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Continuance Intention Toward Cloud-Based Point-of-Sale Systems Among Indonesian Micro, Small, and Medium Enterprises

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Abstract

Background: Cloud-based point-of-sale (Cloud POS) systems can support transaction recording, inventory management, sales reporting, and remote business monitoring. However, their value to micro, small, and medium enterprises (MSMEs) depends on users' continued use after initial adoption.
Objective: This study examines the relationships of technology readiness, digital literacy, and organizational readiness with perceived usefulness and perceived ease of use, as well as the relationships of these perceptions with continuance intention among Indonesian MSME users of Cloud POS systems.
Methods: A cross-sectional survey of 150 Cloud POS users was conducted. The data were analyzed using partial least squares structural equation modeling (PLS-SEM) in SmartPLS 4, with 5,000 one-tailed bootstrap subsamples.
Results: Technology readiness was positively associated with perceived ease of use but was not significantly associated with perceived usefulness. Digital literacy was positively associated with both perceived usefulness and perceived ease of use, whereas organizational readiness was positively associated with perceived ease of use but was not significantly associated with perceived usefulness. Perceived ease of use was positively associated with both perceived usefulness and continuance intention, while perceived usefulness was also positively associated with continuance intention. The model explained 72.1% of the variance in continuance intention. Convergent validity and reliability were acceptable; however, heterotrait–monotrait ratio (HTMT) values exceeding 0.90 and several elevated inner variance inflation factor (VIF) values indicate potential construct overlap and collinearity, warranting cautious interpretation of the findings.
Conclusion: Among the sampled MSMEs, continuance intention toward Cloud POS systems was most closely associated with perceived usability and operational value. User and organizational readiness also appeared to shape post-adoption perceptions through distinct pathways.

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INTRODUCTION

Digital transformation has become increasingly important for micro, small, and medium enterprises (MSMEs) because routine business activities increasingly depend on timely transaction records, inventory information, digital payments, and accessible business data. Cloud-based information systems can reduce the need for complex local infrastructure and provide flexible access to operational information, which is particularly relevant to firms with limited technological and human resources (AlNuaimi et al., 2022; Chen et al., 2023; Faiz et al., 2024;

Kraus et al., 2022). However, the managerial value of digitalization is not realized through adoption alone. A system must remain integrated into routine work long enough for users to develop stable practices and obtain actionable information for decision-making. For MSMEs, the relevance of cloud-based systems is particularly pronounced because these firms often operate with limited information technology (IT) personnel, financial resources, and formalized processes. Cloud-based delivery can reduce infrastructure requirements while providing owners with more flexible access to transaction and inventory information. Continued use, however, depends on whether these benefits remain evident in routine operations beyond the initial adoption stage.

Cloud-based point-of-sale (Cloud POS) systems provide a practical setting for examining this post-adoption challenge. Beyond processing sales transactions, many Cloud POS applications support inventory management, sales reporting, customer record management, digital payment integration, and remote monitoring. For MSMEs, these capabilities can simplify operational information management, but only when users can learn to operate the system, integrate it into existing workflows, and use it consistently over time. Indonesian research has linked sustained Cloud POS use to SME outcomes, while studies of cloud-based business systems continue to emphasize organizational and user readiness as important conditions for successful implementation (Andayani et al., 2026).

This post-adoption issue can be examined through the Technology Acceptance Model (TAM) and the information systems continuance literature. TAM identifies perceived usefulness (PU) and perceived ease of use (PEU) as central beliefs associated with technology-use intentions (Davis, 1989). Continuance research extends this logic beyond initial adoption by emphasizing users' evaluations formed through actual experience with a system (Mishra et al., 2023). Recent Indonesian research applying an extended TAM to digital platforms has also demonstrated that the strength and significance of technology acceptance relationships can vary across contexts. This finding supports the examination of post-adoption relationships within specific operational systems rather than assuming that all digital platforms exhibit similar acceptance patterns (Simatupang & Sfenrianto, 2026).

For MSME users, PU and PEU may be shaped by individual capabilities and organizational conditions associated with daily system use. Technology readiness reflects a user's positive orientation toward and propensity to engage with technology. Digital literacy refers to the ability to access, understand, evaluate, and use digital tools and information. In small-business settings, digital literacy can help users understand application functions, interpret digital information, and adapt when systems or workflows change (Desmaryani et al., 2024). Organizational readiness concerns the availability of managerial support, resources, personnel, and procedures necessary to integrate technology into organizational activities (Putri et al., 2025). These factors are particularly relevant to MSMEs because digital systems are often operated by owners or employees who have limited access to dedicated IT support.

Direct research on Cloud POS continuance remains comparatively limited. Studies of POS systems indicate that PU and PEU are relevant to technology adoption and continuance-related outcomes Januari Pri Harsanti (2025), while sustained Cloud POS use has been associated with SME performance in the Indonesian context (Prihatiningtias & Wardhani, 2021). Related research on entrepreneurs and cloud-based enterprise systems also identifies PU, PEU, self-efficacy, convenience, and system-related beliefs as relevant factors in post-adoption contexts (Kuo et al., 2023; Putro & Takahashi, 2024). At the same time, recent evidence from SMEs indicates that digital literacy is associated with business transformation Raharjo et al. (2024), while perceived usefulness and ease of use remain relevant to continuance intention in digital transformation contexts (Giang et al., 2026). What remains less clear is how individual readiness, digital capability, organizational readiness, PU, and PEU jointly influence the post-adoption use of Cloud POS systems among Indonesian MSMEs.

This study addresses this research gap by extending TAM to a post-adoption context involving multiple Cloud POS providers. Its contribution is to position technology readiness, digital literacy, and organizational readiness as antecedents of PU and PEU among existing users and subsequently examine the relationships between these post-adoption beliefs and continuance intention. Accordingly, the study investigates whether the three readiness-related factors are

positively associated with PU and PEU, whether PEU is positively associated with PU, and whether PU and PEU are positively associated with continuance intention. Nine directional hypotheses are tested. The study contributes empirical evidence from Indonesian MSMEs while also identifying measurement limitations that should inform the interpretation of the structural model results. Throughout this manuscript, the term Cloud POS is used consistently to denote cloud-based point-of-sale systems, whereas the term 'post-adoption' specifically refers to continued use following initial implementation. The study examines these relationships in a multi-provider setting rather than attributing the findings to a single vendor.

The directional hypotheses were formulated as follows: technology readiness was expected to be positively associated with PU (H1) and PEU (H2); digital literacy was expected to be positively associated with PU (H3) and PEU (H4); and organizational readiness was expected to be positively associated with PU (H5) and PEU (H6). Consistent with TAM, PEU was expected to be positively associated with PU (H7). Finally, both PU (H8) and PEU (H9) were expected to be positively associated with continuance intention. Because all hypotheses were directional and theoretically specified before testing, the structural paths were evaluated using one-tailed significance tests. For clarity, the hypotheses are organized by antecedent: H1–H2 concern technology readiness, H3–H4 concern digital literacy, H5–H6 concern organizational readiness, H7 concerns the PEU–PU relationship, and H8–H9 concern the direct associations of PU and PEU with continuance intention. The objective is to determine how individual and organizational readiness relate to post-adoption beliefs and, in turn, to continued Cloud POS use among Indonesian MSMEs.

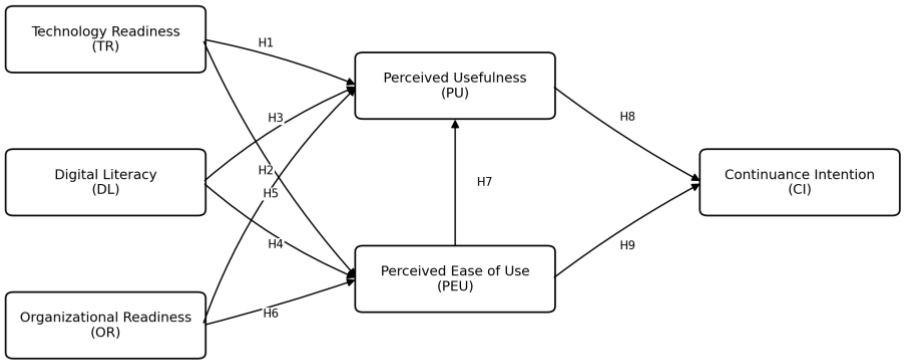


Figure 1. Research model and directional hypotheses.

METHOD

This study employed a quantitative cross-sectional survey in Indonesia. The unit of analysis was the individual user of a cloud-based point-of-sale (Cloud POS) system within a micro, small, or medium-sized enterprise (MSME). Eligible respondents included owners, managers, administrators, cashiers, and employees who were directly involved in system operation. Purposive sampling was employed because respondents were required to have actual experience using Cloud POS and sufficient knowledge of its routine use. Based on the eligibility criteria confirmed by the authors, all 150 valid respondents were existing Cloud POS users.

The analytical dataset contained the questionnaire indicators used for model estimation and excluded personally identifiable information. Because the population of unique Cloud POS users could not be reliably established across providers, the study did not claim to employ probability sampling or use a Slovin-based population estimate. Given that some employee respondents may have been required to use the system as part of their job responsibilities, continuance intention was interpreted as an individual's stated willingness to continue using Cloud POS within the work context. The questionnaire did not separately assess whether system use was mandatory or discretionary. Consequently, the construct may be less informative for respondents who had no meaningful choice regarding continued system use, a consideration acknowledged as a limitation of the study.

All constructs were measured using a six-point Likert scale ranging from 1 (strongly disagree) to 6 (strongly agree), without a neutral midpoint. Technology readiness (TR) was measured using five indicators representing a positive orientation toward digital technology, interest in trying new technologies, awareness of digital developments, and willingness to learn. Digital literacy (DL) was measured using four indicators covering device use, digital information use, understanding of business applications, and adaptation to unfamiliar digital platforms. Organizational readiness (OR) initially comprised five indicators covering owner or managerial support, workflow readiness, employee readiness, resource availability, and operational integration.

Perceived usefulness (PU) and perceived ease of use (PEU) were each measured using four indicators adapted from Technology Acceptance Model (TAM)-related measures, whereas continuance intention (CI) was measured using four indicators explicitly assessing the intention to continue using Cloud POS. The original data file retained the codes BI1–BI4 for these four continuance-intention items; however, the construct is reported as CI because all respondents were existing Cloud POS users and the item wording specifically addressed continued use (Harsanti et al., 2025). Indicator codes were standardized throughout the manuscript using the construct abbreviations TR, DL, OR, PU, PEU, and CI. The six-point response scale was retained to encourage directional judgments, although the absence of a neutral midpoint may have required respondents with genuinely neutral opinions to select a weak agreement or disagreement response.

Partial least squares structural equation modeling (PLS-SEM) was performed using SmartPLS 4. The measurement model was evaluated based on outer loadings, Cronbach's alpha, composite reliability (CR), average variance extracted (AVE), and the heterotrait-monotrait ratio (HTMT). Outer loadings of approximately 0.70 or higher, an AVE exceeding 0.50, and reliability coefficients exceeding 0.70 were used as the primary criteria for assessing convergent validity and reliability. An HTMT value below 0.90 was adopted as the general criterion for establishing discriminant validity (Hair Jr et al., 2021; Henseler et al., 2015).

The structural model was assessed using inner variance inflation factor (VIF) values, path coefficients, t-statistics, p-values, R-squared (R^2), and effect sizes (f^2). The maximum number of predictors for an endogenous construct was four. With 150 valid cases, the sample exceeded the minimum sample size established in the thesis-based power evaluation for detecting a medium effect at an alpha level of 0.05 and statistical power of 0.80. Sample adequacy was assessed based on established PLS-SEM considerations, particularly model complexity and the number of structural predictors, rather than by reference to another academic document. The final sample comprised 150 complete responses, all of which were retained for the reported analysis.

All nine hypotheses were specified as directional, with positive relationships anticipated before hypothesis testing. They were evaluated using one-tailed bootstrapping with 5,000 subsamples at an alpha level of 0.05. A hypothesized relationship was considered supported when the estimated path coefficient was positive, the t-statistic exceeded 1.645, and the p-value was below 0.05. Specific indirect effects were examined to determine whether PEU and PU mediated the relationships between the readiness constructs and downstream beliefs and CI. Given its cross-sectional design, purposive sampling approach, and reliance on a single self-report data source, the study cannot establish temporal or causal ordering. Accordingly, the model is not used to claim objective changes in MSME performance.

Table 1
Constructs and measurement sources

Construct	Items	Operational focus	Main sources
TR	5	Positive orientation toward and willingness to engage with digital technology	(Parasuraman & Colby, 2015; Peng & Yan, 2022)
DL	4	Ability to use devices, understand applications, use digital information, and adapt to new platforms	(Desmaryani et al., 2024; Raharjo et al., 2024)

OR	5 initial; 4 final	Perceived managerial support, workflow readiness, resources, and operational integration	(Aligarh et al., 2023; Al-Sharafi et al., 2023; Chen et al., 2023)
PU	4	Perceived operational and managerial benefits of Cloud POS	(Davis, 1989; Perwitasari, 2022)
PEU	4	Perceived learnability, clarity, independence, and overall ease of use	(Davis, 1989; Perwitasari, 2022)
CI	4	Intention to continue and maintain Cloud POS use in business operations	(Bhattacherjee, 2001; Januari Pri Harsanti, 2025)

RESULTS AND DISCUSSION

Results

The analytical dataset contained 150 complete responses across 26 indicators, with no missing item responses and all observed values within the intended 1–6 range. Mean scores were relatively high for TR (4.677), DL (4.737), OR (4.728 after indicator removal), PU (4.763), PEU (4.763), and CI (4.795). These descriptive statistics indicate generally favorable perceptions among the sampled users, but they do not, in themselves, establish relationships among the constructs. To reduce numerical density, the construct means are interpreted comparatively rather than presented as a continuous list: all six constructs had mean scores above the midpoint, with Continuance Intention among the highest and Technology Readiness among the relatively lower means. The exact values are provided in the descriptive results.

In the initial measurement model, OR3 had an outer loading of 0.695. This indicator was removed in accordance with the study's strict 0.70 threshold, after which all retained indicators had outer loadings exceeding 0.70. AVE ranged from 0.590 to 0.668, Cronbach's alpha ranged from 0.791 to 0.834, and composite reliability (CR) ranged from 0.868 to 0.889. These results indicate acceptable convergent validity and internal consistency reliability. The item-level dataset independently reproduced the reported Cronbach's alpha values to rounding precision. The measurement model results are summarized in Table 2.

Table 2
Measurement model results

Construct	Loading range	Cronbach's alpha	CR	AVE
TR	0.720–0.800	0.825	0.878	0.590
DL	0.724–0.869	0.791	0.868	0.623
OR	0.755–0.860	0.834	0.889	0.668
PU	0.757–0.811	0.799	0.870	0.626
PEU	0.766–0.830	0.808	0.874	0.635
CI	0.773–0.848	0.817	0.882	0.651

Discriminant validity represented the main limitation of the measurement model. HTMT values ranged from 0.916 to 1.092, indicating that all construct pairs exceeded the 0.90 threshold, with several values exceeding 1.00. These results suggest substantial empirical overlap among the constructs in this sample. This is important because the study conceptually distinguishes between readiness, usability, usefulness, and continuance intention; however, respondents did not clearly differentiate several of these perceptions at the measurement level. The structural relationships are reported because they correspond to the prespecified research model, but their relative magnitudes should not be interpreted as definitive evidence that the predictors are empirically distinct or independent.

Table 3
Heterotrait-monotrait ratio (HTMT)

	TR	DL	OR	PU	PEU	CI
TR	—	1.042	0.977	0.979	0.975	0.939
DL	1.042	—	1.063	1.050	1.012	0.938
OR	0.977	1.063	—	1.022	1.033	0.916
PU	0.979	1.050	1.022	—	1.092	0.995
PEU	0.975	1.012	1.033	1.092	—	1.020
CI	0.939	0.938	0.916	0.995	1.020	—

Seven of the nine directional hypotheses were supported. TR was positively associated with PEU (β = 0.248, t = 3.327, p < 0.001) but was not significantly associated with PU (β = 0.074, t = 0.942, p = 0.173). DL was positively associated with PU (β = 0.261, t = 3.050, p = 0.001) and PEU (β = 0.161, t = 1.752, p = 0.040). OR was positively associated with PEU (β = 0.509, t = 5.537, p < 0.001) but was not significantly associated with PU (β = 0.114, t = 1.242, p = 0.107). PEU was positively associated with both PU (β = 0.514, t = 6.240, p < 0.001) and CI (β = 0.562, t = 4.916, p < 0.001), while PU was positively associated with CI (β = 0.311, t = 2.846, p = 0.002). The model explained 76.1% of the variance in PEU, 82.7% in PU, and 72.1% in CI. Statistical reporting was standardized throughout, using β to denote standardized path coefficients, three decimal places for coefficients and t statistics where practical, and p < 0.001 for probability values below 0.001.

Table 4
Structural model and hypothesis tests

H	Path	β	t	p	VIF	f^2	Decision
H1	TR → PU	0.074	0.942	0.173	4.136	0.008	Not supported
H2	TR → PEU	0.248	3.327	<0.001	3.878	0.066	Supported
H3	DL → PU	0.261	3.050	0.001	5.358	0.073	Supported
H4	DL → PEU	0.161	1.752	0.040	5.249	0.021	Supported
H5	OR → PU	0.114	1.242	0.107	5.551	0.014	Not supported
H6	OR → PEU	0.509	5.537	<0.001	4.467	0.242	Supported
H7	PEU → PU	0.514	6.240	<0.001	4.191	0.362	Supported
H8	PU → CI	0.311	2.846	0.002	4.502	0.070	Supported
H9	PEU → CI	0.562	4.916	<0.001	4.502	0.250	Supported

Effect sizes provide additional context for interpreting the structural relationships. The PEU → PU path had the largest f^2 value (0.362), followed by PEU → CI (0.250) and OR → PEU (0.242). However, inner-model VIF values exceeded 5 for the DL → PEU (5.249), DL → PU (5.358), and OR → PU (5.551) paths. The combination of high R^2 values, elevated VIF values, and high HTMT values indicates that the model demonstrates substantial explanatory power within this sample but also considerable construct overlap. Accordingly, the study emphasizes patterns of association rather than interpreting highly correlated predictors as independent causal drivers.

The endogenous constructs also demonstrated substantial explained variance. Technology Readiness, Digital Literacy, and Organizational Readiness collectively explained 76.1% of the variance in PEU (adjusted R^2 = 0.756). Together with PEU, these three readiness-related constructs explained 82.7% of the variance in PU (adjusted R^2 = 0.822). PU and PEU explained 72.1% of the variance in CI (adjusted R^2 = 0.717). These values indicate strong in-sample explanatory power, but they should not be interpreted as evidence of causal accuracy or out-of-sample predictive performance. In this study, the high R^2 values coexist with elevated HTMT and VIF statistics, suggesting that some of the explanatory strength may reflect empirical overlap among conceptually related constructs.

Exploratory indirect effects provide additional insight into the two nonsignificant direct relationships with PU. TR was indirectly associated with PU through PEU (β = 0.127, p = 0.002),

as was OR (β = 0.261, p < 0.001). DL also demonstrated an indirect association with PU through PEU (β = 0.083, p = 0.047). Furthermore, PEU was indirectly associated with CI through PU (β = 0.160, p = 0.005). These patterns are consistent with the possibility that readiness and digital capabilities are translated into perceived value partly through lower perceived effort. However, the cross-sectional design precludes causal confirmation.

Table 5
Exploratory specific indirect effects

Specific path	β	p	Interpretation
TR → PEU → PU	0.127	0.002	Significant indirect effect
OR → PEU → PU	0.261	<0.001	Significant indirect effect
DL → PEU → PU	0.083	0.047	Significant indirect effect
PEU → PU → CI	0.160	0.005	Significant indirect effect
TR → PEU → CI	0.139	0.005	Significant indirect effect
OR → PEU → CI	0.286	<0.001	Significant indirect effect
DL → PEU → CI	0.091	0.039	Significant indirect effect
DL → PU → CI	0.081	0.014	Significant indirect effect

Discussion

The pattern of indirect effects provides a useful mechanism-oriented interpretation of the model. The TR → PEU → PU and OR → PEU → PU pathways were statistically significant, even though the corresponding direct paths to PU were not supported. This suggests that ease of use may represent an important intervening pathway through which readiness is associated with perceived value. Digital literacy demonstrated both a significant direct association with PU and a smaller, significant indirect association through PEU. PEU was also directly associated with CI and indirectly associated with it through PU. These patterns are consistent with mediation logic; however, they are interpreted as exploratory because the cross-sectional design cannot establish temporal ordering, while the measurement overlap indicated by HTMT and VIF weakens claims about distinct causal mechanisms. Given that several HTMT values and inner-model VIF statistics indicate substantial overlap among closely related constructs, the indirect effects are interpreted as evidence of exploratory pathways rather than definitive mediation mechanisms. This distinction is particularly important in a cross-sectional study, in which temporal ordering cannot be established.

The first substantive finding is that technology readiness and organizational readiness were more consistently associated with ease of use than with usefulness. This suggests that readiness may primarily help users learn, configure, and integrate Cloud POS into their existing business operations, whereas usefulness may be evaluated more directly based on the operational value users experience after adoption. This interpretation is consistent with technology-readiness research and cloud-adoption studies emphasizing user confidence, available resources, and implementation conditions (Alalawneh et al., 2026). For small firms with limited internal IT support, owner support, available time, appropriate devices, reliable connectivity, and workable procedures can reduce operational friction, even when these conditions do not automatically make the system appear beneficial.

Digital literacy was positively associated with both PU and PEU, although the DL → PEU relationship was relatively modest and its elevated VIF value warrants caution. Conceptually, digitally literate users may be better equipped to navigate menus, interpret reports, understand workflow logic, and connect application functions with business decisions. This interpretation is consistent with research linking digital literacy to technology acceptance and small-business transformation (Desmaryani et al., 2024). For Cloud POS providers and MSME assistance programs, the implication is that digital-capacity development should integrate operational skills with interpretive skills. Training that merely demonstrates how to enter transactions may be less beneficial than training that also explains how stock alerts, sales summaries, and product-level data can inform everyday business decisions.

The strongest structural pattern involved PEU. PEU was positively associated with both

PU and CI, and its direct path coefficient to CI was larger than that of PU. This pattern is consistent with post-adoption research demonstrating that usability remains relevant after a system has been adopted (Sobodić et al., 2024). It also complements recent Indonesian extended TAM evidence showing that the significance of PEU can vary across digital-platform contexts (Simatupang & Sfenrianto, 2026). In the context of Cloud POS, frequent and time-sensitive transaction activities may make usability-related friction particularly noticeable. Additional steps, unclear navigation, or dependence on external assistance can accumulate and create an operational burden. These findings therefore support treating ease of use as an ongoing design and implementation priority rather than a concern limited to initial adoption.

PU also remained positively associated with CI, supporting the post-adoption argument that users are more willing to continue using systems that deliver recognizable value (Al-Hattami & Almaqtari, 2023; Tessema & Cavus, 2024). Recent evidence from 1,148 Vietnamese SMEs similarly identified PU and PEU as positive drivers of continuous digital transformation intention (Giang et al., 2026). For Cloud POS providers, the visibility of value can be enhanced through concise sales summaries, stock alerts, trend visualizations, and clear explanations of how particular features save time or reduce recording errors. The practical implication is not that ease of use should replace perceived value, but rather that users may need a low-friction operational experience before they can consistently recognize and benefit from that value.

From an MSME development perspective, the findings support a shift from an adoption-oriented approach toward sustained digital capability development. Community-based business assistance, training programs, and provider onboarding initiatives can usefully address four interconnected areas: basic digital literacy, device and workflow readiness, ease of routine operation, and recognition of business value. This implication is derived from the observed patterns of association rather than from a tested intervention effect, as the study did not measure training outcomes, community empowerment, revenue growth, or productivity changes. Accordingly, the findings should inform the design of future support programs rather than be interpreted as evidence that a particular training model has already improved MSME performance.

Several limitations constrain the interpretation of the findings. First, all HTMT values exceeded 0.90, indicating insufficient discriminant validity, while several inner-model VIF values exceeded 5. Second, the cross-sectional design cannot establish causal direction or capture changes over time. Third, purposive sampling limits the generalizability of the findings to the broader Indonesian MSME population. Fourth, all constructs were measured using self-reported data, and the study did not incorporate system logs, churn records, service-quality measures, or objective business-performance indicators. Future research should refine overlapping measurement items, consider higher-order readiness constructs, incorporate post-adoption factors such as satisfaction, confirmation, system quality, service quality, trust, switching costs, and vendor support, and employ longitudinal or behavioral data to evaluate sustained Cloud POS use more rigorously.

CONCLUSION

The study concludes that continuance intention toward Cloud POS among the sampled Indonesian MSME users was most strongly associated with perceived ease of use and perceived usefulness. Technology readiness was associated with perceived ease of use but not directly with perceived usefulness. Digital literacy was associated with both perceived usefulness and perceived ease of use, whereas organizational readiness was associated with perceived ease of use but not directly with perceived usefulness. Perceived ease of use was associated with both perceived usefulness and continuance intention, while perceived usefulness was also associated with continuance intention. The model explained 72.1% of the variance in continuance intention. These findings support a post-adoption interpretation in which user capabilities and organizational support matter partly through their influence on everyday usability and perceived operational value.

In practical terms, Cloud POS providers and MSME development programs should approach continued system use as an operational capability issue rather than relying solely on activation metrics. Recommended priorities include staged onboarding, simplified interfaces,

contextual guidance, digital-skills development, workflow preparation, and clearer demonstrations of how reports, inventory information, and transaction data can support everyday business decisions. These recommendations should be interpreted cautiously because discriminant validity was not established, several inner-model VIF values exceeded 5, the study employed a cross-sectional and nonprobability-based design, and all constructs were measured through self-reported data. Future research should refine the measurement scales, distinguish closely related readiness and technology-acceptance constructs more clearly, incorporate longitudinal or multisource data, and examine whether the proposed post-adoption relationships remain consistent across Cloud POS providers and MSME sectors. These implications apply to the sampled users and should not be interpreted as evidence that all employee users independently control the decision to continue using their organization's Cloud POS system.

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AUTHOR CONTRIBUTION STATEMENT

Dimas Naufal Achmad conducted the study and prepared the manuscript. Ahmad Nurul Fajar supervised the research and reviewed the manuscript. Both authors approved the manuscript for submission.

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