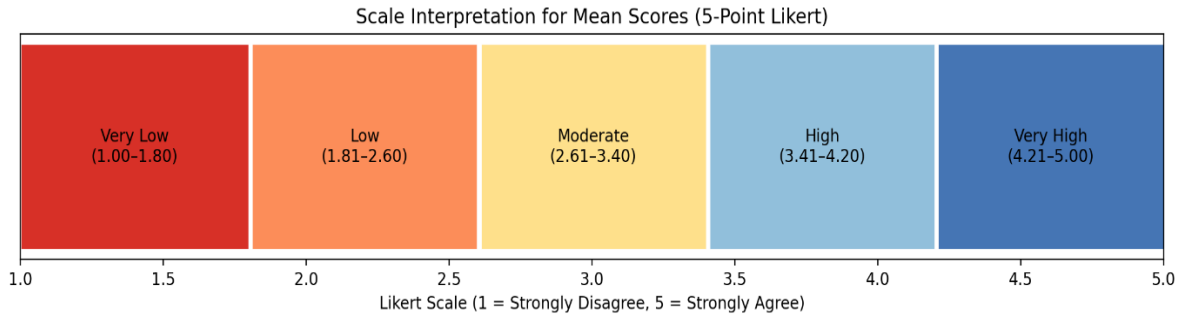

Figure 4. The majority of respondents' ratings:

Figure 4 illustrates that the majority of participant assessments concerning the perceived significance of cloud accounting implementation are predominantly situated at the upper end of the Likert scale. A visual examination reveals that the responses are largely concentrated within the range of 3.40 to 5.00, indicative of high and very high levels of agreement. This observed trend supports the conclusion that, according to the surveyed professionals and academics, the implementation of cloud accounting is generally perceived as highly important. Given that the figure reflects perceptions rather than direct operational results, the findings should be understood as indicative of strong attitudinal support, rather than as conclusive evidence of achieved organisational enhancements.

This segment of the investigation is restructured to facilitate statistical validation at the standard significance threshold of $\alpha = 0.05$. The core research hypothesis posits that cloud accounting enhances electronic accounting disclosure, as assessed by the accounting and finance professionals and academics surveyed. Given that this assertion is subject to statistical inference, it is operationalised through the formulation of two opposing hypotheses. The null hypothesis (H_0) maintains that cloud accounting's influence does not yield a statistically significant effect (at the 0.05 level) on the improvement of electronic accounting disclosure, according to the study's sample.

Conversely, the alternative hypothesis (H_1) posits a statistically significant effect (at the 0.05 level) stemming from cloud accounting's role in improving electronic accounting disclosure, as perceived by the same group. This formulation of the proposition clarifies the decision rule: the empirical analysis will ascertain whether the observed evidence is adequate to reject H_0 in favour of H_1 at $\alpha = 0.05$. It is crucial to note that, given the study's reliance on respondents' perceptions, any "effect" identified should be understood as a statistically supported relationship within the collected data, rather than as definitive proof of causal impact across all situations.

Table 6. Simple Linear Regression Results:

Statistic	Value
Pearson correlation (r)	0.796
Coefficient of determination (R^2)	0.633
Model F (ANOVA)	98.43
Sig. (p-value)	0.000

Table 6 shows the results of a simple linear regression analysis that looked at the link between perceived cloud accounting use and perceived electronic accounting disclosure. The analysis found a strong positive correlation between these variables ($r = 0.796$), and the regression model was statistically significant ($F = 98.43$, $p < 0.05$). The model explained about 63.3% of the variance in electronic disclosure scores ($R^2 = 0.633$), which suggests there is a strong relationship in the sample. The estimated slope coefficient is positive and significant ($B = 0.534$, $t = 9.921$, $p < 0.05$), implying that higher cloud accounting scores are associated with higher electronic disclosure scores; specifically, a one-unit increase in the cloud accounting measure corresponds to an expected 0.534 increase in the disclosure measure, on average, within the observed data. On this basis, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_1) is supported at $\alpha = 0.05$—while noting that, because the measures are perception-based and observational, this

result should be interpreted as evidence of a statistically supported association rather than definitive causal impact.

CONCLUSION

Drawing from the theoretical underpinnings and empirical observations of this research, a number of conclusions and practical suggestions emerge. Initially, the findings reveal a positive and statistically significant correlation between cloud accounting utilization and the quality of electronic accounting disclosure, as reported by accounting and finance professionals and academics surveyed for this study. Given that the study's conclusions are based on the evaluations of the respondents, this result should be interpreted as indicative of a robust perceived relationship, rather than definitive proof of causation across all organizational settings. Furthermore, the analysis indicates that cloud accounting is widely perceived as a mechanism that improves the efficiency and quality of accounting processes, with the capacity to enhance transparency and facilitate stakeholders' access to financial data, provided it is implemented with suitable governance frameworks.

Consequently, several recommendations are put forth in light of these findings. Organisations should invest in advanced digital solutions, particularly cloud accounting applications, while simultaneously prioritising system security and operational reliability. This approach demands strengthening cybersecurity measures to safeguard cloud-stored data from potential threats. Furthermore, institutions are advised to implement ongoing training programs for accountants and related staff to ensure the competent and efficient use of cloud accounting systems. Such training should focus on developing practical technological proficiencies and keeping personnel updated on new developments and implementation challenges. Consequently, the adoption of cloud accounting is recommended to promote more timely and transparent electronic disclosure, thereby improving stakeholder access and supporting decision-making based on accurate and easily accessible accounting information.

Acknowledgments
The author wishes to acknowledge any individuals, institutions, or organisations that contributed to this research but did not meet the criteria for authorship. This can involve technical assistance, administrative support or general contributions which helped to complete this study.
Funding
This research received no external funding.
Data Available Statement
Not applicable.
Conflicts of Interest
The authors declare no conflict of interest.
AI Tools Statement
The authors confirm that no AI tools were used in the preparation of this manuscript. but used Grammarly to enhance grammar and clarity
Author contribution (as applicable):
Not applicable.

REFERENCES

Abdulrahman, A. M. Y., and R. b. A. Rahman. 2025. Developing a Change Management Framework to Enhance Operational Excellence in Law Enforcement Organizations. *TANMIYAT AL-RAFIDAIN,* 44, (147): 379-403. https://doi.org/10.33899/tanra.v44i147.49234

Al-Okaily, M., A. F. Alkhwaldi, A. A. Abdulmuhsin, H. Alqudah, and A. Al-Okaily. 2022. Cloud-Based Accounting Information Systems Usage and Its Impact on Jordanian SMEs' Performance: The Post-COVID-19 Perspective. *Journal of Financial Reporting and Accounting, 21(1): 126–155.* https://doi.org/10.1108/jfra-12-2021-0476

Ausat, A. M. A. 2023. The Role of Social Media in Shaping Public Opinion and Its Influence on Economic Decisions. *Technology and Society Perspectives (TACIT), 1(1):* 35–44. https://doi.org/10.61100/tacit.v1i1.37

Bhandari, A., J. Golden, K. Walker, and J. H. Zhang. The Relationship between Stock Repurchase Completion Rates, Firm Reputation and Financial Reporting Quality: A Commitment-Trust Theory Perspective. *Accounting & Finance*, 62(2): 2687–724. https://doi.org/10.1111/acfi.12879

Border, C. 2007. The Development and Deployment of a Multi-User, Remote Access Virtualization System for Networking, Security, and System Administration Classes. *ACM SIGCSE Bulletin, 39* (1)*:* 576–80. https://doi.org/10.1145/1227504.1227501

Browne, T., T. T. Tran, B. Veitch, D. Smith, F. Khan, and R. Taylor. 2022. A Method for Evaluating Operational Implications of Regulatory Constraints on Arctic Shipping. *Marine Policy,* 135: 104839. https://doi.org/10.1016/j.marpol.2021.104839

Cattarino, L., V. Hermoso, L. Bradford, J. Carwardine, K. A. Wilson, M. J. Kennard, and S. Linke. 2016. Accounting for Continuous Species' Responses to Management Effort Enhances Cost-Effectiveness of Conservation Decisions. *Biological Conservation,* 197: 116–123. https://doi.org/10.1016/j.biocon.2016.02.030

Chondrakis, G., C. J. Serrano, and R. H. Ziedonis. 2020. Information Disclosure and the Market for Acquiring Technology Companies. *Strategic Management Journal, 42*(5): 1024–1053. https://doi.org/10.1002/smj.3260

Dias, J. C., A. Mineiro, and S. Damen. 2024. A New Intervention to Prevent Social Isolation in People with Complex Communication Needs. *Scientific Reports, 14*(1). https://doi.org/10.1038/s41598-024-63519-5

Durand, R., and P. Gouvard. 2022. An Audience-Based Theory of Firms' Purposefulness. *Advances in Cultural Entrepreneurship*, 193–216. https://doi.org/10.1108/s0733-558x20220000080012

Fellner, T., and P. Grünbacher. 2025. Cross-Vendor Variability Management for Cloud Systems Using the TOSCA DSL. *Proceedings of the 19th International Working Conference on Variability Modelling of Software-Intensive Systems*, 49–57. https://doi.org/10.1145/3715340.3715433.

Garrett, J., R. Hoitash, and D. F. Prawitt. 2014. Trust and Financial Reporting Quality. *Journal of Accounting Research,* 52(5): 1087–1125. https://doi.org/10.1111/1475-679x.12063

Gonzalez, R. V. D., M. F. Martins, and J. C. Toledo. 2014. Managing Knowledge in a Service Provider: A Network Structure-Based Model. *Journal of Knowledge Management, 18(3)*: 611–630. https://doi.org/10.1108/jkm-12-2013-0502

Gzik, T. 2020. Business Process as a Service — a Systematic Literature Review. *Towards Industry 4.0 — Current Challenges in Information Systems*, 163–81. https://doi.org/10.1007/978-3-030-40417-8_10

Hafez, M. 2024. The Financial Compass: Navigating Market Expansion through Theory and Practice. *Social Science Research Network*, https://doi.org/10.2139/ssrn.4802279

Han, O., S. Lu, W. Wang, H. Qu, J. Li, and Y. Gao. 2024. Privacy Preserving and Secure Robust Federated Learning: A Survey. *Concurrency and Computation Practice and Experience, 36(13).* https://doi.org/10.1002/cpe.8084

Hauser, R. G, A. Bhargava, R. Talmage, M. Aslan, and J. Concato. 2020. Data Object Exchange (DOEx) as a Method to Facilitate Intraorganizational Collaboration by Managed Data Sharing: Viewpoint. *JMIR Medical Informatics*, 8(10): e19267. https://doi.org/10.2196/19267

Heo, W., N. Park, R. Henager, and J. E. Grable. 2023. What Do Financial Planning Organizations Communicate to Stakeholders and Consumers? *Financial Services Review, 27(2)*: 115–31. https://doi.org/10.61190/fsr.v27i2.3387

Horowitz, K. A. W., B. Palmintier, B. Mather, and P. Denholm.2018. Distribution System Costs Associated with the Deployment of Photovoltaic Systems. *Renewable and Sustainable Energy Reviews,* 90: 420–33. https://doi.org/10.1016/j.rser.2018.03.080

Klychova, G., A. Zakirova, A. Nigmetzyanov, I. Nikitenko, and G. Ostaev. 2021. Efficiency of Corporate Finance: Formation of Accounting and Management Tools. In *E3S Web of Conferences*, edited by D. Rudoy, A. Olshevskaya, and N. Ugrekhelidze, 273: 10038. https://doi.org/10.1051/e3sconf/202127310038

Krancher, O., P. Luther, and M. Jost. 2018. Key Affordances of Platform-As-a-Service: Self-Organization and Continuous Feedback. *Journal of Management Information Systems, 35(3)*: 776–812. https://doi.org/10.1080/07421222.2018.1481636

Liu, K. 2021. IT Audit of Cloud Accounting Platform Based on Big Data. *Journal of Physics: Conference Series,* 2066(1): 012024. https://doi.org/10.1088/1742-6596/2066/1/012024.

Ma, D., R. Fisher, and T. Nesbit. 2021. Cloud-Based Client Accounting and Small and Medium Accounting Practices: Adoption and Impact. *International Journal of Accounting Information Systems,* 41: 100513. https://doi.org/10.1016/j.accinf.2021.100513

McCarthy, J. 1960. Recursive Functions Symbolic Expressions and Their Computation by Machine, Part I. *Communications of the ACM, 3(4)*: 184–95. https://doi.org/10.1145/367177.367199

Modugno, G., M. Bertoni, and B. D. Rosa. 2022. The Simplification of Public Administration: A Managerial Perspective. *Naše Gospodarstvo [Our Economy],* 68(1): 64–76. https://doi.org/10.2478/ngoe-2022-0006

Moro, A., M. Fink, and D. Maresch. 2015. Reduction In Information Asymmetry And Credit Access For Small And Medium-Sized Enterprises. *Journal of Financial Research, 38(1)*: 121–43. https://doi.org/10.1111/jfir.12054

Musaddiq, A., Y. B. Zikria, O. Hahm, H. Yu, A. K. Bashir, and S. W. Kim. 2018. A Survey on Resource Management in IoT Operating Systems. *IEEE Access,* 6: 8459–82. https://doi.org/10.1109/access.2018.2808324

Mustafa, A. K., N. G. Omer, and H. Abdullah. 2025. An Analysis of the Use of Artificial Intelligence in Enhancing the Quality of Financial Reporting for the Industrial Sector in the Kurdistan Region of Iraq. *TANMIYAT AL-RAFIDAIN, 44(147)*: 204–236. https://doi.org/10.33899/tanra.v44i147.49226

Nerlinger, M., and S. Utz. 2022. The Impact of the Russia-Ukraine Conflict on Energy Firms: A Capital Market Perspective. *Finance Research Letters, 50*: 103243. https://doi.org/10.1016/j.frl.2022.103243

Odei-Appiah, S., and A. Owusu. 2025. Examining the Role of Institutional Forces and User Satisfaction in E-Government Public Value. *Edward Elgar Publishing EBooks*, 464–84. https://doi.org/10.4337/9781035318148.00033

Perdana, A., W. E. Lee, and C. M. Kim. 2023. Prototyping and Implementing Robotic Process Automation in Accounting Firms: Benefits, Challenges and Opportunities to Audit Automation. *International Journal of Accounting Information Systems,* 51: 100641. https://doi.org/10.1016/j.accinf.2023.100641

Sadighi, M. 2014. Accounting System on Cloud: A Case Study. *11th International Conference on Information Technology: New Generations*. https://doi.org/10.1109/itng.2014.26

Salem, S., N. Nurdayadi, and A. Alfiandri. 2021. Cloud Accounting: The Development of Accounting Information System in Industry 4.0 in Indonesia. *Conference Series, 3(2)*: 282–294. https://doi.org/10.34306/conferenceseries.v3i2.597

Sandhu, S., and S. Arora. 2020. Customers' Usage Behaviour of E-Banking Services: Interplay of Electronic Banking and Traditional Banking. *International Journal of Finance & Economics*, 27(2). https://doi.org/10.1002/ijfe.2266

Santa, J. S. 2013. Communicating Information about 'What Not to Do' to Consumers. *BMC Medical Informatics and Decision Making, 13(53)*. https://doi.org/10.1186/1472-6947-13-s3-s2

Santhosh C. 2025. Machine Learning Models for Predictive Threat Hunting against Cloud-Delivered Ransomware in FinTech. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.5385811

Seale, J., L. King, M. Jorgensen, A. Havel, J. Asuncion, and C. Fichten. 2020. Engaging Ignored Stakeholders of Higher Education Accessibility Practice: Analysing the Experiences of an International Network of Practitioners and Researchers. *Journal of Enabling Technologies, 14(1)*: 15–29. https://doi.org/10.1108/jet-08-2019-0040

Sugahara, S., and K. Kano. 2025. The Moderating Role of External Accountants' Advice on the Relationship between Small Business Owner-Managers' Digital Self-Efficacy and Financial Performance. *Pacific Accounting Review, 37(5)*: 740–761. https://doi.org/10.1108/par-01-2025-0010

Surateman, S., W. Wahyo, and J. Rambe. 2025. Comparative Analysis of Pricing and Features of Cloud-Based Accounting Software in Indonesia. *International Journal of Economics and Management Research, 4(3)*: 320–32. https://doi.org/10.55606/ijemr.v4i3.553

Svedberg, P., J. M. Nygren, C. Staland-Nyman, and M. Nyholm. 2016. The Validity of Socioeconomic Status Measures among Adolescents Based on Self-Reported Information about Parents Occupations, FAS and Perceived SES; Implication for Health Related Quality of Life Studies. *BMC Medical Research Methodology, 16*(1). https://doi.org/10.1186/s12874-016-0148-9

Tichavakunda, A. A., M. M. Wheaton-Greer, and V. Greer. 2024. Before You Write That Statement: Questions for the Equity-Minded Leader. *Change: The Magazine of Higher Learning, 56(6)*: 33–38. https://doi.org/10.1080/00091383.2024.2419345

Wood, M. 2017. How to Make SD-WAN Secure. *Network Security*, (1): 12–14. https://doi.org/10.1016/s1353-4858(17)30006-5

Yan, C., L. Fu, J. Zhang, and J. Wang. 2019. A Comprehensive Survey on UAV Communication Channel Modeling. *IEEE Access,* 7: 107769–92. https://doi.org/10.1109/access.2019.2933173

Yang, H. 2023. A Practical Method for Connectivity and Coverage Reliability Analysis for Linear Wireless Sensor Networks. *Ad Hoc Networks,* 146: 103183. https://doi.org/10.1016/j.adhoc.2023.103183

Yu, L. 2020. Analysis on the Demand Evolution of Cloud Accounting Information System in the Era of Big Data. IEEE Xplore. https://doi.org/10.1109/ICSGEA51094.2020.00081

Yusuf, S. D., V. Omojorla, U. Ibrahim, and A. Z. Loko. 2023. Implementation of a 220v Ac Overload and High Voltage Monitor Alert System with Auto Shut Down. *International Journal of Social Sciences and Management Research*, *8*(5): 32–40. https://doi.org/10.56201/ijssmr.v8.no1.2022.pg32.40