

Effects of Experience and Computer Proficiency on the Acceptance Behaviour of Accountants towards Usage of Cloud-Based Accounting Technology. A case of Nigerian accountants

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Abstract

This paper examined the moderating role of experience and computer proficiency level on the factors of acceptance behaviour of Nigerian accountants towards the usage of cloud-based accounting technology. This study identified three factors influencing an accountant's willingness to adopt CBAT: its perceived usefulness, complexity or ease of use, and external influences such as pressure from professional associations and peers. Data were gathered through a survey questionnaire from 319 chartered accountants in an online-focused group. The analysis, conducted using structural equation modelling, reveals that all three factors - perceived usefulness, ease of use, and external pressure - have a significant and positive direct impact on an accountant's acceptance behaviour, confirming their influential roles in shaping adoption decisions, findings suggest that all direct relationships significantly positively affect acceptance behaviour. After that, experience and computer proficiency levels were introduced separately into the model as moderators. Conclusions of the analysis suggested that all hypothesised effects (except for H1a) moderate the relationships between the endogenous and exogenous variables of the model. Overall, this study observed that accountants recognise CBAT as highly useful and that the years of experience of the accountant, as well as his computer proficiency levels, are important factors that support their desire to adopt the cloud accounting tool.

Keywords: *Acceptance Behaviour, Cloud-Based Accounting Technology, Computer Proficiency, Experience, External Pressure.*

Introduction

The widespread application of cloud technology has become the norm for business information processing and reporting worldwide. The introduction of this technology into the sphere of the accounting practice has been identified in many literatures (e.g. Alshirah et al., 2021; Khanom, 2017) as an excellent avenue for enhancing the way accountants perform their tasks through the timely presentation of financial performance in real-time basis (Alshirah et al., 2021). In the opinion of Widaryanti (2020), CBAT has become a contemporary domain in the accounting profession and has come to replace the traditional computerised accounting system. The benefits of the innovation extend across real-time processing and storage of accounting information on the web, resource pooling and online monitoring of users (Alshirah et al., 2021; Rashid & Chaturvedi, 2019). The best part is that users do not need to download and install the accounting software as it operates in the cloud. However, it has been generally observed that technological innovations are only sometimes adopted for their benefit, depending on the attitude of the potential adopted towards the technology (Lutfi, 2022).

Most studies on technology adoption, such as those of Davis et al. (1989), Lutfi (2022), and Rawashdeh (2023), have emphasised the use of perceived behavioural context as a veritable means of assessing intentions to adopt technology. This user-related behavioural disposition is often linked to usefulness, ease of use of technology, and pressure to adopt such technology (Davis et al., 1989). This opinion has led to various models that depict relationships between factors and determinants of acceptance behaviour. However, the existing body of literature has yet to draw a clear line of relationships between these variables and how they lead to usage (Marangunic & Granic, 2015; Oredo et al., 2019). A prominent observation from these studies is the significant variation in findings across national and differential users' contexts, which calls for further investigations. Therefore, the prevailing technology acceptance frameworks may not be sufficient in examining accountants' behaviour towards CBAT acceptance and usage.

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In Nigeria, CBAT is slowly receiving attention as poor infrastructure and the cost of adoption hinder its spontaneous adaptability (Akai et al., 2023). However, collaborative efforts between Nigerian businesses and some cloud service providers such as CISCO, NetApp, and Microsoft have been implemented to boost cloud technology adoption (Akai et al., 2023). For example, NetApp, used by the Central Bank of Nigeria and eight other banks, provided the platform for shared costs among banks, leading to reduced operational costs (Iwuchukwu, 2017). Despite these arrangements, opinions on the acceptance and usage of CBAT vary widely amongst professional accountants in Nigeria (Akai et al., 2023), while their adoption behaviour needs to be discovered. This is why the need to understand how potential adopters react to the acceptance of cloud technology has been at the forefront of many discussions. However, it is essential to state that there are several debates on the importance of the personal characteristics of adopters (e.g. experience of the adopter and computer proficiency level) on the predictive power of existing technology adoption models (Martin-Garcia et al., 2022). This is because inter-person differences can be used to describe the intention of potential adopters of information technology (Sun 2016). This inter-person characteristic can also potentially moderate overall users' readiness (Rawashdeh, 2023; Sun, 2016). This study explores this phenomenon in the context of their predictive power and effect.

This research aims to investigate the effect of accountants' experience and computer proficiency level on their acceptance behaviour, seeking to understand how these factors interact to enhance or hinder CBAT adoption. This study is essential because knowledge about the influence of the experience of an accountant, as well as their computer proficiency level, provides evidence about the motives of accounting professionals towards the acceptance and usage of CBAT. Such knowledge can be helpful in the development of a framework for CBAT adoption strategies (Mahardika et al., 2019). The following section documents relevant literature about this study, while the next section discusses the methodology employed. After that, results from the analysis were presented for an in-depth examination of the findings and their implications. Ultimately, the discussion culminated in a conclusion synthesising the key takeaways and insights gleaned from the research.

Literature Review

Cloud-Based Accounting Technology (Cbat)

CBAT denotes the use of the cloud computing system to operate a computerised accounting system virtually (Khanom, 2017; Zhang & Gu, 2013). The word "cloud" in many literature is a metaphor for the "internet", where software is accessed from any connected device at any time (Saeidi et al., 2019). In describing cloud technology, there is a convergence of opinion on its applicability to information technology applications that can be operated virtually (Sunyaev & Sunyaev, 2020), which serves as the backbone for all digital infrastructure, such as cloud-based accounting software.

Acceptance Behaviour and Usage Factors of Cbat

Acceptance behaviour depicts a user's attitude, willingness or perception towards adopting technology, while usage refers to the actual use of CBAT for accounting tasks (Davis et al., 1989; Khanom, 2017; Venkatesh et al., 2003). A successful examination of how potential technology adopters react to adopting technology is usually related to some contextual concerns. According to Rawashdeh (2023), these concerns relate to an individual's acceptance behaviour, which can be assessed by aggregating specific beliefs that are unique to the particular phenomenon or actions. These beliefs have been narrowed down by Davis et al. (1989) to the usefulness and ease of use of technology (Lutfi, 2022; Rawashdeh, 2023), which are regarded in many studies as strong determinants of a person's disposition to the use technology (Ardiansah et al., 2020). However, existing studies have provided varying opinions on how these attributes or factors affect the acceptance behaviour and use of CBAT.

Davis et al. (1989) hypothesise that people intend to use computers if they perceive it will increase their performance and if the computer is devoid of complexity. A longitudinal study that involved 107 undergraduates who use computers was conducted to test this hypothesis. Findings from the study suggested that usefulness and ease of use factors exhibited important determining factors in the acceptance

behaviour of undergraduates. This result attracted many scholars (e.g. Grover et al. 2019; Straub et al. 1997) to conduct further research in different fields and contexts to test the applicability of these TAM core constructs, which produces varying results. For example, Al-Okaily et al. (2020), used data from 438 SMEs to test the effects of the core TAM factors on cloud accounting acceptance and usage. The analysis of the moment structure technique was used to test the hypothesised relationship between perceived usefulness, perceived ease of use and acceptance behaviour. Findings from the study suggested that the factor of ease of use was insignificant to acceptance behaviour, as it explained only 0.072 of the variance. The findings from the studies of Chua et al. (2020), Lee et al. (2018), and Zhang et al. (2020) equally supported this opinion. This finding suggests that the TAM core factors may produce different opinions across contexts and countries. Therefore, this study proposes the following null hypothesis:

- H₁ The perceived usefulness of CBAT does not have a significant positive effect on the acceptance behaviour of accountants.
- H₂ The perceived ease of use of CBAT does not significantly affect accountants' acceptance behaviour.
- H₄ The acceptance behaviour of accountants does not significantly affect the use of CBAT.

External Pressure in Cbat Adoption

External pressure (such as subjective norm, perceived credibility, perceived enjoyment, perceived risk, and compatibility) was another factor that could provide a better understanding of technology adoption by various researchers (Marangunic and Granic, 2015). This study proposes that pressure from professional colleagues and accounting associations is the primary source of external pressure. Therefore, external pressure refers to the individual perception of pressure from colleagues and professional bodies to perform a behaviour (Sukoco et al., 2022). External pressure may not necessarily be imposed on accountants by the supervising body but can be through observations about the technology adoption behaviour of colleagues in similar organisations.

The effects of external pressure in explaining variation in the TAM core constructs differ in many contexts. For example, Oredo and Dennehy (2022) examined the impact of external pressure on cloud technology adoption in 93 Kenyan firms. Results from the analysis showed that external pressure significantly affects acceptance behaviour. Findings from these studies agree with Sharma and Sehrawat (2020), who suggested that external pressure can provide more information about the behaviour of technology adoption in health. However, Kim et al. (2019) and Verkijika et al. (2018) had different opinions when they used subjective norm as a measure of external pressure and that there was an insignificant effect of subjective on the acceptance behaviour of mobile payment systems. It is presumed from the findings of this literature that the relationship between external pressure and acceptance behaviour may not always be significant. This study therefore, proposes the following null hypothesis:

- H₃ External pressure does not significantly affect an accountant's acceptance behaviour towards the usage of CBAT.

Experience and Computer Literacy

Experience relates to the number of years a person has worked as an accountant, while computer proficiency relates to the accountants' knowledge and application of computers in the performance of their job (Mahardika et al., 2019). These factors pose some significant effects on the determinant of acceptance behaviour because of prevailing opinions that technology adoption is biased towards interpersonal factors of skills and experience (Oredo & Dennehy, 2022; Sun, 2016). Some researchers (e.g., Teng et al., 2019) suggested that the moderating effect of interpersonal factors on technology adoption can yield a different understanding of adoption behaviours (Goehring et al., 2023).

To bolster the view stated in the paragraph above, Venkatesh et al. (2012), in their study on the factors that affect consumers' acceptance of information technology, observed that experience and computer skills level

are the dominant interpreters of the effect power of usefulness and ease of use of technology. The study indicated that the effect of computer proficiency on TAM constructs is reduced as users of information technology begin to gain experience. Findings from the Venkatesh et al. (2012) study was supported by Sun (2016), who suggested that including moderating variables in a model can increase its explanatory power. However, Leong et al. (2018), in their study on the use of social network technology in a pedagogical class from 5 universities in Malaysia, observed that experience did not moderate perceived usefulness and ease of use. This suggest that experience may not always moderate the relationship. We therefore propose the following null hypothesis:

- H_{1a} Experience of an accountant does not moderate the relationship between the perceived usefulness of CBAT and acceptance behaviour of accountants.
- H_{1b} Experience of an accountant does not moderate the relationship between perceived ease of use of CBAT and acceptance behaviour of accountants.
- H_{2a} The accountant's Computer proficiency level does not moderate the relationship between the perceived usefulness of CBAT and acceptance behaviour of accountants.
- H_{2b} Computer proficiency level of an accountant does not moderate the relationship between perceived ease of use of CBAT and acceptance behaviour of accountants.

Theoretical Review

Technology adoption literature is one of the matured areas of research mainly focused on how acceptance behaviour potentially influences the actual usage of technology (Blut et al., 2021). It embodies theoretical perspectives spanning psychology, accounting and social science literature. One of the theories considered most influential and underpin this study is the Technology Acceptance Theory, which was popularised by Davis et al. (1989). The theory explains how intentions can lead to acceptance behaviour. Because intentions do not necessarily guarantee a behaviour, Davis et al. (1989) identified some factors that can explain the connections between acceptance and intention, which was developed into the Technology Acceptance Model (TAM).

TAM involve a process through which some factors trigger cognitive responses, which will, in turn, form a response that can influence behaviour (Davis et al. 1989). This perspective was used in the TAM to explain how technology is accepted (Le and Cao, 2020; Marangunic and Granic, 2015). The TAM went through various reviews, which resulted in incorporating more predictors. Marangunic and Granic (2015) observed extensive interest in the effect power of the TAM, which led to the inclusion of external and moderating variables in the two primary constructs. Therefore, the TAM was considered for this study because it applies to individual-level adoption of technology (Davis et al. 1989), which is very relevant to the objective of this study. Some authors that have adopted this model in their similar studies include Akai et al. (2023), Al-Okaily et al. (2020), and Eldalabeeh et al. (2021).

Methodology

Research Design and Method

This research paper adopts the cross-sectional design approach and a quantitative research method, which helps determine existing relationships among variables (Goodfellow, 2023). This approach provides a logical frame that ensures the collection of reliable and credible data. Earlier studies (e.g., Akai et al. 2023; Elderlabeeh et al. 2021; Stewart 2022; Widaryanti 2020) have equally used this approach in their similar work.

Study Population

The study population comprised 319 chartered accountants registered on an online WhatsApp platform. This is in line with Goodfellow's (2023) suggestion that a focused group with a population that has the same characteristics as the target population can be used for a study. The research instrument was administered to the group using an online Google Form, while responses were sent directly to the researcher's Google Drive account. Overall, 232 responses were received from the sample population.

Research Instrument

The main instrument that was used in the gathering of data is the 5-scale Likert type questionnaire that contained adapted items from previously validated studies of Davis et al. (1989); Hsu and Lin (2016) and Thompson et al. (1991). The research instrument contained five constructs and 12 items, which was arrived at after conducting factor analysis on 27 items using the varimax rotation in the Principal Component Analysis (PCS) tool of SPSS. This supports the views of Davies and Fisher (2018) and Stewart (2022), who suggested using PCA to determine the number of dimensions that underlie a construct.

The 12 retained items were subjected to validity and reliability tests using factor loading and Average Variance Extracted (AVE) for the validity test and Cronbach Alpha and composite validity for the reliability tests. The scores for the factor loadings were above 0.7, while AVE scores for all items were above 0.5 thresholds. Also, the indices for the Cronbach Alpha were all above 0.7, while those of the composite validity were above the 0.8 threshold. These are in line with the suggestion of Hox (2021).

Analytical Tools

Analysis was conducted using the covariance-based structural equation and adoption of the reflective construct model. This means that the relationships between the variables are quantified by path coefficients and their factor loadings, while the significance is determined by the P-values and t-test results (Hox 2021; Hair et al. 2017). The analysis was conducted in two stages: (1) development and assessment of the measurement model for goodness of fit, validity, and reliability, and (2) assessment of the structural model for hypothesis testing.

The study equally assessed the moderating effect of respondents' experience and computer proficiency level by using the interaction terms (that is, the multiplication of two features that have a joint effect on a variable). This involved the use of a mean centring approach. This method accounts for potential collinearity issues (Hair et al. 2017; Marsh et al. 2007). The expectation is that the accountant's experience and computer skills will weaken the relationships between endogenous and exogenous variables.

RESULTS

Descriptive Statistics

The respondent characteristics and the latent constructs were analysed using descriptive statistics. The respondents' characteristics showed that all had computer skills, with about 97% claiming to have at least a medium skill level. Also, the data showed that all respondents have at least one year of working experience as an accountant, with most having at least 11 years of experience. The data also revealed that all respondents are members of Nigeria's Institute of Chartered Accountants. This analysis provides some noteworthy influence on the quality of this research.

Also, the latent construct was analysed using the mean, standard deviation, skewness, and kurtosis statistics.

TABLE 1. Descriptive Statistics Of The Constructs

	N	Mean	Std. Dev	Skewness	Kurtosis
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PU	232	4.14	0.903	-1.492	3.165
PEOU	232	3.81	0.953	-1.027	1.057
EP	232	3.70	0.943	-0.696	0.437
AB	232	4.31	0.736	-1.626	5.333
AU	232	3.74	0.999	-0.665	0.048

Note: PU = Perceived Usefulness, PEOU = Perceived Ease of Use; EP = External Pressure; AB = Acceptance Behaviour; AU = Actual Usage

As observed from Table 1, all the mean values are greater than 3.0, ranging between 3.70 and 4.31. The spread of the statistics is relatively close to the mean, ranging between -0.67 and -1.63. The negative values indicated that all data have a slightly skewed distribution. Following Hair et al. (2017) suggestion, we opine that the data are considered fairly normal.

Measurement Model Evaluation

Goodness of Fit Test - The measurement model was developed and analysed for model fit, item reliability, and construct reliability. Using the maximum likelihood method of the variance-covariance matrices, the model fit test was analysed using Confirmatory Factor Analysis (Hair et al. 2017) in the IBM AMOS 29.0 software.

TABLE 2. Goodness of Fit Test

Test categories	Model indices	Threshold value	Values in the model	Summary decision
Parsimonious fit	Chi-squared degree of freedom ratio	≤ 3.0	2.746	Good fit
Absolute fit	GFI	≥ 0.9	0.92	Good fit
	AGFI	≥ 0.8	0.86	Good fit
	RMSEA	≤ 0.08	0.078	Good fit
Incremental fit	NFI	≥ 0.9	0.904	Good fit
	CFI	≥ 0.9	0.91	Good fit

As depicted in Table 2, the goodness of fit results indicated that all categories exceeded the threshold mark recommended by Cho et al. (2020). This suggests a good fit for the measurement model. Therefore, there is no need for further modification.

Test Of Reliability and Validity of The Measurement Model - The items used for this study were examined for reliability using each item's standardised factor loading and critical ratio (or t-value). Hox (2021) suggested a standardised factor loading of 0.5 and above as an indication of a strong relationship between the items and their respective factors. The estimates of the loadings and critical ratio (or t-value) of items are presented in Table 3.

Table 3. The Parameter Estimates Of The Items

Items	Standardised Factor Loading	Unstandardized Factor loading	Standard error	Critical ratio
PU2	0.57	0.52	0.109	4.792
PU3	0.58	0.64	0.108	5.961
PU7	0.70	1.00	-	
PEOU1	0.79	1.56	0.223	7.001
PEOU2	0.67	1.240	0.177	7.008

PEOU3	0.60	1.00	-	
EP3	0.50	1.09	0.297	3.690
EP4	0.63	1.00	-	
AB1	0.73	0.94	0.157	5.991
AB2	0.63	1.00	-	
AU1	0.62	1.16	0.176	6.570
AU2	0.73	1.00	-	

As observed in Table 3, the standardised factor loadings range between 0.50 and 0.79. We therefore argue that items loaded strongly on their respective factors. Also, the critical ratio results for each item are greater than the threshold of 1.96 (Hox 2021). This means that all item loadings are significant at a 5% level. These are indications of item reliability.

TABLE 4. Composite Reliability And Validity Tests.

Construct	CR	AVE	PU	PEOU	EP	AB	AU
PU	0.65	0.62	(0.79)				
PEOU	0.73	0.69	0.206**	(0.83)			
EP	0.64	0.57	0.157*	0.007	(0.75)		
AB	0.63	0.68	0.379**	0.058	0.259**	(0.82)	
AU	0.63	0.67	0.329**	0.318**	0.304**	0.346**	(0.82)

Note: CR = Composite Reliability; AVE = Average Variance Extracted;

* = $p < 0.05$, ** = $p < 0.01$

Table 4 contained the results of the construct validity and reliability tests, which were examined using the convergent and discriminant tests (Hox 2021). As observed, the CR statistics have values greater than the 0.6 threshold, while the AVE has values greater than the 0.5 threshold. This is an indication of reliable measurement items. Also, since the diagonal values in parenthesis are higher than the off-diagonal values (the Pearson correlated values), we argue that the measurement items correlate with other items that are used to assess similar constructs.

Structural Model and Hypothesis Testing

Structural Model and Hypothesis Results - The measurement model developed for this study was converted into a structural model for analysis and hypothesis testing (presented in Figure 1) after confirmation of model fit. The first step was to test for goodness of fit of the model showing Chi-squared degree of freedom ratio as 2.469; GFI as 0.929; AGFI as 0.874; RMSEA as 0.08; NFI as 0.92; and CFI as 0.933. These results indicate a good structural model fit as all categories exceed the threshold. We, therefore, move ahead to test the postulated hypothesis.

TABLE 5. Direct Impact Hypothesis Test Results

Hypothesis Number	Relationship	Path Coefficient	t-value	Summary decision
H ₁	PU (+) ---> AB	0.212**	3.158	Supported. The null hypothesis is therefore rejected.
H ₂	PEOU (+) ---> AB	0.124**	2.119	Supported. The null hypothesis is therefore rejected.
H ₃	EP (+) ---> AB	0.288**	3.037	Supported. The null hypothesis is therefore rejected.

H ₄	AB (+) ---> AU	1.615***	4.861	Supported. The null hypothesis is therefore rejected.
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Note: * = p< 0.05, ** = p< 0.01; *** = p< 0.001

As observed in Table 5, all hypotheses were supported in the model based on their beta values and t-values. This means that all postulated null hypotheses (that is, H₁, H₂, H₃ and H₄) are rejected. Also, the results showed that perceived usefulness, perceived ease of use and external pressure accounted for 87% of the variance in their relationship with acceptance behaviour. Perceived usefulness alone accounted for 81% of the variance. On the other hand, acceptance behaviour explained 79% of the variance in the relationship with the usage of CBAT.

Figure 1. Structural Model

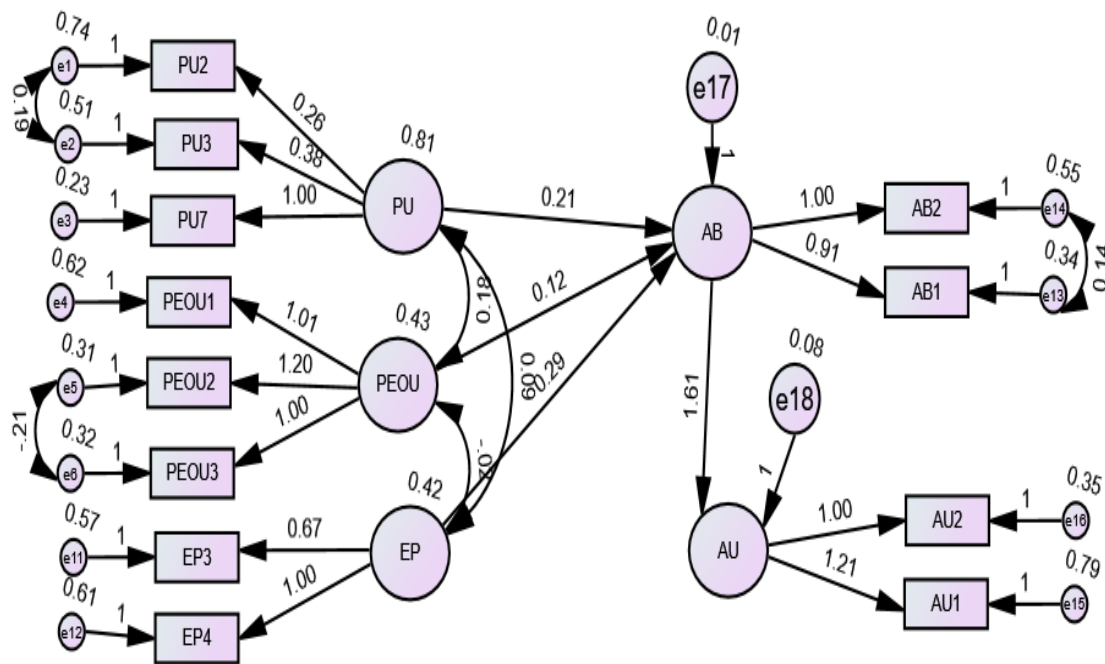


Figure 1 shows the pictorial view and results of path coefficients of the hypothesised relationships. This is used to interpret the direct path relationships between the endogenous and exogenous variables.

The Moderating Effects - Results of the effects of the accountant's experience on the relationships between the exogenous and endogenous variables are depicted in Table 6 and Table 7, while those of computer skill level are presented in Table 8 and Table 9.

Table 6 Effect of Accountant's Experience on Pu and Ab Relationship

Relationship	Beta	t-value	P-Value	Summary decision
AB <--- PU	0.390	6.401	0.000***	Supported
AB <--- Exp	- 0.035	- 0.574	0.566	Not supported
AB <--- IntExp	0.092	1.588	0.112	

Table 6 shows the effect of an accountant's experience on the relationship between perceived usefulness and acceptance behaviour. The result of the relationship indicated a significant positive impact at a 0.1%

level, while the beta value of the interaction was 0.092. This means that experience strengthens the positive relationship. In other words, the more experience an accountant has, the more they are affected by the perceived usefulness of the CBAT. We, therefore, have no reason to reject the null hypothesis H1a. This means that experience does not moderate the relationship.

Table 7 Effect of Accountant's Experience on PEOU And AB Relationship

Relationship	Beta	t-value	P-Value	Summary decision
AB <--- PEOU	0.5	0.832	0.406	Not supported
AB <--- Exp	- 0.036	- 0.547	0.584	Not supported
AB <--- IntExp	- 0.038	- 0.581	0.561	

In Table 7, the results of the effect of accountant's experience on perceived ease of use and acceptance behaviour indicated an insignificant but positive relationship. However, the beta value of the interaction was negative (i.e., -0.038), which suggests that experience dampens the positive relationship. This means that the more experience an accountant has, the less they will be affected by the perceived ease of use of CBAT. We therefore reject the null hypothesis H1b and state that experience moderates the relationship.

Table 8 Effect of Accountant's Computer Skill Level on Pu and Ab Relationship

Relationship	Beta	t-value	P-Value	Summary decision
AB <--- PU	0.377	6.177	0.000***	Supported
AB <--- Com	0.16	0.263	0.793	Not supported
AB <--- IntCom	- 0.029	- 0.427	0.669	

In Table 8, the results of the effect of accountant's computer skill level on the relationship between perceived usefulness and acceptance behaviour indicated a significant positive relationship. However, the beta value of - 0.029 indicated that the computer proficiency level of the accountant dampens the positive relationship. This means that the computer skill level of an accountant is the least affected by the perceived usefulness of the CBAT. We therefore reject the reject to the null hypothesis H2a and state that the computer skill level of an accountant moderates the relationship between perceived usefulness and acceptance behaviour.

Table 9 Effect of Accountant's Computer Skill on PEOU And AB Relationship

Relationship	Beta	t-value	P-Value	Summary decision
AB <--- PEOU	0.059	0.895	0.371	Not supported
AB <--- Com	0.025	0.375	0.708	Not supported
AB <--- IntCom	- 0.025	0.386	0.700	

Table 9 depicts the effects of an accountant's computer skill level on the relationship between perceived ease of use and acceptance behaviour, which indicated an insignificant but positive relationship. However, the beta value of - 0.025 indicated that computer skill level dampens the positive relationship. In other words, the more computer skill level accountants have, the less they are affected by perceived ease of use.

Consequently, hypothesis H2b is rejected. In other words, the computer skill level of an accountant moderates the relationship.

Discussions and Conclusion

Accountants globally face the pressing challenge of managing financial information promptly and efficiently. This challenge demands a unique blend of skills, competencies, and ethical considerations. Accountants must possess a broader range of expertise, including technical skills, business acumen, and a solid moral compass, to fulfil their responsibilities and effectively contribute to informed decision-making. The emergence of CBAT presents some form of solution to this challenge by enabling real-time processing of accounting data in the cloud. However, despite its potential benefits, the adoption of CBAT among accountants is hindered by various factors, leading to a divergence of opinions and reluctance to embrace this innovative technology. Some factors influencing this are the technology's usefulness and ease of use and external pressure on the accountant to use the CBAT. In addition, scholars have argued that the interpersonal characteristics of the accountant also play a critical role in their CBAT adoption decision.

Findings from this study revealed that Nigerian accountants have a significantly positive perception of CBAT's usefulness ($p < 0.05$). The relationship remained significant when the accountant's experience was included in the hypothesised model as a moderator, indicating that the usefulness factor significantly impacts acceptance behaviour among more experienced accountants. In contrast, the relationship between CBAT usefulness and accountants' acceptance behaviour was weakened by the computer proficiency level of accountants when it was included in the hypothesised model as a moderator, indicating that higher computer proficiency level of accountants diminish the impact of usefulness on acceptance behaviour. This implies that computer proficiency moderates the relationship, with more proficient accountants less influenced by the usefulness factor.

Upfront on ease of use of CBAT, findings suggest a significant positive impact on acceptance behaviour ($p < 0.05$). However, when the experience level of accountants was included in the model as a moderator, the relationship became insignificant, suggesting that experience moderates the effect of ease of use on the acceptance behaviour of accountants. Notably, the negative beta value of the model indicates that the ease of use factor less influences highly experienced accountants. Furthermore, when computer proficiency was introduced into the model, the negative beta value of the interaction suggests that a higher computer proficiency level reduces the impact of ease of use on acceptance behaviour. Therefore, accountants' experience and computer proficiency levels can moderate the relationship between ease of use and acceptance behaviour, with more experienced and computer-proficient accountants being less swayed by the CBAT ease of use factor.

In summary, the overall findings of this study suggest that accountants focus more on the usefulness, ease of use of CBAT and expectations of professional colleagues and accounting associations to establish positive intentions towards its usage. The structural model's squared residual result reveals that acceptance behaviour accounts for 87% of the variance in actual usage, suggesting a strong link between the two. This finding aligns with the professional perspective of technical competency as an accountant's required skill. This result supports the Technology Acceptance Model (TAM) proposition that factors such as perceived usefulness, ease of use, and external influences are crucial determinants of cloud technology adoption (Alshirah et al., 2021; Davis et al., 1989; Graf-Vlachy et al., 2018; Grover et al., 2019). The strong explanatory power of acceptance behaviour underscores the importance of understanding accountants' attitudes and behaviours in driving cloud technology usage.

In conclusion, although accountants perceive CBAT as highly useful, the years of experience of the accountant, as well as his computer proficiency levels, are essential factors supporting their desire to adopt the cloud accounting tool.

Managerial Implications

The findings from this study are important to stakeholders and regulators in the accounting profession as they showcase the factors that could influence the adoption of CBAT. The resulting observations from the analysis can be used to develop a framework for cloud technology adoption strategies for professional accountants. Also, the professional accounting body should intensify the existing mandatory professional capacity development programmes by the regulatory institute to consolidate the existing gains of cloud technology's usefulness to the accounting profession.

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