Pak. j. life soc. Sci. (2025), 23(1): 1645-1654 E-ISSN: 2221-7630;P-ISSN: 1727-4915

Pakistan Journal of Life and Social Sciences

www.pjlss.edu.pk

https://doi.org/10.57239/PJLSS-2025-23.1.00127

RESEARCH ARTICLE

# Determinants of Digital Accounting Adoption in Saudi Arabia: User's Perspectives

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**ARTICLE INFO**

Received: Nov 10, 2024

Accepted: Jan 12, 2025

**Keywords**

Digital accounting

Theory of planned behavior (TPB)

Accounting

Adoption behavior

Digital transformation

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**ABSTRACT**

The growing adoption of digital technologies has transformed accounting practices across various industries. This study examines the key determinants influencing adopting digital accounting systems from users' perspectives in Saudi Arabia. Drawing on the ideas of Theory of Planned Behaviour (TPB) developed by Icek Azjen (1991) and enriched by efficiency, accuracy, and security factors, the research investigates the significance of digital accounting adoption in Saudi Arabia. A quantitative survey approach was adopted, targeting professionals and users engaged in accounting practices across diverse sectors in Saudi Arabia. The findings highlight that increased efficiency, improved accuracy, better security, users' attitudes towards digital accounting, subjective norms, and perceived behavior control drive digital accounting adoption. At the same time, government initiatives promoting digital transformation, such as Vision 2030, positively influence adoption rates—socio-demographic factors, including age, education level, and digital literacy, also moderate adoption behavior. The study provides valuable insights for policymakers, businesses, and technology providers, emphasizing the need to address security concerns, enhance user awareness, and align digital accounting platforms with local cultural and regulatory contexts. By leveraging these insights, stakeholders can foster greater acceptance of digital accounting systems, contributing to Saudi Arabia's broader digital transformation goals.

## INTRODUCTION

The rapid advancement of digital technology has transformed industries worldwide, and accounting is no exception. Digital accounting systems, encompassing software and cloud-based platforms, have revolutionized traditional accounting practices by automating tasks, improving data management, and enhancing overall efficiency. Adopting these systems is increasingly becoming necessary for businesses seeking to remain competitive in a data-driven economy. However, the transition to digital accounting is influenced by several factors that extend beyond technological benefits, encompassing both functional and psychological dimensions. The study of Tilahun (2019) concludes that adopting AIS is a multifaceted decision influenced by a combination of technological, organizational, and environmental factors and highlights the need for a strategic approach to ensure successful implementation.

Among the primary advantages driving the adoption of digital accounting are increased efficiency, improved accuracy, and better security. Automating routine tasks saves organizations time and reduces human error while enhanced security protocols safeguard sensitive financial data. Despite these clear benefits, the acceptance and adoption of digital accounting tools also depend heavily on users' attitudes, subjective norms, and perceived behavioral control—key elements rooted in behavioral theories such as the Theory of Planned Behavior (Ajzen, 1991).

Users' attitudes toward digital accounting reflect their overall evaluation of these systems, shaped by their perceived ease of use and usefulness. Additionally, subjective norms, or the influence of social expectations and pressures, significantly shape individuals' willingness to embrace digital accounting. Furthermore, perceived behavioral control, which refers to users' belief in their ability to use these systems effectively, acts as a critical determinant of adoption.

This study aims to examine the interplay of technological benefits such as efficiency, accuracy, and security, alongside users' attitudes, subjective norms, and perceived behavioral control—in shaping digital accounting adoption. By exploring these dimensions, the research seeks to provide a comprehensive understanding of the drivers and barriers influencing digital accounting practices in modern organizations. The findings are expected to contribute to theoretical insights and practical recommendations for facilitating the transition to digital accounting systems in diverse business environments.

## 1. LITERATURE REVIEW

Adopting digital accounting systems has become a focal point of research due to the growing reliance on technology in the financial sector. Scholars have identified multiple factors influencing the acceptance and utilization of these systems, encompassing both technological advancements and behavioral aspects. This literature review synthesizes research on key themes relevant to digital accounting adoption, including increased efficiency, improved accuracy, better security, users' attitudes, subjective norms, and perceived behavioral control. The study by Mujalli et al. (2024) concludes that while cloud accounting presents numerous benefits to SMEs, overcoming challenges such as data security concerns and ensuring proper technological readiness is key to fostering successful adoption in Saudi Arabia's SMEs. The study conducted by Hanfy et al. (2024) concludes that digitalization offers immense potential to revolutionize the auditing profession by enhancing efficiency, accuracy, and quality. However, to fully realize these benefits, the profession must address barriers such as technological literacy, data security concerns, and infrastructure challenges. The study emphasized that using such technologies increases user's productivity. Cloud-based Accounting Information System (AIS) can offer significant benefits to SMEs regarding efficiency and scalability. However, successful adoption depends on addressing the challenges related to technological infrastructure, employee readiness, and external pressures (Hamundu et al., 2021).

One of the most cited advantages of digital accounting systems is their ability to enhance operational efficiency. Automation in digital accounting reduces the time required for repetitive tasks such as data entry and reconciliation. Moreover, cloud-based accounting solutions enable real-time processing and reporting, making transaction-related tasks much easier. The study's findings by Pramuka and Pinasti (2020) suggest that cloud-based AIS offers several benefits to small businesses, such as real-time access to financial data, reduced upfront costs due to subscription-based models, and the ability to scale services according to business growth. These advantages can enhance decision-making processes and improve overall financial management for small enterprises. E-payment methods and digital accounting connections are crucial components of modern financial ecosystems. The study by Alhumoudi (2024) provides valuable insights into the multifaceted factors that drive consumer adoption of e-payment methods in Saudi Arabia. Understanding these determinants can aid financial institutions, policymakers, and technology developers enhance the design and promotion of e-payment systems to better meet consumer needs and preferences. The research conducted by Permatasari et al. (2024) identifies that performance expectancy, effort expectancy, and facilitating conditions significantly influence MSME owners' intention to adopt cloud accounting systems. These factors enhance the perceived benefits and ease of use, encouraging adoption.

Accuracy in financial reporting is critical for maintaining compliance and ensuring reliable decision-making. Digital accounting systems significantly reduce human errors through automated calculations and data validation protocols. These capabilities contribute to the overall reliability of digital accounting systems, fostering trust among users. The study of Pham et al. (2024) advocates for integrating information and communication technologies (ICTs) into accounting curricula as core competencies. This integration aims to equip students and professionals with essential digital skills for the evolving accounting landscape. Accounting information system adoption positively impacts firm performance, with perceived usefulness and ease of use playing crucial roles in this relationship.

Addressing implementation challenges and enhancing user perceptions can optimize AIS benefits (Alhumoudi & Johri, 2024a). The study by Ahmad (2024) highlights the significance of these determinants in ensuring the successful implementation of accounting technologies in business organizations. The study's data analysis concluded that technological, organizational, and environmental factors play a significant role in implementing accounting technologies within business organizations.

The issue of data security is paramount in accounting due to the sensitive nature of financial information. Digital accounting platforms have incorporated advanced security features such as encryption, multi-factor authentication, and secure cloud storage to mitigate risks associated with cyber threats. Studies have shown that the perception of better security is a significant factor influencing the adoption of these systems. Perceived ease of use directly affects perceived usefulness, influencing the intention to use e-accounting (AlNasrallah & Saleem, 2022). Integrating Value Added Tax (VAT) management with digital accounting systems streamlines tax compliance and reporting. The study conducted by Alhumoudi & Johri (2024b) examined that while consumers recognize the potential benefits of VAT in terms of economic and social development, there are significant concerns regarding its financial impact on individual households. The findings suggest that policymakers should consider these perceptions to enhance VAT compliance and ensure its equitable implementation, thereby supporting sustainable economic development in Saudi Arabia. The research conducted by Lutfi et al. (2022) identifies several key determinants influencing DAS usage, including compatibility, organizational readiness, top management support, and government support. These factors significantly impact the extent to which SMEs adopt DAS, positively affecting their performance.

Users' attitudes play a critical role in adopting digital accounting systems. According to the Technology Acceptance Model (TAM), perceived usefulness and perceived ease of use are key determinants of users' positive attitudes toward technology (Davis, 1989). Individuals with positive attitudes toward digital accounting are likelier to adopt these systems. The study of Trisnadewi et al. (2021) concludes that addressing computer anxiety and fostering self-confidence among micro, small & medium enterprises (MSME) managers are crucial for promoting the adoption of digital accounting systems. By enhancing self-efficacy, MSMEs are more likely to embrace digital technologies, leading to improved business performance. Factors such as perceived usefulness, perceived ease of use, top management support, organizational readiness, and external pressure. These factors significantly shape SMEs' attitudes toward adopting accounting analytics technology (AAT), which can ultimately enhance their operational performance and competitiveness in the digital era (Al-Okaily, 2024).

Subjective norms, or the influence of social expectations, are another significant factor in digital accounting adoption. Employees who perceive a collective endorsement of digital accounting systems are more likely to adopt them. Rawashdeh et al. (2023) highlights key determinants such as perceived ease of use, perceived usefulness, organizational readiness, and managerial support. The authors find that accounting automation is a mediator between these factors and the adoption of AI, demonstrating its critical role in enabling SMEs to integrate AI technologies effectively. The study of Ghorbani (2019) concludes that a combination of technological, organizational, and environmental factors is necessary for successfully implementing digitalization in accounting functions, emphasizing the importance of aligning technological advancements with organizational strategies and external environmental demands.

Perceived behavioral control refers to individuals' confidence in using digital accounting systems effectively. Factors such as prior experience with similar systems, access to training, and technical support have been identified as enablers of perceived behavioral control. Conversely, a lack of these resources can create barriers to adoption. SMEs adopt AI in accounting primarily to improve decision-making, enhance operational efficiency, and reduce costs. These findings underscore the importance of holistically addressing technological, organizational, and environmental factors to promote AI adoption in accounting functions (Lim & Seng, 2024). The study conducted by Ngadiman et al. (2014) underscores the importance of addressing both technological attributes and perceived risks to facilitate effective AIS implementation in Syria's micro-financial institutions.

Recent studies have emphasized the interplay between technological and behavioral factors in digital accounting adoption. Increased efficiency, improved accuracy, and better security provide the foundational incentives for adoption, and users' attitudes, subjective norms, and perceived behavioral control act as mediators. This integrated perspective underscores the need for a holistic approach to understanding and promoting digital accounting systems.

Based on the analysis of the literate review, the present study aims to test the following hypotheses:

H1: Increased efficiency factors influence digital accounting adoption.

H2: Improved accuracy factors influence digital accounting adoption.

H3: Better security factors influence digital accounting adoption.

H4: Users' attitudes towards digital accounting factors influence digital accounting adoption.

H5: Subjective norms factors influence digital accounting adoption.

H6: Perceived behavior control factors influence digital accounting adoption.

## 2. Conceptual Framework

The conceptual framework of this study consists of six independent variables and one dependent variable, as shown in Figure 1:

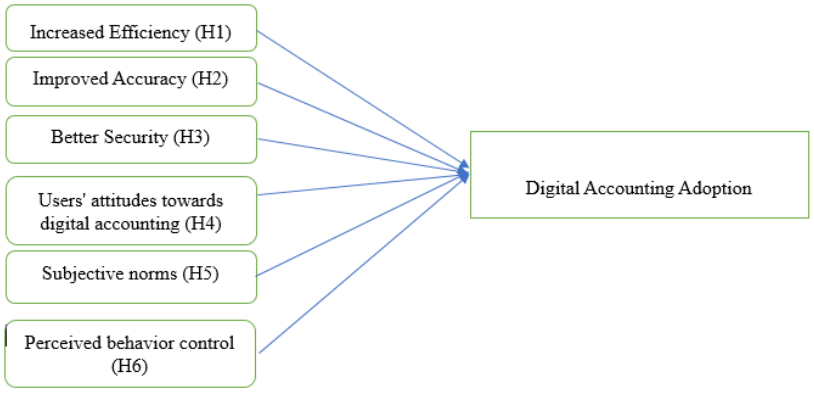


**Figure 1: The conceptual framework**

## 3. MATERIALS AND METHOD

This study employs a mixed-methods approach to examine the determinants of adopting digital accounting in Saudi Arabia, with a specific focus on the roles of increased efficiency, improved accuracy, better security, users' attitudes, subjective norms, and perceived behavioral control. The quantitative phase involves administering a structured survey to accountants, financial managers, and business owners across various industries. The survey included items measuring perceptions of efficiency, accuracy, and security improvements offered by digital accounting systems and constructs from the Theory of Planned Behavior (TPB) to assess attitudes, subjective norms, and perceived behavioral control. Descriptive statistics, correlation analysis, reliability analysis, regression analysis, and ANOVA were used to analyze the data and to identify the relationships among these factors and their impact on adoption intentions. The data was gathered from 390 respondents using a convenient sampling method through an online survey. This research aims to provide a holistic understanding of the factors driving digital accounting adoption in Saudi Arabia by integrating quantitative and qualitative findings.

## 4. RESULTS AND DISCUSSION

### 4.1. Descriptive Statistics

The mean, minimum, maximum, and standard deviation values in Table 1 show that all six factors significantly influence digital accounting adoption. The mean value of increased efficiency factors is higher than other factors.

**Table 1: Descriptive Statistics of the Variables**

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| Increased Efficiency | 390 | 2.5 | 5.00 | 3.761 | .630 |
| Improved Accuracy | 390 | 2.33 | 5.00 | 3.634 | .637 |
| Better Security | 390 | 2.6 | 5.00 | 3.628 | .541 |
| Users' attitudes towards digital accounting | 390 | 1.75 | 5.00 | 3.481 | .722 |
| Subjective norms | 390 | 2.00 | 5.00 | 3.254 | .810 |
| Perceived behavior control | 390 | 2.00 | 5.00 | 3.332 | .611 |

## 4.2. Reliability Test

The questionnaire's validity and reliability were assessed using Cronbach's Alpha. When Likert-type scales are used in a study, it is essential to report Cronbach's Alpha as an indicator of the internal consistency reliability of the scales (Gliem & Gliem, 2003). The reliability measure was calculated using SPSS. Table 2 presents the reliability of each construct and its interpretation. The data collected exhibited internal consistency and reliability ranging from .810 to .901, indicating that the data's internal consistency and dependability were strong.

**Table 2: Reliability Analysis of the Variables**

| Constructs | N | Number Of Items | Cronbach's Alpha | Internal Consistency |
|---|---|---|---|---|
| Digital Accounting Adoption | 390 | 6 | 0.823 | Excellent |
| Increased Efficiency | 390 | 6 | 0.901 | Excellent |
| Improved Accuracy | 390 | 5 | 0.812 | Excellent |
| Better Security | 390 | 5 | 0.891 | Excellent |
| Users' attitudes towards digital accounting | 390 | 5 | 0.810 | Excellent |
| Subjective norms | 390 | 5 | 0.822 | Excellent |
| Perceived behavior control | 390 | 5 | 0.811 | Excellent |

## 4.3. Correlation Analysis

Table 3 shows the relationship between the dependent and independent variables. For the digital accounting adoption scale, a strong correlation was found among the variables.

**Table 3: Correlation Analysis of the Variables**

| | IE | IA | BS | UA | SN | PBC | DAA | p-value |
|---|---|---|---|---|---|---|---|---|
| IE | 1 | | | | | | | .000 |
| IA | 0.567794222 | 1 | | | | | | 000 |
| BS | 0.486409617 | 0.555643241 | 1 | | | | | 000 |
| UA | 0.750684215 | 0.32856891 | 0.437623141 | 1 | | | | 000 |
| SN | 0.740294463 | 0.396471698 | 0.493568022 | 0.794810698 | 1 | | | 000 |
| PBC | 0.705227724 | 0.819473551 | 0.553973451 | 0.482801227 | 0.518860353 | 1 | | 000 |
| DAA | 0.373393106 | 0.312845873 | 0.450070253 | 0.320079669 | 0.307147181 | 0.331209959 | 1 | 000 |

## 4.4. Bivariate Regression Analysis

This study employed bivariate regression analysis in SPSS to examine the relationship between the dependent and independent variables. The linear regression model summary highlights the significance of the overall research model in achieving the desired result (Hair et al., 2010).

**Table 4: Regression Model Summary[b]**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | F Change | Significance F |
|---|---|---|---|---|---|---|
| 1 | 0.373[a] | 0.139 | 0.137 | 0.460 | 75.820 | .000 |
| 2 | 0.312[a] | 0.197 | 0.195 | 0.471 | 50.773 | .000 |
| 3 | 0.450[a] | 0.202 | 0.200 | 0.443 | 118.880 | .000 |
| 4 | 0.320[a] | 0.102 | 0.100 | 0.470 | 53.419 | .000 |
| 5 | 0.307[a] | 0.194 | 0.192 | 0.472 | 48.794 | .000 |
| 6 | 0.409[a] | 0.297 | 0.295 | 0.565 | 67.652 | .000 |

a. Predictors: (Constant), Increased Efficiency; Improved Accuracy; Better Security; Users' attitudes towards digital accounting; Subjective norms; Perceived behavior control

**b. Dependent Variable: Digital Accounting Adoption**

Based on the standard deviation-model summary in Table 4, all six independent variables are significant predictors of digital accounting adoption. The variation in digital accounting adoption is substantial. The F, p, and $R^2$ values confirm the statistical significance of the regression models. All factors significantly affect digital accounting adoption at the 5% significance level for the p-value.

### 4.5. Testing of Hypotheses

Individual predictor analyses examined the relationship between the dependent and independent variables. The results of the regression analysis show that the "increased efficiency factor" was a significant predictor in the model ($R^2$ = 0.139, F (1, 388) = 75.820, p = .000), leading to the acceptance of H1. Additionally, the "improved accuracy factor" ($R^2$ = 0.197, F (1, 388) = 50.773, p = .000) was identified as a significant predictor, resulting in the acceptance of H2. The "better security" factor ($R^2$ = 0.202, F (1, 388) = 118.880, p = .000) was also found to be a significant predictor, leading to the acceptance of H3. The "users' attitudes towards digital accounting" factor ($R^2$ = 0.102, F (1, 388) = 53.419, p = .000) was significant as well, confirming the acceptance of H4. The "subjective norms" factor ($R^2$ = 0.194, F (1, 388) = 48.794, p = .000) was a significant predictor, leading to the acceptance of H5. Lastly, the "perceived behavior control" factor ($R^2$ = 0.297, F (1, 388) = 67.652, p = .000) was also identified as a significant predictor.

Table 5 presents the ANOVA results for the six regression predictor models, while Table 6 displays their coefficients. An ANOVA model assessed the relationship between the models and all variables. The significance value for the regression models, as indicated in Table 6, is 0.000, below the 0.05 threshold.

The regression coefficients for all six variables are provided in Table 5. Based on these values, the third predictor has the greatest impact on the digital accounting adoption (β = .411, t = 10.903, p < .05), followed by the first predictor (β = .293, t = 8.707, p < .05), the second predictor (β = .243, t = 7.125, p < .05), the fourth predictor (β = .205, t = 7.308, p < .05), the fifth predictor (β = .187, t = 6.982, p < .05), and the sixth predictor (β = .211, t = 5.124, p < .05).

**Table 5. Variation analysis of the variables - ANOVA**

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 16.063 | 6 | 16.063 | 75.820 | .000[b] |
| | Residual | 99.150 | 383 | 0.211 | | |
| | Total | 115.213 | 389 | | | |
| 2 | Regression | 11.276 | 6 | 11.276 | 50.773 | .000[c] |
| | Residual | 103.937 | 383 | 0.222 | | |
| | Total | 115.213 | 389 | | | |
| 3 | Regression | 23.338 | 6 | 23.338 | 118.880 | .000[d] |
| | Residual | 91.875 | 383 | 0.196 | | |
| | Total | 115.213 | 389 | | | |
| 4 | Regression | 11.803 | 6 | 11.803 | 53.419 | .001[e] |

| | | | | | | |
|---|---|---|---|---|---|---|
| | Residual | 103.410 | 383 | 0.220 | | |
| | Total | 115.213 | 389 | | | |
| 5 | Regression | 10.869 | 6 | 10.869 | 48.749 | .000[f] |
| | Residual | 104.344 | 383 | 0.222 | | |
| | Total | 115.213 | 389 | | | |
| 6 | Regression | 11.758 | 6 | 11.758 | 67.652 | .000[g] |
| | Residual | 103.455 | 383 | 0.209 | | |
| | Total | 115.213 | 389 | | | |
| | | | | | | |

a. Dependent Variable: Digital Accounting Adoption

b. Predictors: (Constant), Increased Efficiency;

c. Predictors: (Constant), Improved Accuracy;

d. Predictors: (Constant), Better Security;

e. Predictors: (Constant), Users' attitudes towards digital accounting;

f. Predictors: (Constant), Subjective norms.

g. Predictors: (Constant), Perceived behavior control.

**Table 6. Coefficients Regression Models 1, 2, 3, 4, 5, and 6**

| Coefficients[a] | | | | | |
|---|---|---|---|---|---|
| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | B | Std. Error | Beta | | |
| Increased Efficiency | 1.972 | 0.155 | | 12.706 | .000 |
| Improved Accuracy | 0.152 | 0.058 | 0.293 | 8.707 | .000 |
| Better Security | 0.008 | 0.042 | 0.243 | 7.125 | .000 |
| Users' attitudes towards digital accounting | 0.323 | 0.048 | 0.411 | 10.903 | .000 |
| | 0.049 | 0.047 | 0.205 | 7.308 | .000 |
| Subjective norms | 0.046 | 0.044 | 0.187 | 6.982 | .000 |
| Perceived behavior control | 0.58 | 0.041 | 0.211 | 5.124 | .000 |
| a. Digital Accounting Adoption | | | | | |

## 5. DISCUSSION

The findings of this study provide valuable insights into the factors influencing the adoption of digital accounting systems in Saudi Arabia, emphasizing the interplay of technological benefits and behavioral factors. Increased efficiency emerged as a significant determinant, highlighting how digital accounting streamlines financial processes, reduces manual workload and enhances overall productivity. Better security also played a pivotal role in shaping adoption decisions, reflecting users' concerns about data protection and cybersecurity. In the Saudi context, where businesses are increasingly digitizing operations under Vision 2030, the emphasis on secure platforms resonates with broader national priorities for ensuring safe and resilient digital infrastructures.

Behavioral factors were equally influential, including users' attitudes, subjective norms, and perceived behavioral control. Positive attitudes toward digital accounting, driven by the perceived ease of use and usefulness, were strong predictors of adoption. Subjective norms, or the perceived social pressure from peers, managers, or industry standards, were also found to influence adoption intentions, particularly in a collectivist society like Saudi Arabia, where social approval plays a significant role in decision-making. Furthermore, perceived behavioral control, encompassing users' confidence in their ability to adopt and utilize digital accounting systems, emerged as a crucial factor. This suggests that users are more likely to embrace digital accounting when they feel adequately trained and equipped to handle new technologies.

In conclusion, technological advantages and user-centric behavioral factors influence the adoption of digital accounting in Saudi Arabia. These findings provide actionable insights for businesses, policymakers, and technology providers to design strategies that address both the practical benefits and psychological drivers of digital accounting adoption. By addressing users' concerns and enhancing their confidence in digital tools, stakeholders can accelerate the transition toward more efficient, accurate, and secure regional accounting practices.

## 6. Implications of the study

The study's findings have significant implications for advancing digital accounting adoption by highlighting key drivers such as increased efficiency, improved accuracy, and better security. These factors, combined with users' attitudes, subjective norms, and perceived behavioral control, suggest that organizations must address technical and psychological aspects to foster adoption. Businesses can enhance confidence and reduce user resistance by emphasizing user-friendly design, robust security measures, and targeted training programs. Additionally, policymakers and educators can leverage these insights to promote supportive regulations, awareness campaigns, and skill development initiatives, ensuring widespread and effective integration of digital accounting tools across industries.

Understanding the factors influencing digital accounting adoption can help organizations make informed decisions when investing in digital accounting systems. Accounting professionals may need to upskill to work effectively with digital systems. Training programs should address concerns related to perceived behavioral control and improve confidence in using these tools. Insights into attitudes and subjective norms can help developers design intuitive, user-friendly interfaces that enhance perceived ease of use and behavioral control. Training programs in accounting education can integrate digital accounting tools and address behavioral and attitudinal barriers. For instance, incorporating hands-on practice with software can improve perceived behavioral control and reduce resistance to adoption. Regulators may establish security and data privacy standards to address user concerns and encourage broader acceptance of digital tools. Increased efficiency through digital accounting may lead to cost savings and reduced use of paper-based records, contributing to environmental sustainability.

## 7. Conclusion, Limitations, and Future Scope

This study highlights the critical factors influencing adopting digital accounting systems in Saudi Arabia, focusing on increased efficiency, improved accuracy, better security, users' attitudes, subjective norms, and perceived behavioral control. The findings underscore that digital accounting offers tangible benefits such as streamlined processes, reduced errors, and enhanced security. However, users' perceptions, social pressures, and confidence in managing digital systems significantly influence the adoption decision. These results align with frameworks such as the Theory of Planned Behavior (TPB), emphasizing the interplay of technological capabilities and behavioral factors in adoption decisions. Understanding these determinants provides valuable insights for organizations, policymakers, and technology providers aiming to promote digital accounting in the region.

Despite its contributions, this study has certain limitations. First, the research primarily relies on self-reported data, which may be subject to social desirability or recall bias. Second, the sample may not fully represent all industries or user groups in Saudi Arabia, potentially limiting the generalizability of the findings. Future research could overcome these limitations by utilizing longitudinal designs to monitor changes in user attitudes and behaviors regarding adopting digital accounting. Expanding the sample to include diverse industries, organizational sizes, and geographic regions within Saudi Arabia would enhance the generalizability of the findings.

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