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THE IMPACT OF DIGITAL VISION AND CLOUD ACCOUNTING ADOPTION ON MSME SUSTAINABILITY

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Abstrak
Penerapan teknologi oleh Usaha Mikro, Kecil, dan Menengah (UMKM) sangat penting bagi keberlanjutan usaha mereka. Penelitian ini menyelidiki peran visi digital dalam mendorong penerapan akuntansi berbasis *cloud* di kalangan UMKM makanan dan minuman di Jawa Tengah dan Yogyakarta. Penelitian ini selanjutnya mengkaji kontribusi akuntansi berbasis *cloud* dalam meningkatkan keberlanjutan ekonomi, sosial, dan lingkungan UMKM. Hasil dari sampel 167 UMKM, yang dianalisis menggunakan SEM-PLS, menunjukkan pengaruh positif antara visi digital dan penerapan akuntansi berbasis *cloud*. Selain itu, penerapan akuntansi berbasis *cloud* berdampak positif terhadap keberlanjutan ekonomi, sosial, dan lingkungan.

Kata Kunci : *UMKM, visi digital, akuntansi berbasis cloud, keberlanjutan, sosial, lingkungan*

Abstract
The adoption of technology by Micro, Small, and Medium Enterprises (MSMEs) is crucial for their sustainability. This research investigates the role of digital vision in driving the adoption of cloud accounting among food and beverage MSMEs in Central Java and Yogyakarta. The study further examines the contribution of cloud accounting to enhancing the economic, social, and environmental sustainability of these enterprises. Results from a sample of 167 MSMEs, analyzed using SEM-PLS, indicate a positive influence between digital vision and cloud accounting adoption. Moreover, cloud accounting adoption positively impacts economic, social, and environmental sustainability.

Keyword : MSMEs, digital vision, cloud accounting, sustainability, social, environmental

1. INTRODUCTION

The digital revolution has greatly revolutionized business functions around the world, with increasing attention on Small and Medium Enterprises (SMEs), particularly in developing country such as Indonesia. MSMEs as the main driver of the Indonesian economy must be able to adapt to technology in order to achieve business sustainability amidst increasingly tight competition (Dewi & Purwantini, 2023). Especially in the culinary sector, which is a mainstay of community empowerment by absorbing 3.6 million workers and contributing 39.91% to the Gross Domestic Product of the non-oil and gas processing

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industry (Sandi, 2024). As MSMEs face growing pressure to improve operational efficiency, transparency, and competitiveness, a small part of MSMEs are turning to cloud-based accounting systems. Cloud accounting enables real-time data management, greater accessibility, and cost-efficiency, all of which are crucial for MSMEs (Tahmid, 2023; Jhurani, 2022; Kartikasary et al., 2023). However, the adoption of cloud accounting is not a purely technical decision but one highly influenced by the business leader's digital vision.

Digital vision, in this case, refers to the strategic foresight and the commitment of the leader towards going digital within an organization. For MSMEs, where resources and digital literacy are often restricted, the leader's digital vision thus becomes key for deciding technology adoption. Although much research has focused on the technical and organizational factors that affect cloud accounting adoption (Gupta et al., 2013; Rawashdeh & Rawashdeh, 2023; Hamzah et al., 2023), how digital vision influences the adoption of cloud accounting by SMEs in developing countries like Indonesia remains a gap in prior research.

Research examining the digital vision of MSMEs in adopting technology in the context of developing countries is still very limited (Qunpeng, 2024). In Indonesia, for instance, SMEs are confronted by challenges like resource limitation, low digital literacy, and data security concerns (Hamundu et al., 2020). Such challenges raise the need to determine how leader commitment to digitalization—that is, a leader's digital vision—can enable or facilitate the adoption of cloud accounting technologies. Besides, the sustainability of SMEs has been of concern to both researchers and practitioners, especially under the three-dimensional perspective of the triple bottom line (i.e. economic, social, and environmental sustainability. Most SMEs focus on economic sustainability, while the social and environmental dimensions are widely being ignored. The majority of MSMEs (Micro, Small, and Medium Enterprises) in Indonesia remain primarily focused on short-term profitability, often overlooking the social and environmental impacts of their business activities. This tendency is primarily due to limited resources, including insufficient capital, human resource capabilities, and awareness of sustainability principles (Noer et al., 2024). Additionally, MSMEs that adopt sustainable practices typically do so driven by pragmatic considerations, such as operational cost efficiencies and market competitiveness, rather than a strategic commitment to addressing social and environmental issues (Diantoro & Arianto, 2024). The adoption of cloud accounting systems could have not only increased economic scopes but

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also social inclusions like job creation and environmental sustainability by better resource utilization (Al-Mutawa & Al Mubarak, 2024).

Hence, this research tries to fill the gap by investigating on how digital vision affects cloud accounting adoption and further the sustainability of Indonesian SMEs by applying economic, social, and environmental perspectives. The research is important, as SMEs form the backbone of the Indonesian economy, and any effort towards the sustainability of SMEs in this digital era would go a long way in contributing to economic growth, social welfare, and environmental protection.

The purpose of this study is to empirically test and analyze the influence of digital vision on cloud accounting and its impact on environmental, social and economic sustainability of food and beverage MSMEs in the Yogyakarta and Central Java regions. This study provides a theoretical contribution to the field of accounting science, especially that the adoption of cloud accounting technology can realize the sustainability of MSMEs based on the triple bottom line. The practical contribution of this study provides direction for the formulation of effective policies and strategies for the government to encourage MSMEs to advance and develop in the current digital era.

2. LITERATURE REVIEW

2.1 The Resource Based View (RBV) Theory

This study bases The Resource-Based View (RBV) theory as a grand theory. The RBV perspective emphasizes the importance of an organization's internal capabilities and resources as the main foundation in achieving long-term competitive advantage and sustainable performance. Resource-Based View (RBV) states that firms can achieve sustained competitive advantage by leveraging resources that are valuable, rare, inimitable, and non-substitutable (Barney, 1991). In this context, digital vision acts as a strategic resource that enables firms to adopt cloud accounting, which in turn becomes a valuable resource by allowing better management of financial operations and enhancing business sustainability. Cloud accounting, as a technological resource, allows SMEs to optimize internal processes and allocate resources more efficiently, directly contributing to economic, social, and environmental sustainability.

In the context of MSMEs, the Resource-Based View (RBV) underscores the strategic significance of digital vision as an intangible organizational resource. Digital vision reflects managerial strategic perspectives toward digital technology utilization, specifically cloud

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accounting adoption, which serves as a key tool for business management enhancement. Through the RBV lens, digital vision represents a distinct resource capable of fostering competitive advantage, given the varying degrees of readiness and capability among MSMEs in leveraging digital technologies optimally. Effective adoption of cloud accounting, driven by digital vision, enhances internal capabilities by improving operational efficiency, financial reporting transparency, and decision-making quality, thus providing inimitable competitive advantages such as cost savings, operational agility, and adaptability. Consequently, this capability enhancement directly contributes to the sustainability of MSMEs from economic, social, and environmental perspectives.

2.2 Hypothesis Development

2.2.1 Digital Vision and Adoption Cloud Accounting

In the context of digital transformation, the role of leadership, particularly the business leader's digital vision, has been emphasized as a key driver for the adoption of technology within organizations. Digital vision refers to the competency of the leader in developing and prioritizing a strategic view toward integrating digital technologies into business processes to achieve efficiency, competitiveness, and sustainability (Bharadwaj et al., 2013). In SMEs, with always-limited resources and highly centralized decisions, the leader's vision and commitment are fundamental to deciding on the digital trajectory for the firm.

Within the MSME context, the Resource-Based View (RBV) highlights digital vision as a critical intangible asset that shapes strategic decisions regarding digital technology use, particularly cloud accounting. As a unique organizational resource, digital vision enables competitive advantage by reflecting the varying readiness and capability of MSMEs to effectively adopt and leverage digital solutions. Cloud accounting has several advantages, such as lower fixed costs of developing infrastructure, accessibility of any data from anywhere, and improvement in collaboration throughout the enterprise. Despite these advantages, some problems are limiting SMEs, especially from developing countries such as Indonesia, in reaching their full potential: a lack of digital literacy, data security, and barriers to change. Because such environments exist, only a leader's digital vision can cut through these barriers to allow cloud technology adoption to take place. Companies that have leaders with a clear digital vision are more likely to invest in technology, foster a culture of

P ISSN 2622-7177
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innovation, and guide employees through the adoption of new tools like cloud accounting (Boutetière et al., 2018).

Research shows that leaders with a clear digital vision typically invest more in technological infrastructure, cultivate a culture of innovation, and encourage employees to adopt new digital tools (BinSaeed et al., 2023; Sybirianska et al., 2018). Precisely in the context of SMEs, where leaders are major decision-makers, the speed and level of technology adoption are directly dependent on their digital vision. Empirical evidence from several authors supports the fact that SMEs under leaders with influential digital visions are more likely to adopt cloud accounting systems than others. Therefore, based on the theoretical underpinning of digital leadership and especially on prior empirical findings in the literature concerning the role of digital vision as a strategic driver with a positive influence on cloud computing adoption (Rawashdeh & Rawashdeh, 2023; Wahyudi et al., 2024), the following hypothesis is suggested:

H1: Digital vision has a positive influence on the adoption of cloud accounting systems among MSMEs

2.2.2 Adoption Cloud Accounting and Economic Sustainability

Economic sustainability refers to the capability of a business to maintain continuous long-term financial performance and profitability through effective resource management while adapting to changing market conditions (Jayashree et al., 2021). For SMEs, particularly in developing countries like Indonesia, achieving economic sustainability is crucial due to the resource constraints and market volatility they typically face. The adoption of digital technologies, such as cloud accounting, has become a significant enabler for SMEs to improve their financial sustainability by enhancing operational efficiency, reducing costs, and making more accurate decisions (Aligarh et al., 2023). Cloud accounting is a digital financial management tool that allows businesses to access and manage financial data in real time via cloud platforms. It provides benefits such as lower initial costs, scalability, enhanced financial oversight, and instant reporting. According to Lutfi et al. (2022), cloud accounting optimizes financial workflows, reduces inefficiencies, and supports data-driven decision-making, thereby improving SMEs' financial stability and economic sustainability.

Resource-Based View (RBV) Theory offers a theoretical framework to explain the relationship between cloud accounting adoption and economic sustainability. RBV suggests that firms can gain a competitive advantage by effectively utilizing their unique resources,

P ISSN 2622-7177
E ISSN 2623-1778

such as technology and information systems (Barney, 1991). In this context, cloud accounting serves as a valuable technological resource that SMEs can leverage to optimize financial processes and reduce operational costs, thus improving their economic performance. Cloud-based systems allow SMEs greater flexibility in resource management, enabling better financial planning and minimizing risks associated with traditional accounting systems. Adopting cloud accounting systems enhances the economic sustainability of SMEs by improving operational efficiency, financial control, and decision-making capabilities (Al-Sharafi et al., 2023; Purwantini et al., 2025). Therefore, the following hypothesis is proposed:

H2: Adoption of cloud accounting has a positive impact on the economic sustainability of MSMEs.

2.2.3 Adoption Cloud Accounting and Social Sustainability

Social sustainability in business terminology can be defined as an organization's capability to increase social welfare through good workforce practices, inclusivity, employee satisfaction, and community involvement. Cloud accounting, as a digital accounting resource, enables SMEs to enhance efficiency in operations and provide financial transparency, which fosters stakeholders' confidence in the organizations and supports a collaborative workplace culture. These benefits align with the Resource-Based View (RBV), where cloud accounting is viewed as a valuable technological resource that promotes socially responsible business conduct.

By implementing cloud accounting, SMEs can enhance transparency and accountability, which are critical in gaining the trust of employees, customers, suppliers, and communities. This increased transparency allows SMEs to equitably distribute resources such as wages and benefits, leading to higher employee satisfaction and a more inclusive workplace environment. Furthermore, cloud accounting enables better financial management, freeing up more resources for investment in community development and corporate social responsibility (CSR) activities.

RBV supports the view that adopting and integrating cloud accounting as a strategic resource allows firms to enhance their social sustainability by optimizing internal processes and allocating resources toward social goals. Since cloud accounting improves operational efficiency and financial control, it provides SMEs with the opportunity to better support their employees and contribute to societal welfare. Prior research show that the adoption of cloud

P ISSN 2622-7177
E ISSN 2623-1778

accounting by MSMEs can increase social sustainability (Al-Sharafi et al., 2023; Purwantini et al., 2025). We propose the following hypothesis:

H3: The adoption of cloud accounting has a positive influence on the social sustainability of MSMEs.

2.2.4 Adoption Cloud Accounting and Environmental Sustainability

Environmental sustainability refers to an organization's capacity to minimize environmental impact through efficient resource management, waste reduction, and the adoption of sustainable practices (Jayashree et al., 2021). For SMEs, this is increasingly important given the pressures to reduce their carbon footprint, conserve energy, and adopt eco-friendly practices. Cloud accounting can contribute to these efforts by improving operational efficiency, reducing the need for physical infrastructure, and enabling better resource management.

The Resource-Based View (RBV) theory by Barney (1991) states that organizations achieve a sustainable competitive advantage through resources that are "distinctive, value-creating, and difficult to imitate." In the context of SMEs, the adoption of cloud accounting can be viewed as a strategic resource that significantly improves operational efficiency, streamlines processes, and contributes to sustainability goals, particularly environmental sustainability. From an RBV perspective, cloud accounting is a technological resource that improves a firm’s efficient use of resources like energy and materials, promoting environmental sustainability. By digitizing financial processes, it reduces paper usage and waste, while remote operations minimize the need for physical infrastructure, lowering energy consumption and carbon emissions. This transition allows MSMEs to better monitor resource use and adopt sustainable practices. The environmental benefits of adopting cloud accounting allow SMEs to capitalize on the technology as a valuable resource under the RBV framework, thereby enhancing their environmental sustainability. By digitalizing financial processes, SMEs not only improve operational efficiency but also reduce the environmental impact associated with traditional accounting practices. Empirical studies support the role of technology adoption in promoting environmental sustainability (Hernández et al., 2024; Purwantini et al., 2025). The above discussion supports the following hypothesis:

H4: Adoption of cloud accounting has a positive influence on the environmental sustainability of MSMEs.

P ISSN 2622-7177
E ISSN 2623-1778

3. RESEARCH METHOD

This study employs a quantitative research approach, with stages including data collection, statistical analysis, and interpretation of the findings. A survey method is utilized for data collection. The population of this study consists of owners and/or managers of MSMEs (Micro, Small, and Medium Enterprises) in the culinary sector located in Central Java and Yogyakarta. The sample is drawn from MSMEs that have adopted cloud accounting and digital payment systems. Non-probability sampling with a convenience sampling method is used to select the sample.

The research model is tested using Structural Equation Modelling-Partial Least Squares (SEM-PLS) with the help of SmartPLS 4 software. In PLS, the evaluation involves both the measurement model (outer model) and the structural model (inner model). The assessment of the measurement model includes validity and reliability tests. Validity tests consist of convergent and discriminant validity. Convergent validity assesses the degree of correlation between different measures of the same construct. It is evaluated through the loading factor and Average Variance Extracted (AVE), where a loading factor above 0.7 and an AVE value exceeding 0.5 are considered acceptable (Hair et al., 2014). Discriminant validity ensures that a construct is distinct from other constructs and is measured by comparing the AVE of two constructs with the squared correlation between them. Discriminant validity is confirmed if the square root of AVE is greater than the correlation between constructs and if cross-loadings are low (Hair et al., 2014).

Reliability testing assesses the consistency of measurement results over repeated measurements. The commonly accepted thresholds for reliability are composite reliability and Cronbach's alpha values above 0.7, though values of 0.6 are considered acceptable in some cases (Hair et al., 2014). Hypothesis testing in the structural model is performed using bootstrapping, with a significance level of 5% and a p-value threshold of less than 0.05.

This study comprises five variables, with measurement items adapted from prior studies and slightly modified to align with the context of cloud accounting adoption among MSMEs. All constructs are assessed using a 5-point Likert scale: (1) Strongly Disagree; (2) Disagree; (3) Neutral; (4) Agree; and (5) Strongly Agree. The operational definition and measurement of variables in this study are presented in Table 1.

P ISSN 2622-7177
E ISSN 2623-1778

Table 1. Operational Definition and Measurement of Variables

Variable	Operational Definition	Measurement	Source
Economic sustainability	The sustainability of MSME businesses is seen from an economic perspective such as market share, cost efficiency, etc.	5 items	(Jayashree et al., 2021)
Social sustainability	The sustainability of MSME businesses is seen from a social perspective, such as their role towards customers and employees.	4 items	(Malesios et al., 2021)
Environmental sustainability	The sustainability of MSME businesses from an environmental perspective can be observed through practices such as the use of eco-friendly materials.	4 items	(Malesios et al., 2021)
Digital Vision	The extent to which MSME owners or managers possess a clear strategic vision regarding the utilization of digital technology to support business transformation.	5 items	(Niemand et al., 2021)
Cloud accounting adoption	The use of cloud accounting technology in MSME businesses.	5 items	(Aligarh et al., 2023)

4. RESULT AND DISCUSSION

The respondents of this research were owners or managers of culinary sector MSMEs in Central Java and Yogyakarta. Based on convenience sampling, the total respondents that could be processed were 167 MSMEs. Details of the respondent profiles are presented in Table 2.

Table 2. Profile Respondents

No	Respondent Characteristics		Number	
1	Gender	Male	88	53%
		Female	79	47%
2	Age	20-29 years	122	73%
		30-39 years	30	17%
		40-49 years	13	8%
		>49 years	3	2%
3	Education	High School equivalent	108	66%
		Diploma (D3)	12	6%
		Bachelor's Degree (S1)	50	29%

P ISSN 2622-7177
E ISSN 2623-1778

		Master's Degree (S2)	2	1%
4	Position	MSME Owner	52	29%
		MSME Manager	115	71%
6	Duration of Using Cloud-based Accounting Information Systems	< 6 months	54	33%
		6 months – 1 year	44	25%
		1 year – 3 years	45	28%
		>3 year	24	15%
7	Monthly Revenue	Rp1.500.000 – Rp6.000.000	32	19%
		Rp6.000.000 – Rp15.000.000	38	23%
		Rp15.000.000 – Rp100.000.000	41	24%
		Rp100.000.000 – Rp150.000.000	46	28%
		>Rp150.000.000	10	6%
8	Frequently Used Cloud Accounting Products	QuickBooks	26	16%
		Moka POS	43	25%
		Majoo	38	23%
		Buku Warung	13	7%
		Qasir	3	2%
		Google sheets	15	9%
		Wave	10	6%
		Olsera	2	1%
		Kasir Pintar	17	10%

Based on Table 2, the majority of respondents are aged between 20 and 29 years (73%), with a nearly equal distribution of male and female participants. Additionally, 66% of the respondents hold an educational qualification at the high school or vocational school level. Most respondents (54%) have been using Cloud Accounting for less than six months. Among the cloud accounting services utilized, MOKA POS is the most frequently chosen for business operations.

4.1 Measurement Model Testing

Based on the convergent validity and reliability tests, all items met the required criteria. All remaining statement items for the variable had loading factors above 0.7, and the Average Variance Extracted (AVE) was greater than 0.5. The reliability test also indicated that the values of composite reliability and Cronbach's alpha were greater than 0.7 for all constructs. Therefore, it can be concluded that all variables in this study are valid and reliable. The results of the validity and reliability tests are presented in Table 3 and Table 4.

Table 3. Convergent Validity and Reliability Testing

P ISSN 2622-7177
E ISSN 2623-1778

Construct	*Construct Items*	*Standardized Loading*	*Cronbach's Alpha*	*AVE*	*Composite Reliability*
Economic Sustainability	EcoSus1	0,880	0,921	0,760	0,922
	EcoSus2	0,864			
	EcoSus3	0,867			
	EcoSus4	0,894			
	EcoSus5	0,855			
Environmental Sustainability	EnviSus1	0,894	0,880	0,736	0,893
	EnviSus2	0,886			
	EnviSus3	0,860			
	EnviSus4	0,788			
Social Sustainability	SocSus1	0,890	0,901	0,771	0,905
	SocSus2	0,905			
	SocSus3	0,856			
	SocSus4	0,859			
Cloud Accounting Adoption	CAA1	0,895	0,936	0,797	0,936
	CAA2	0,864			
	CAA3	0,922			
	CAA4	0,911			
	CAA5	0,870			
Digital Vision	DV1	0,905	0,931	0,932	0,783
	DV2	0,874			
	DV3	0,896			
	DV4	0,890			
	DV5	0,858			

Table 4. Discriminant Validity Testing: Fornell-Larcker Criterion

Variabel	Digital Vision	Cloud Accounting Adoption	Economic Sustainability	Environmental Sustainability	Social Sustainability
Cloud Accounting Adoption	**0,893**				
Digital Vision	0,820	**0,885**			
Economic Sustainability	0,803	0,807	**0,872**		
Environmental Sustainability	0,778	0,769	0,765	**0,858**	
Social Sustainability	0,750	0,777	0,717	0,834	**0,878**

P ISSN 2622-7177
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Table 5. Hypothesis Testing Results

Hypothesis	Path Coefficient	Probability	Remark
H1: DV → CAA	0,820	0,000**	Significant
H2: CAA → EcoSus	0,803	0,000**	Significant
H3: CAA → EnviSus	0,778	0,000**	Significant
H4: CAA → SocSus	0,750	0,000**	Significant

Description: DV= digital vision; CAA= cloud accounting adoption; EcoSus= economic sustainability; ; EnviSus= environmental sustainability; SocSus= social sustainability; **p-value<0,05; ***p-value<0,000

The structural model testing results indicate that all proposed hypotheses are supported (p-value < 0.05). This study offers empirical evidence that digital vision positively influences the adoption of cloud accounting (supporting H1). Moreover, the adoption of cloud accounting significantly contributes to improvements in economic (H2 supported), environmental (H3 supported), and social sustainability (H4 supported). Among these, the most substantial impact of cloud accounting technology is observed in enhancing economic sustainability.

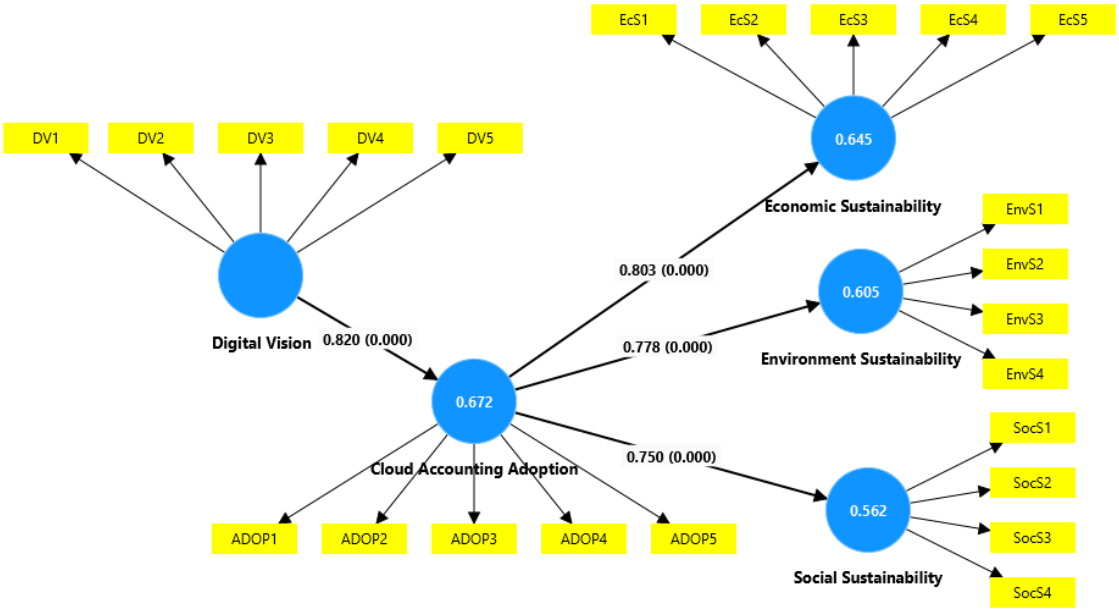

Figure 1. Hypothesis testing results

P ISSN 2622-7177
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4.2. Discussion

The findings from this study provide empirical evidence supporting the H1 that digital vision positively influences the adoption of cloud accounting among SMEs in Indonesia. This aligns with the theoretical foundation provided by Bharadwaj et al. (2013) on the role of leadership's digital vision in driving technological transformation. The study's findings reveal that SMEs with leaders who possess a robust digital vision are significantly more inclined to adopt cloud accounting as a strategic approach to boost operational efficiency, transparency, and competitiveness. This trend is particularly critical in developing economies like Indonesia, where SMEs often struggle with challenges such as limited financial resources, low digital literacy, and skepticism toward new technologies, all of which typically hinder technology adoption. The study shows that a well-defined digital vision from leadership can help surmount adoption challenges by driving innovation and supporting the integration of cloud accounting systems. Leaders with a strong digital vision are more skilled at identifying and leveraging the long-term benefits of cloud accounting—such as real-time financial insights, lower operational costs, and improved decision-making—even when resources are limited.

The influence of digital vision on cloud accounting adoption highlights a trend in digital leadership, where SMEs led by visionary leaders are well-equipped to leverage digital tools. This is especially critical for SMEs in developing countries facing shifts in traditional models due to digital disruption. Cloud accounting can strengthen financial management and provide SMEs with a competitive edge in a rapidly changing business landscape (Khayer et al., 2020). However, while the study's overall findings align with prior research, it is important to note that the strength of the relationship between digital vision and cloud accounting adoption may vary due to external factors such as government support, technological infrastructure, and access to skilled labor. In more digitally advanced regions, for example, this relationship may be stronger due to better infrastructure and digital education. Conversely, SMEs in rural or underdeveloped areas may face additional barriers that even strong digital vision cannot fully overcome. As Lutfi et al. (2022) observed, while digital vision is crucial, external environmental factors also play a significant role in shaping technology adoption.

Additionally, some studies present conflicting findings on the influence of leadership's digital vision on technology adoption. Leaders with a strong digital vision generally support

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adopting new technologies, but risk-averse leaders may hesitate, prioritizing stability over innovation (Grant, 2020). This hesitation can lead to slower adoption rates, as risk-averse individuals are often cautious about potential disruptions or uncertainties associated with technology. This suggests that while digital vision is an important factor, other elements such as organizational culture, risk tolerance, and market conditions must also be considered to fully understand the dynamics of technology adoption in SMEs. Given these findings, Indonesian SMEs must foster a strong digital vision to navigate challenges in a developing economy and harness the advantages of cloud accounting. Meanwhile, policymakers and stakeholders should address external obstacles, such as infrastructure and digital literacy gaps, to support widespread cloud adoption in the SME sector.

The findings of this study confirm H2, H3, and H4, demonstrating that the adoption of cloud accounting positively impacts economic, environmental, and social sustainability. With this technology, MSMEs can manage finances in real-time and reduce operational costs, for example by eliminating expensive physical IT infrastructure. Studies show that adopting cloud accounting provides better access to financial information, allowing MSMEs to make faster and more accurate business decisions, thereby strengthening their economic resilience in the face of market changes. In terms of environmental sustainability, cloud accounting reduces the use of physical resources such as paper and energy, as the system is completely digital and can be accessed from anywhere. By moving to the cloud, SMEs can reduce their carbon footprint through the reduction of the need for physical documents and on-premises IT infrastructure, which has a positive impact on the environment. From a community-oriented perspective, cloud accounting enables businesses to manage resources more efficiently, allowing them to redirect cost savings from operational improvements toward community projects and corporate social responsibility (CSR) efforts. By optimizing resource allocation, companies can support social equity by reinvesting initiatives that positively impact society, such as local development or environmental projects.

In conclusion, the positive impact of digital vision on cloud accounting highlights the role of visionary leadership in advancing technological innovation within SMEs. For Indonesia, where SMEs drive much of the economy, cultivating digital leadership through education and support programs will be essential. The findings of this study align with the core principle of RBV theory, which views the digital vision of business actors as a strategic intangible resource that drives the adoption of cloud accounting technology, ultimately serving as a source of competitive advantage and contributing to sustainability.

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5. CONCLUSION

This study investigates the influence of digital vision on the adoption of cloud accounting for culinary sector MSMEs, especially in Central Java and Yogyakarta based on the RBV theoretical framework. Based on the research results, it shows that digital vision has a positive effect on the adoption of cloud accounting in the context of MSMEs. Furthermore, this research found empirical evidence of the positive influence of cloud accounting adoption on MSME sustainability consisting of three dimensions, namely economic, social and environmental.

6. LIMITATIONS AND SUGGESTIONS

Future research can be carried out to investigate those factors in order to develop deeper insights into how digital vision interacts with internal and external conditions of SMEs in developing countries and how such factors strengthen or weaken the adoption of cloud accounting. Further examinations of these moderating factors or other independent variables such as digital literacy, self efficacy, and personal innovativeness will extend the theoretical framework and help provide very useful guidance for the stakeholders in facilitating the process of digital transformation in the sector of SMEs.

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