

Digital Transformation in Accounting: Cloud-Based AIS, Management Support, and Financial Information Quality in Retail

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ABSTRACT

This research departs from the low adoption of cloud-based accounting information systems in the Indonesian retail industry due to the lack of support from top management, even though this technology has proven to enhance the effectiveness of financial information. This study analyzes the influence of Cloud-based Accounting Information Systems (AIS) and top management support on the effectiveness of AIS and its impact on the quality and usefulness of financial information in Indonesian retail companies. Using a quantitative approach with a survey method, data was collected from 153 retail employees in Jakarta through questionnaires. The analysis was carried out using SEM-PLS with SMARTPLS software. The results showed that cloud-based AIS and top management support positively affect AIS effectiveness. Furthermore, AIS effectiveness improves the quality of financial information, which impacts the usefulness of financial information in decision-making. Theoretically, this study emphasizes the role of cloud technology and leadership in the effectiveness of accounting systems. As a practical implication, retail companies are advised to adopt cloud technology and strengthen management support to improve operational efficiency and financial transparency.

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INTRODUCTION

In recent years, the retail industry in Indonesia has undergone significant transformation with the increasing adoption of information technology, particularly in accounting information systems (AIS). This transformation is driven by the need for more accurate, transparent, and real-time financial information (Indrayati, 2021). One of the main innovations in developing AIS is the implementation of cloud-based systems (CBAIS), which offer various advantages such as operational efficiency, flexible data access, and cost savings. However, even though this technology has been proven to enhance financial transparency—as reported by 90% of respondents in a survey—the adoption rate is still uneven across retail companies in Indonesia (Komala et al., 2024; Salim & Frederica, 2020; Wiralestari et al., 2021).

Empirically, previous research has highlighted the importance of AIS effectiveness in improving the quality of financial information. Previous studies have shown that AIS's effectiveness contributes to improving the accuracy and relevance of financial information, which ultimately supports better business decision-making (Hamundu et al., 2020; Johari et al., 2023). However, studies on the role of top management support and the adoption of cloud technology in enhancing the effectiveness of AIS in the retail sector are still limited. Most research focuses more on other industrial sectors or does not comprehensively integrate both variables (Wahyuni, 2023).



At the micro level, particularly in the retail industry, companies face challenges in managing high transaction volumes and needing real-time accessible financial information. Implementing cloud-based AIS can solve challenges by providing faster, more accurate, and easily accessible financial data (Johari et al., 2023). However, many retail companies, especially small and medium enterprises (SMEs), have not yet adopted this technology, thus missing out on opportunities to improve operational efficiency and competitiveness (Grandhi, 2021).

This gap phenomenon is also influenced by the lack of support from top management in implementing new technology. Several studies show that top management support is crucial in successfully implementing accounting information systems. This support includes strategic resource allocation, employee training, and commitment to organizational culture change. The lack of this support can be a significant obstacle to adopting cloud-based AIS technology (Odoyo & Ojera, 2020; Oladejo, 2020).

The urgency of this research lies in the need to understand the factors that influence the effectiveness of AIS in the Indonesian retail industry. With increasingly fierce competition and the demand for accurate and timely financial information, retail companies need to identify key elements that can enhance the effectiveness of their accounting information systems (Radzi et al., 2024). Moreover, the rapid development of technology further drives the relevance of using cloud-based AIS, which offers various advantages such as cost reduction and real-time information updates. However, the obstacles to its implementation are still not fully understood, thus requiring further study (Al-Nsour et al., 2021).

Top management support significantly impacts the effectiveness of AIS, improving employee performance and facilitating a smooth transition. However, understanding the interaction between top management support and cloud technology adoption is crucial for enhancing AIS effectiveness (Lutfi, 2022; Odoyo & Ojera, 2020; Zhong & Amponstira, 2021). The main issue in this research is the still low and uneven adoption of cloud-based accounting information systems (CBAIS) in the Indonesian retail industry, even though this technology has proven to enhance financial efficiency and transparency. Furthermore, the role of top management support in driving AIS effectiveness and cloud technology adoption has not been extensively researched, particularly in the retail sector context. This research explores how top management support and cloud technology adoption affect the effectiveness of AIS and its impact on the quality and usability of financial information in Indonesian retail companies. The results are expected to contribute significantly to the retail sector's academic literature and business practices.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

The Resource-Based View (RBV) is a strategic management theory emphasizing the importance of internal resources in a company's competitive advantage. It highlights the role of valuable, rare, inimitable, and non-substitutable resources in creating a sustainable competitive advantage (Yoo et al., 2024). This research uses RBV to explain how the implementation of a Cloud-Based Accounting Information System (CBAIS) and top management support (TMS) contribute to the effectiveness of the accounting information system (AISE), enhancing the quality of financial information (FIQ) and usability of financial information (FIU) (Sow, 2021).

CBAIS is a technological resource that can improve retail companies' financial information management efficiency and accuracy. It allows real-time access, transaction recording automation, and integration with other systems. However, optimal use requires adequate capacity for management and optimization. Top management support (TMS) is an organizational resource that plays a crucial role in ensuring the successful implementation of CBAIS. This support creates unique organizational capabilities and enhances the effectiveness of the AISE, impacting the reliability and transparency of financial reports (Astuti & Augustine, 2022; Guliyeva, 2021; Hasanah et al., 2021; Yu &

Bao-bin, 2021).

AISE is an internal capability that contributes to the quality of financial information (FIQ), increasing stakeholder trust and improving managerial decision-making. High FIQ significantly impacts the usefulness of financial information (FIU), enabling companies to design optimal strategies, improve operational efficiency, and respond to market dynamics more quickly (Arfismanda et al., 2021; Liu & Lu-lin, 2020; Meiryani et al., 2022; Radzi et al., 2024).

CBAIS and AIS Effectiveness

The implementation of the Cloud-Based Accounting Information System (CBAIS) in retail companies in Indonesia brings significant changes to the effectiveness of the Accounting Information System (AISE). With cloud-based technology, companies can access real-time financial data from various locations, enabling faster and more accurate decision-making (Saha et al., 2020). Additionally, automation in transaction recording and integration with other systems, such as inventory and sales management, enhances operational efficiency and reduces the risk of human error in financial recording (Wiralestari et al., 2021).

Regarding security and transparency, cloud-based systems offer data encryption and protection against data loss due to technical disruptions or disasters. Storage on external servers with automatic backups minimizes the risk of losing crucial financial information for retail business operations (Ravalia & Sehwat, 2021). Additionally, the audit trail feature in the cloud system allows companies to monitor every data change, enhancing transparency and facilitating financial reporting by the accounting regulations applicable in Indonesia (Marsintauli et al., 2021).

Cloud-based AIS enhances its effectiveness by allowing retailers to adjust storage capacity and features without significant IT infrastructure investment. This is crucial for Indonesian retailers, who face market changes and need flexibility in financial management (Amajuoyi et al., 2024). However, challenges like stable internet connections and data security from cyber threats require adequate IT infrastructure and collaboration with reliable cloud service providers (Islam et al., 2023).

H₁: CBAIS has a significant positive influence on AISE

Top Management Support and AIS Effectiveness

Top management committed to the implementation of AIS will ensure the allocation of sufficient resources, both in the form of technology investments, employee training, and the development of policies that support the digitalization of the accounting system. Without strong support from management, the accounting information system may face obstacles in adoption, integration, and optimal utilization (Odoyo & Ojera, 2020).

Moreover, support from top management creates an organizational culture that is more open to innovation and change. Retail companies often face challenges transitioning from manual to digital systems, especially regarding employee resistance to new technology. With active involvement from management, the company can provide proper socialization and training, thereby increasing employee acceptance of AIS and minimizing errors in its use (Lutfi, 2022; Wang, 2020).

From an operational perspective, top management support also impacts the effectiveness of AIS supervision and evaluation. Management actively monitoring the system can ensure that the accounting system operates efficiently, the data produced is accurate, and it can provide financial reports that comply with the standards and regulations applicable in Indonesia (Ria, 2023). Periodic evaluations conducted by management also enable improvements and enhancements to AIS features to remain relevant to the dynamic developments in the retail business (Wijayanti et al., 2023).

Finally, top management support also contributes to integrating AIS with other systems within the company, such as inventory management, sales, and customer

relationship management (CRM) systems. With the synergy between systems, retail companies can improve operational efficiency, accelerate data-driven decision-making, and enhance competitiveness in the market (Gajjar, 2024; Odoyo & Ojera, 2020).

H₂: TMS has a significant positive effect on AISE

AIS Effectiveness and Financial Information Quality

An effective accounting system can process and record transactions accurately and in real-time, producing more reliable and relevant financial reports. With minimal recording errors and automation in the accounting process, the company can ensure that the generated financial information has a high level of accuracy and complies with applicable accounting standards (Barna et al., 2021; Tran et al., 2023).

In addition to accuracy, AIS's effectiveness also contributes to the reliability and transparency of financial information. A well-structured system lets companies maintain data integrity and provide a clear transaction trail. This is important for retail companies that often face audits or must prepare financial reports for stakeholders, such as investors and regulators (Itang, 2021; Widyaningdyah & Ezra, 2020). With transparent and easily verifiable reports, trust in the company will increase, ultimately strengthening the business's reputation.

An effective accounting information system (AIS) is crucial for retail companies in Indonesia, as it aids in financial analysis, decision-making, and compliance with regulations (Johari et al., 2023; Radzi et al., 2024). Integrating AIS with other systems like inventory and sales management provides comprehensive information for better business strategies. Compliance with tax standards and regulations reduces the risk of sanctions and operational costs. In contrast, a more efficient accounting process reduces the time and effort required for financial management (Susilowati et al., 2023; Widyaningdyah & Ezra, 2020).

H₃: AISE has a significant positive impact on FIQ

Financial Information Quality and Financial Information Usefulness

Quality financial information, which is accurate, relevant, reliable, and timely, enables management to make more effective business decisions. In the highly competitive retail industry, strategic decisions such as pricing, inventory management, and business expansion heavily rely on the accuracy and completeness of the available financial information (Amosu et al., 2024; Widyaningdyah & Ezra, 2020).

In addition, high-quality financial information enhances the trust of stakeholders, including investors, creditors, and regulators. Transparent financial statements that comply with accounting standards provide a clear picture of the company's financial performance. Thus, investors can assess business prospects more accurately, while creditors can evaluate credit risk more effectively (Zhou et al., 2022). In taxation and legal compliance, accurate financial information also helps companies avoid reporting errors that could lead to sanctions (Nizar & Kiswanto, 2022).

Financial information quality is crucial for retail companies to optimize resource management, manage costs, and allocate budgets effectively. This leads to increased profitability and a better understanding of consumer trends (Barilla & Reynoso, 2020; Jesus & Buenas, 2023). The quality of financial information also influences the speed of response to market changes, allowing companies to adjust their strategies quickly and adapt to challenges like demand fluctuations, raw material price changes, and intense competition (Cai & Wu, 2020; Kumari & Kumar, 2023).

H₄: FIQ has a significant positive effect on FIU

METHODS

This research employs a quantitative approach to test relationships between variables in a model, utilizing numerical data and statistical analysis. The research is a survey, collecting data through questionnaires distributed to predetermined respondents. The questionnaire uses instruments from previous studies to test validity and reliability. It measures the impact of accounting information system effectiveness on financial information quality in retail companies.

Table 1. Variable Measurement

NO	VARIABLE	ITEM	SOURCE
1	Cloud-based accounting information system (CBAIS)	8	(Hung, Hoa, et al., 2023)
2	Top management support (TMS)	4	(Nurhayati et al., 2023)
3	Accounting information system effectiveness (AISE)	6	(Monteiro et al., 2024)
4	Financial information quality (FIQ)	6	(Michael & Widjaja, 2024; Monteiro et al., 2024)
5	Financial information usefulness (FIU)	6	(Monteiro et al., 2024)

Source: data processed (2025)

This study uses non-probability sampling with purposive sampling to select 153 retail employees in Jakarta who have experience using accounting information systems in their financial activities. This research is more suitable for purposive sampling because it aims to obtain in-depth information from respondents who have understanding, experience, and direct involvement in implementing and managing cloud-based accounting information systems, particularly among top management or financial staff in retail companies. Using this technique, researchers can ensure that the data collected is relevant, high-quality, and meets the analytical needs, especially since key variables such as top management support and technology adoption can only be validly answered by the proper and competent individuals in the field. Instrument testing is conducted to ensure questionnaire reliability and validity, with convergent and discriminant validity testing measuring the constructs being examined. Reliability testing ensures consistent data. The data is analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) using the SMARTPLS software, which can analyze relationships between variables with complex models and remains effective even with a limited sample size. This provides comprehensive results on factors influencing accounting information system effectiveness in retail companies.

RESULTS AND DISCUSSION

The convergent validity test uses the loading factor to assess how each indicator can represent the measured construct. Table 2 shows that all indicators have loading factor values above 0.70, which means that these indicators have good convergent validity and are suitable for use in the research model (Hair et al., 2022).

Table 2. Loading Factor

	CBA	TMS	AISE	FIQ	FIU
LOWER	0.880	0.869	0.860	0.846	0.827
HIGHER	0.886	0.909	0.909	0.891	0.869

Source: Output SMARTPLS (2025)

Table 3 presents the results of the Fornell-Larcker Criterion test, where all variables have a square root of AVE more significant than the correlation with other variables, thus fulfilling the discriminant validity (Hair et al., 2022). This means that each construct in the study has a clear conceptual difference, and there are no serious issues regarding multicollinearity among the latent variables. Therefore, the model used can be considered reliable and valid for further analysis.

Table 3. Fornell-Larcker

	AISE	CBA	FIQ	FIU	TMS
AISE	0.884				
CBA	0.656	0.877			
FIQ	0.569	0.600	0.865		
FIU	0.388	0.415	0.718	0.851	
TMS	0.717	0.682	0.587	0.428	0.894

Source: Output SMARTPLS (2025)

Table 4 shows that all constructs in this research model have excellent quality. From the reliability perspective, Cronbach's Alpha values for all constructs are above 0.873, indicating that the instruments have high internal consistency. Additionally, the Composite Reliability (CR) above 0.913 further reinforces that all constructs have an excellent level of reliability and can be consistently used to measure the variables being studied (Hair et al., 2022).

From the aspect of convergent validity, the Average Variance Extracted (AVE) test results show that all constructs have values above 0.724, which means that the respective constructs can explain more than 72% of the variance of the indicators. This indicates that each construct can measure the intended aspect very well. The CBA, TMS, AISE, FIQ, and FIU constructs all meet the criteria for convergent validity with AVE values above 0.5, indicating that the indicators within each construct are strongly correlated in measuring the same concept (Hair et al., 2022).

Table 4. AVE and Reliability Test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
CBA	0.957	0.958	0.964	0.770
TMS	0.916	0.916	0.941	0.799
AISE	0.944	0.944	0.955	0.781
FIQ	0.888	0.890	0.922	0.748
FIU	0.873	0.878	0.913	0.724

Source: Output SMARTPLS (2025)

SRMR is a measure that indicates the extent of the difference between the observed covariance matrix and the one predicted by the model. Table 5 shows the SRMR value for the Estimated Model of 0.085. Values below 0.08 are generally considered to indicate a good model fit. Although the SRMR in the Estimated Model is slightly higher than the threshold, it is still acceptable, considering that the model used is quite representative.

NFI measures the extent to which the tested model is better compared to the baseline model without relationships between variables. The NFI value for the Estimated Model is 0.870. A value close to 1 indicates a better model fit. In this case, the NFI value is above

0.80, indicating that the model fits well (Hair et al., 2022).

Table 5. Goodness-of-Fit Test

	Saturated Model	Estimated Model
SRMR	0.045	0.085
NFI	0.876	0.870

Source: Output SMARTPLS (2025)

The study's Adjusted R Square values indicate that the variables (CAB and TMS) significantly influence AISE, FIQ, and FIU. The adjusted R Square values of 0.560, 0.320, and 0.512 show that the predictors' contribution remains stable, indicating that the independent variable (AISE) has a moderate but relevant influence on FIQ, and FIQ plays a significant role in explaining FIU.

Table 6. Coefficient Determination

	R Square	R Square Adjusted
AISE	0.566	0.560
FIQ	0.324	0.320
FIU	0.515	0.512

Source: Output SMARTPLS (2025)

Table 7 shows that all relationships between variables have a significant influence. First, the relationship between CBA and AISE has a path coefficient value of 0.313, with a T-Statistics of 2.885 and a P-value of 0.004. This value indicates that CBA has a positive and significant effect on AISE, although the effect is not very large. The higher the CBA, the higher the AISE will also be. Next, the relationship between TMS and AISE shows a more substantial influence than CBA, with a path coefficient of 0.503, T-Statistics of 4.509, and a P-value of 0.000. This indicates that TMS has a more dominant role in enhancing AISE.

Then, the influence of AISE on FIQ was also found to be significant, with a path coefficient of 0.569, T-Statistics of 6.042, and a P-value of 0.000. These results indicate that an increase in AISE will substantially enhance FIQ. Meanwhile, the strongest relationship in this model is between FIQ and FIU, with a path coefficient of 0.718, T-Statistics of 9.971, and a P-value of 0.000. This value confirms that FIQ significantly impacts FIU, where an increase in FIQ will significantly enhance FIU.

Thus, all hypotheses in this study are accepted because the T-Statistics value > 1.96 and the P-value < 0.05 indicate a significant relationship between the variables. The strongest relationship was found between FIQ and FIU, while the weakest but still significant was between CBAIS and AISE. These results confirm that the variables in the model have a strong correlation and play an important role in explaining the relationship dynamics occurring in the context of this research.

Table 7. Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
CBA -> AISE	0.313	0.318	0.108	2.885	0.004
TMS -> AISE	0.503	0.492	0.112	4.509	0.000
AISE -> FIQ	0.569	0.563	0.094	6.042	0.000
FIQ -> FIU	0.718	0.717	0.072	9.971	0.000

Source: Output SMARTPLS (2025)

CBAIS and AIS Effectiveness

Cloud-based accounting information Systems (CBAIS) have a positive and significant impact on the effectiveness of AIS in Indonesian retail companies because they can enhance efficiency and flexibility in financial data management. With a cloud-based system, companies can access accounting information in real-time from various locations, enabling faster and more accurate decision-making (Julianto et al., 2020; Sow, 2021). In the dynamic retail industry, where transactions occur constantly, instant access to financial data is crucial for optimizing business operations and enhancing competitiveness (Lu, 2020).

In addition, cloud-based AIS also enhances data accuracy and security. Companies can produce more reliable financial reports with an automated system that reduces the risk of human error in financial recording. Cloud technology is also equipped with high-level encryption and data protection, which helps reduce the risk of data loss or manipulation due to technical errors or cyber threats. This information security is crucial for retail companies that handle large amounts of financial data and daily transactions (Choithani et al., 2022; Nechai et al., 2020).

Cloud-based AIS is cost-effective and scalable for retail companies, especially small and medium-sized ones, as it does not require expensive IT infrastructure. It allows businesses to adjust storage capacity and features as needed, making them more flexible in responding to market changes (Alhomdy et al., 2021; Amajuoyi et al., 2024; Golightly et al., 2022). Integrating cloud-based AIS with other systems like point of sales, inventory management, and CRM enhances the accounting system's effectiveness, automating transaction recording, reducing data redundancy, and speeding up financial reporting (Odoyo & Ojera, 2020).

This research assumes that all companies have the infrastructure and human resource readiness to adopt cloud technology. In contrast, in practice, many SMEs in the retail sector still face technical and organizational cultural barriers to digitalization. Moreover, positive outcomes may vary depending on the system vendor and data security, which have not been discussed in detail.

Top Management Support and AIS Effectiveness

Top management support significantly influences the effectiveness of the Accounting Information System (AISE) in retail companies in Indonesia because strong leadership determines direction, resource allocation, and commitment to implementing and developing the system. Support from top management ensures that the implementation of AIS receives priority attention in terms of technology investment, employee training, and integration with other systems. With the commitment from the leadership, the company can ensure that the implemented accounting system runs optimally and meets business needs (Amrizal et al., 2022; Odoyo & Ojera, 2020).

In addition, top management support encourages the adoption of technology and innovation in accounting systems, contributing to AIS's effectiveness. Management that is open to digitalization will be more proactive in adopting the latest technological solutions, such as cloud-based AIS or AI-driven financial analytics, which can improve the accuracy of financial record-keeping and accelerate the reporting process (Hamundu et al., 2020; Sow, 2021). Managing financial data efficiently is key to making faster and more strategic decisions in a highly competitive retail business environment.

Management support is crucial in human resources for developing employees' skills in using AIS. Investment in training and competency development helps maximize system utilization, reduce data recording errors, and improve financial information reliability. Employees who feel supported are more adaptive and productive in managing company financial information (Lan & Li, 2021; Lingga, 2020). Management support also strengthens internal policies and governance, ensuring consistent use of AIS and enhancing transparency, accountability, and compliance with financial regulations (Aljarallah, 2020).

This hypothesis emphasizes the role of management support but does not adequately consider the influence of external factors such as market pressure, government regulations, or the digital literacy level of employees, which can also affect the system's effectiveness. Moreover, the measurement of "support" tends to be subjective and can vary depending on the respondents' perceptions.

AIS Effectiveness and Financial Information Quality

The effectiveness of the Accounting Information System (AIS) has a positive and significant impact on the quality of financial information in retail companies in Indonesia because an effective accounting system ensures that the financial data produced is more accurate, relevant, and reliable. With the proper implementation of AIS, the transaction recording process becomes more systematic and error-free, resulting in financial reports that more transparently reflect the company's financial condition and comply with applicable accounting standards (Almasria et al., 2021; Arfismanda et al., 2021).

Furthermore, the effectiveness of AIS enhances the speed and timeliness of financial reporting, contributing to the quality of financial information. In the retail industry, transactions occur in large volumes daily, so an accounting system capable of processing data quickly and accurately is needed. With an effective system, the company can avoid delays in preparing financial reports, ensuring that the available information is always up-to-date and can be used for better decision-making (Arfismanda et al., 2021; Barna et al., 2021).

An effective AIS (Accounting Information System) reduces data security and integrity by reducing the risk of manipulation or errors. It ensures transaction documentation and compliance with company policies, maintaining financial transparency and tax regulations in Indonesia (Dalimunthe & Pane, 2021; Widyaningdyah & Ezra, 2020). AIS also supports integrating financial data with other systems, enhancing consistency and alignment across business units. This results in more accurate and comprehensive financial reports, providing deeper insights for effective business strategies (Siahaan et al., 2022).

This causal relationship overlooks the possibility of an AIS system that is technically effective but not optimally utilized by users due to resistance to change or lack of training. Moreover, not all types of transactions can be easily automated within the system, especially in companies with non-standard transactions.

Financial Information Quality and Financial Information Usefulness

Financial information quality has a positive and significant impact on financial information usefulness in retail companies in Indonesia because accurate, complete, and reliable financial information serves as the primary basis for business decision-making. The quality of good financial information ensures that the data used by management, investors, and other stakeholders transparently reflects the company's financial condition, thereby making decisions more accurate and minimizing risk (Barna et al., 2021; Nizar & Kiswanto, 2022).

In addition, high-quality financial information enhances the relevance and timeliness of financial reports, contributing to their usefulness in supporting business strategies. In the retail industry, where market trends and consumer demand change rapidly, management requires up-to-date financial information to adjust sales strategies, inventory management, and investment planning. When financial reports are available on time and contain accurate data, companies can be more responsive to market dynamics (Amosu et al., 2024; Utami, 2020).

Financial information quality enhances stakeholder trust by ensuring compliance with accounting standards and tax regulations, reducing legal sanctions risk and enhancing a company's credibility. Higher transparency and accountability lead to greater trust from external parties (Sitepu et al., 2021; Zhou et al., 2022). Financial information quality also improves operational efficiency by providing clear insights into financial performance and

opportunities for improvement in business management. Companies can identify cost-efficient areas, evaluate product profitability, and develop measurable expansion strategies with high-quality data (Brito & Zapata, 2020; Muchiri & Njoka, 2021).

The assumption that the quality of information automatically increases its usefulness can be too general because the usefulness of information is also influenced by who uses that information and for what purpose. Additionally, some users may have limitations in interpreting accounting information even if the data is of high quality.

CONCLUSION

This research shows that cloud-based accounting information systems (AIS) and top management support have a positive and significant impact on the effectiveness of AIS in Indonesia's retail companies. The high effectiveness of AIS contributes to improving the quality of financial information, which ultimately impacts the usefulness of financial information for business decision-making. An effective accounting system makes the financial information produced more accurate, relevant, and reliable, enhancing retail companies' transparency, compliance, and operational efficiency.

To improve the effectiveness and quality of accounting information systems (AIS) in the retail industry, companies need to provide technical training and support in adopting cloud-based AIS, especially for SMEs, and choose reliable and secure vendors. Top management must demonstrate real commitment through strategic digital policies and the allocation of training budgets. Periodic system evaluations and continuous employee training are essential to ensure the system is used optimally and in line with business dynamics. In addition, improving financial literacy and easy-to-understand data visualization can help make accurate and relevant information-based decisions, thereby supporting operational efficiency and the company's competitiveness.

The study highlights the importance of cloud-based technology and top management in enhancing the effectiveness of accounting information systems. It emphasizes that the quality of financial information is influenced by the system's management and support within an organization. The research adds to the literature on the relationship between AIS effectiveness and the quality and usefulness of financial information, particularly in developing countries like Indonesia. Cloud technology enhances efficiency, flexibility, and data security, while top management strongly supports optimal system operation.

Further research can expand the scope of the study by exploring other factors that may influence the effectiveness of AIS, such as organizational culture, employee digital literacy, and government regulations related to financial information systems. Additionally, further research can be conducted in other industrial sectors to see if the results obtained in the retail sector also apply to other sectors. Studies with a qualitative approach can also be conducted to delve deeper into the challenges and opportunities of implementing cloud-based AIS in various companies.

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