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The Landscape of Current Cloud Accounting Research: A Systematic Literature Review

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Abstrak. *Penelitian ini secara sistematis memetakan literatur cloud accounting terkini, dengan fokus pada faktor-faktor adopsi, dampak terhadap kinerja organisasi, implementasi teknologi analitis, serta kerangka teoritis dan metodologi yang digunakan dalam penelitian di tahun 2024 hingga 2025. Penelitian ini menggunakan Systematic Literature Review (SLR) yang dipandu oleh protokol PRISMA. Sumber data yang digunakan dalam penelitian ini berasal dari database Scopus, dengan menggunakan string pencarian tunggal: "cloud accounting" pada kolom Title/Abstract/Keywords. Sebanyak 202 artikel berhasil diidentifikasi dan disaring secara bertahap berdasarkan berdasarkan tahun publikasi (2024-2025), jenis dokumen, status publikasi, bahasa, akses terbuka, dan kualitas jurnal (Q1-Q4 berdasarkan Scimago Journal Rank). Proses seleksi menghasilkan 16 artikel akhir yang terindeks Quartile pada saat publikasi (Q1: 2 artikel; Q2: 3 artikel; Q3: 9 artikel; Q4: 2 artikel). Temuan utama dari penelitian ini adalah: (1) faktor-faktor teknologi (keamanan, kompatibilitas, infrastruktur TI), organisasi (kesiapan, dukungan manajemen, kemampuan karyawan), dan lingkungan (tekanan pemangku kepentingan, regulasi) menentukan adopsi; (2) cloud accounting meningkatkan kualitas pelaporan keuangan, memperkuat pengendalian internal, dan menekan akuntansi kreatif; (3) algoritma analitis (k-Means, ID3, CAP, IGOA-KELM) semakin diterapkan untuk mendukung pengambilan keputusan keuangan yang lebih cerdas. (4) Technology Acceptance Model (TAM) dan Technology-Organization-Environment (TOE) mendominasi pendekatan teoritis, dengan Structural Equation Modeling (SEM) sebagai metode analitis utamanya. Penelitian ini berkontribusi melalui sintesis komprehensif yang mengintegrasikan tiga aliran penelitian yang sebelumnya terfragmentasi (adopsi, dampak, analitik) dan memberikan panduan berbasis bukti bagi praktisi dalam mengimplementasikan cloud accounting, serta mengidentifikasi celah penelitian kritis untuk investigasi di masa depan.*

Kata kunci: *Cloud Accounting; Faktor Adopsi; Kualitas Pelaporan Keuangan; Data Analisis; TOE Framework; Systematic Literature Review.*

Abstract. *This study systematically maps the recent cloud accounting literature, focusing on adoption factors, impacts on organizational performance, analytical technology implementation, and the theoretical frameworks and methodologies used in research conducted from 2024 to 2025. This study uses a Systematic Literature Review (SLR) guided by the PRISMA protocol. Data sources were obtained from the Scopus database using the single search string "cloud accounting" applied to Title/Abstract/Keywords fields. A total of 202 articles were identified and screened in stages based on publication year (2024-2025), document type, publication status, language, open access, and journal quality (Q1-Q4 based on Scimago Journal Rank). The selection process resulted in 16 final articles indexed in quartiles (Q1: 2 articles; Q2: 3 articles; Q3: 9 articles; Q4: 2 articles). Key findings are: (1) technological (security, compatibility, IT infrastructure), organizational (readiness, management support, employee capability), and environmental (stakeholder pressure, regulation) factors determine adoption; (2) cloud accounting enhances financial reporting quality, strengthens internal control, and curbs creative accounting; (3) analytical algorithms (k-Means, ID3, CAP, IGOA-KELM) are increasingly applied to support more intelligent financial decision-making. (4) Technology Acceptance Model (TAM) and Technology-Organization-Environment (TOE) frameworks dominate theoretical approaches, with Structural Equation Modeling (SEM) as the primary analytical method. This study provides a comprehensive synthesis integrating three previously fragmented research streams (adoption, impact, analytics) and offers practitioners evidence-based guidance for cloud accounting implementation, while identifying critical research gaps for future investigation.*

Keywords: *Cloud Accounting; Adoption Factors; Financial Reporting Quality; Data Analytics; TOE Framework; Systematic Literature Review.*

Introduction

The digital transformation driven by the 4.0 industrial revolution has fundamentally reshaped business operations, particularly in the accounting and finance sectors. Cloud accounting, as an evolution of traditional accounting technology, has become a new paradigm in financial information management. This technology replaces local software-based systems with cloud platforms, enabling real-time access, cross-platform collaboration, and integration with emerging technologies such as artificial intelligence, big data analytics, and blockchain (Almanaeseh *et al.*, 2024). In the aftermath of the COVID-19 pandemic, organizations' need for remote work flexibility and quick access to financial data has significantly increased. However, the adoption of cloud accounting remains uneven, especially in developing countries and among Small and Medium Enterprises (SMEs) that face resource limitations. Key barriers such as data security, system compatibility, organizational readiness, regulations, and environmental pressures continue to affect the adoption rate of this technology (Nguyen *et al.*, 2025; Wahhab *et al.*, 2024).

The literature on cloud accounting to date remains fragmented, divided into three primary areas of focus: behavioral adoption models, organizational performance impacts, and the implementation of analytical technologies within cloud accounting. No systematic review has comprehensively integrated these three dimensions to provide a holistic view of the developments and challenges in cloud accounting research. While cloud accounting research has grown rapidly, a review of the existing literature reveals several significant research gaps. First, there is a lack of a systematic synthesis of the factors influencing cloud accounting adoption across different organizational and geographical contexts. Existing studies tend to explore adoption in specific contexts (e.g., SMEs in a single country) without cross-context comparisons that would enable theoretical generalization (Shamsudin *et al.*, 2025). Second, there is a fragmented understanding of the impact of cloud accounting on various dimensions of organizational performance. Research examining the impact of cloud accounting on financial statement quality, internal control systems, and earnings management practices has yet to be integrated, preventing a comprehensive understanding of the value-creation pathways of cloud accounting (Putri *et al.*, 2025). Third, there is a lack of systematic documentation on how analytical technologies (e.g., big data, machine learning, optimization algorithms) are implemented in the cloud accounting ecosystem to support financial decision-making. Current literature focuses more on "whether" to adopt cloud accounting, rather than "how" to extract value through advanced analytics (Zhong & Fan, 2024). Fourth, there has been no comprehensive analysis of the methodological landscape and theoretical frameworks that dominate current cloud accounting research, which is critical for identifying theoretical advancement and methodological rigor in this field.

This study aims to fill these gaps by conducting a systematic literature review that maps the drivers and barriers to cloud accounting adoption based on the Technology-Organization-Environment (TOE) framework, evaluates the impact of cloud accounting on financial information quality and organizational performance, and examines the role of analytical technology in improving financial decision-making. The study will focus on peer-reviewed journal articles published in the last two years, using the search term "cloud accounting" in the Scopus database. The goal is to provide a comprehensive overview of the current landscape of cloud accounting research. This approach results in articles with diverse foci, reflecting the multidimensional nature of cloud accounting, which involves not only technological adoption but also organizational impacts and advanced analytical applications. This diversity of topics demonstrates that cloud accounting has evolved from being a mere technology to an ecosystem that influences various aspects of organizational financial management. This study will provide a solid baseline for academics and practitioners to understand current trends and open relevant research agendas for the future of cloud accounting. Based on the background outlined above, this systematic literature review is

designed to answer four main research questions:

1) RQ1: What are the enabling and inhibiting factors that influence the adoption of cloud accounting in organizations?
2) RQ2: How does the implementation of cloud accounting impact the performance and quality of an organization's financial information?
3) RQ3: How are analytical technologies and algorithms implemented in cloud accounting to support financial decision-making?
4) RQ4: What are the dominant theoretical frameworks and research methods used in current cloud accounting research (2024-2025)?

Research Methodology

Research Design

This study employs a Systematic Literature Review (SLR) approach, adhering to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) protocol. This methodology was selected to ensure the transparent, systematic, and reproducible process of searching, selecting, and analyzing relevant literature. The PRISMA protocol helps minimize selection bias and ensures comprehensive coverage of literature pertinent to cloud accounting.

Data Sources and Search Strategy

The literature search was conducted using the Scopus database, a leading academic database known for its extensive coverage across multiple disciplines and its inclusion of high-quality, peer-reviewed journals. The search strategy involved the use of the search string "cloud accounting," specifically applied to the Title, Abstract, and Keywords fields. This targeted search was designed to capture highly relevant literature and restrict the results to those directly addressing the topic of cloud accounting.

Selection Criteria

The selection of articles followed a defined set of inclusion and exclusion criteria to ensure the relevance and quality of the studies included in the review.

1) Inclusion Criteria:
   a) Journal articles published between 2024 and 2025;
   b) Articles written in English;
   c) Articles with final publication status (i.e., published), not articles in press;
   d) Articles available in open access;
   e) Articles indexed in Quartile (Q1-Q4) at the time of publication.
2) Exclusion Criteria:
   a) Publications in the form of book chapters, conference papers, and conference reviews;
   b) Articles published before 2024;
   c) Articles with closed access;
   d) Articles published in journals not indexed in Quartile rankings at the time of publication;
   e) Articles deemed irrelevant to the topic of cloud accounting, based on evaluation of the title, abstract, and content.

Rationale for Single-String and Single-Database Strategy

The study employs a focused search string, "cloud accounting," applied to the Title, Abstract, and Keywords fields. This strategy ensures precision, specifically targeting literature related to cloud-based accounting systems. By using a singular search term, the study minimizes irrelevant results related to broader terms like "cloud computing" or "enterprise resource planning," which may not directly pertain to accounting contexts. Additionally, Scopus was selected as the sole database due to its comprehensive coverage of high-quality, peer-reviewed journals across various disciplines, its rigorous indexing standards, and its provision of detailed metadata, including Scimago Journal Rank quartile classifications, which are essential for quality assessment in this review.

Article Selection Process

The article selection process adhered to the PRISMA 2020 guidelines (Page *et al.*, 2021) to maintain transparency and reproducibility. Table 1 outlines the step-by-step process for article selection based on the PRISMA protocol.

Tabel 1. Article Selection Process Based on the PRISMA Protocol

PRISMA protocol steps	Activity	n
Research article collection from databases		
Identification	Scopus (search string: "cloud accounting")	20
Remaining number of articles		202
Screening	Range Year (exclusion: published before 2024)	147
	Document type (exclusion: book chapter, conference paper, conference review)	16
	Publication stage (exclusion: unpublished research articles/article in press)	6
	Language (exclusion: non-English)	0
	Open Access (exclusion: closed-access article)	11
Remaining number of articles		22
Eligibility	Title, abstract, content selection (exclusion: not relevant to cloud accounting)	2
Remaining number of articles		20
Inclusion	Poor quality of the paper (not indexed in Quartile at the time of publication)	4
Final Total		16

Article Selection Process

In accordance with the PRISMA protocol, the selection process began with an identification phase that yielded 202 initial articles from the Scopus database. This was followed by a screening stage, during which articles were assessed and excluded based on predefined criteria such as publication year, document type, publication status, language, and access type, leaving 22 articles for further consideration. The eligibility phase involved a thorough evaluation of the relevance of each article, based on the title, abstract, and content. This led to the inclusion of 20 articles that met the established criteria. Finally, the inclusion stage focused on assessing the quality of the journals in which the articles were published, particularly their Scopus indexing and quartile ranking. As a result, 16 articles were selected for in-depth analysis in this study.

Data Extraction and Synthesis Analysis

For each article, essential data were extracted, including the author(s) name, publication year, article title, journal, research type, theoretical framework used, variables (independent, dependent, moderator), research sample, analysis methods, key findings, and relevant remarks. The data were then analyzed thematically, categorizing articles according to their research focus to address the four research questions. Patterns, trends, contradictions, and gaps within the literature were identified and analyzed both descriptively and critically, in order to provide a comprehensive understanding of the current landscape of cloud accounting research.

Results and Discussion

Results

This section presents the key findings from the Systematic Literature Review (SLR) based on the analysis and synthesis of 16 selected journal articles. The findings are organized thematically to address the four research questions (RQs) established in the study. Among the 16 articles analyzed, 14 were published in 2024 and 2 in 2025. Geographically, the research primarily focuses on emerging markets. The dominance of studies from developing countries highlights that adopting cloud accounting is a strategic priority for digital transformation. In terms of quality, the articles were published in journals ranging from Q1 to Q4, with the highest-ranked being the *Journal of Open Innovation* (SJR

1.215, Q1) and *Humanities and Social Sciences Communications* (SJR 0.810, Q1).

RQ1: Factors Affecting the Adoption of Cloud Accounting

RQ1 explores the factors that drive or hinder organizations' adoption of cloud accounting. The findings from the 16 articles suggest that these factors can be categorized into three main contexts, consistent with the Technology Acceptance Model (TAM) and the Technology-Organization-Environment (TOE) frameworks.

Drivers of Adoption

A synthesis of the literature reveals the following factors as key drivers of cloud accounting adoption:

1) Behavioral Factors (TAM)
   Perceived usefulness and perceived ease of use are consistently identified as the strongest predictors of adoption intent. Studies confirm that perceived ease of use has a significant positive impact on perceived usefulness, suggesting that systems perceived as easy to use are also seen as more beneficial.
2) Organizational Factors (TOE)
   At the organizational level, top management support and internal capabilities, such as employee expertise and digital literacy, are critical drivers of adoption. These factors are particularly important for organizations seeking to implement new technologies like cloud accounting.
3) Technology Factors (TOE)
   Compatibility, defined as the degree to which cloud accounting technology aligns with existing business processes, values, and IT infrastructure, has been found to positively influence adoption. The more compatible the technology, the more likely organizations are to adopt it.

Barriers to Adoption

Conversely, the adoption of cloud accounting is hindered by several significant challenges:

1) Organizational and Human Factors
   The most prominent barrier, particularly in developing countries, is a lack of awareness regarding the benefits and functionalities of cloud accounting. This issue is compounded by insufficient training and the technical skills necessary to operate the system effectively.
2) Technological Factors
   Security concerns are the most persistent and significant technical barriers to adoption. Furthermore, the complexity of the technology often negatively affects ease of use, presenting additional challenges to adoption.
3) Environmental Factors
   In regions with underdeveloped infrastructure, internet reliability is a critical issue, further complicating cloud accounting adoption. Regulatory uncertainties regarding data protection and server jurisdiction also hinder the smooth integration of cloud accounting systems.

Discussion

The Systematic Literature Review (SLR) identified several interesting and contradictory findings that challenge common assumptions in technology adoption literature. One such anomaly is the cost factor. While costs are generally considered a barrier to adoption, a study conducted in Nigeria (Ugbah *et al.*, 2025) found that subscription and training costs had a positive and significant effect on the integration of cloud accounting. The researchers argued that, in the context of professional accountants, these costs are viewed not as obstacles, but as necessary investments to improve service quality. Thus, the willingness to incur moderate costs indicates a stronger intention to adopt. Another anomaly was observed in the environmental factors affecting adoption. In a study on start-ups in Indonesia (Yaputri & Widuri, 2024), all environmental factors from the Technology-Organization-Environment (TOE) framework, such as coercive, mimetic, and normative pressures, were found to have no significant effect on adoption intentions. This suggests that start-up organizations may prioritize internal efficiency over external competitive or regulatory pressures. Additionally, in a study of Small and Medium Enterprises (SMEs) in Malaysia (Musyaffi *et al.*, 2025), relative advantage had no significant impact on perceived usefulness. While cloud accounting was recognized as superior in theory, this did not translate into an

understanding of how it would be more useful in daily operations. In terms of the impact of cloud accounting on organizational performance and information quality (RQ2), several studies consistently found that cloud accounting improves the quality of financial information and enhances financial management processes. Almanaeseh *et al.* (2024) demonstrated that adopting cloud accounting significantly improved the overall quality of financial statements for industrial companies in Jordan, with improvements across all financial statement components, including the statement of financial position, income statement, cash flow statement, and statement of equity. These findings were supported by Wahhab *et al.* (2024), who found that cloud accounting in Iraq positively impacted financial reporting, especially in providing relevant information and enhancing the understandability, predictive, and confirmatory value of financial statements. Putri *et al.* (2025) also observed similar effects in SMEs in Indonesia, showing that cloud accounting improved the quality of financial reports despite resource constraints. The mechanisms for improving financial reporting quality through cloud accounting include real-time data processing, standardized processes via templates and automated workflows, data integration from various sources, and automated validation rules that reduce manual errors and improve accuracy.

The impact on financial management was also significant. Nguyen *et al.* (2025) found that cloud accounting had a positive effect on financial management in Vietnamese companies, with system integration playing a dual role: it not only enhanced cloud accounting adoption but also directly improved financial management. The study suggested that a coherent information ecosystem facilitated better decision-making, forecasting, and collaboration across departments. Furthermore, a cost-benefit analysis was found to have a positive influence on financial management, indicating that organizations evaluating the trade-off between implementation costs and benefits tended to achieve better financial outcomes. The improvements in financial management can be attributed to enhanced visibility of real-time financial positions, better forecasting, improved cash flow management, and increased collaboration between finance teams and other departments. Almanaeseh *et al.* (2024) also explored the role of internal control systems, finding that cloud accounting significantly strengthens internal controls, thereby indirectly improving the quality of financial statements. The automated controls embedded in cloud accounting systems reduce reliance on manual controls, which are more prone to errors and manipulation. Additionally, the comprehensive audit trail, segregation of duties, and real-time monitoring enable faster detection of anomalies or irregularities. Regarding the reduction of creative accounting practices, Nawaiseh *et al.* (2024) highlighted the significant positive impact of cloud accounting on reducing earnings management and financial statement manipulation in Jordanian commercial banks. Cloud accounting was shown to reduce revenue manipulation, misclassification of expenses, and aggressive asset and liability valuation. Notably, the presence of an internal audit function was found to amplify this effect, with internal audits significantly moderating the relationship between cloud accounting and the reduction of creative accounting practices. The study also examined the role of analytical technologies in cloud accounting (RQ3).

Zhong & Fan (2024) emphasized that cloud accounting serves as a foundation for big data analytics in financial decision-making, shifting the process from intuition-based to data-driven and analytical. Factors influencing financial decisions include both internal factors (e.g., financial status, governance structure) and external factors (e.g., political, legal, and economic environments). Zou (2024) applied fuzzy AHP and Evidence Theory to assess risks in cloud accounting for state-owned enterprises, with the model identifying moderate risk levels across various dimensions, including data confidentiality and cloud accounting products. Li (2024) similarly identified moderate and manageable risks in the manufacturing sector using factor analysis and PCA. Perceptions of algorithms in cloud accounting were also explored, with Zhong & Fan (2024) presenting an advanced hybrid IGOA-KELM model,

which was found to improve corporate control, expand analysis dimensions, and enhance operational efficiency, as affirmed by a survey of users. Additionally, clustering and decision tree algorithms, such as k-Means and ID3, were employed by Gu *et al.* (2024) and Zhang (2024) to analyze financial data and identify correlations in financing structures, particularly in real estate companies, which were heavily reliant on long-term loans. Finally, the study identified the theoretical frameworks and research methods used in cloud accounting research (RQ4). Adoption studies predominantly used the Technology Acceptance Model (TAM) and TOE framework, with most impact studies focusing on hypothesis testing rather than behavioral theories. Analytical studies, on the other hand, employed computational theories and algorithms, such as decision trees, k-Means, and fuzzy logic. Methodologically, the literature revealed three main streams: quantitative-behavioral (dominant), using surveys and PLS-SEM or regression methods to test hypotheses; quantitative-technical (algorithmic), which applied data mining algorithms to financial data; and quantitative-descriptive, which reported perceptions using descriptive surveys. Contextually, there is a strong emphasis on emerging markets, such as Indonesia, Nigeria, Iraq, Vietnam, Jordan, and China, with a focus on MSMEs/SMEs, professional accountants, and large companies in sectors like real estate and telecommunications.

Conclusion

This study maps the current landscape of cloud accounting research (2024-2025) through a synthesis of 16 recent journal articles, addressing the four research questions (RQs) outlined in the study. The analysis reveals that adoption factors are multidimensional, with behavioral factors from the Technology Acceptance Model (TAM) such as perceived usefulness and ease of use emerging as the most consistent and significant drivers. However, organizational factors, including top management support and employee capabilities, as well as technological factors like compatibility, also play crucial roles. The study emphasizes that inhibiting factors, such as data security concerns, lack of awareness, and inadequate training, are just as important as the drivers, particularly in developing countries. Notably, anomalies were observed: costs, typically seen as inhibitors, can sometimes have a positive effect if viewed as necessary investments, and environmental factors in the Technology-Organization-Environment (TOE) framework do not always hold significant weight, especially for agile organizations like start-ups. Additionally, cloud accounting has consistently shown a positive impact on organizational performance and information quality, notably improving the accuracy of financial reports, reducing human errors, and enhancing operational efficiency. This impact is mediated by stronger internal control systems, highlighting cloud accounting's role as an effective control tool. Technologically, cloud accounting has evolved from being just a recording tool to an enabler of advanced analytics. It supports decision-making through data mining algorithms and assists in risk management with models such as fuzzy AHP for building early warning systems. The methodological analysis revealed three main streams of research: quantitative-behavioral (dominant), quantitative-technical (algorithmic), and qualitative/descriptive, with the TAM and TOE frameworks being the most dominant theoretical approaches.

This review contributes three key theoretical implications: the need to expand the TAM/TOE models to include crucial variables like digital literacy, recognition of anomalies in existing theory such as the positive effects of costs and insignificance of environmental factors, and identification of gaps between adoption research and analytics implementation. Practically, the study provides recommendations for key stakeholders, such as organizational managers investing in human factors, cloud accounting vendors focusing on security and system integration, and regulators emphasizing clear data security guidelines and training programs to support SMEs. Limitations of the study include the narrow time frame, the use of a single database (Scopus), and context bias, as the findings are predominantly from emerging markets. The study calls for future

research that moves beyond perception-based studies to objective performance assessments, comparative studies between developed and developing countries, and a shift towards research focusing on the adoption of applications within cloud accounting, such as AI and data mining technologies.

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