

## Opportunities and Challenges in Cloud Accounting: The Case of Work-from-Home Accountants in Olongapo City

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### ABSTRACT

This qualitative case study examined the opportunities and challenges of cloud accounting among work-from-home accountants in Olongapo City, extending the Resource-Based View by conceptualizing cloud accounting as a strategic digital resource within a work-from-home context. Using snowball sampling, semi-structured interviews were analyzed through thematic analysis. The findings indicated that cloud accounting enhanced efficiency, flexibility, global work opportunities, and work-life balance. However, system instability, connectivity or power failure, communication complications for clients from foreign countries along with other operational and technological constraints, were identified among the issues for these professionals.

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## **INTRODUCTION**

The rise of cloud accounting, influenced by the rapid shift toward digital technology, has transformed how accountants work. Cloud-based systems enable accountants to access financial data and collaborate in real time, enhancing efficiency by enabling work from virtually anywhere that has an internet connection (INAA, 2024). Together, these technological features illustrate how cloud accounting reshapes not only accounting processes but also work arrangements and professional routines. This shift has made it easier for work-from-home accountants to maintain work-life balance by offering greater flexibility than traditional office-based settings (Singerová, 2018). Consistent with these findings, prior studies have emphasized that organizations increasingly prefer cloud accounting platforms because such systems permit automation, reduce manual errors, and facilitate seamless collaboration across teams (Dimitriu & Matei, 2015).

Because tasks can be performed remotely, cloud accounting has expanded the talent pool by reducing geographical constraints, enabling organizations to recruit skilled personnel regardless of location (Wyslocka & Jelonek, 2015). This trend was further reinforced by a persistent increase in work-from-home arrangements during the Covid-19 pandemic. A recent study reported that approximately 75% of the increase in remote work was attributable to workers remaining remote permanently as organizations adopted new work arrangements. These projections by Bick et al. (2023) implied that remote work was not merely a temporary outcome, but rather a lasting aspect of employment, with most predictions suggesting that full-time work-from-home was expected to double relative to pre-pandemic levels.

Despite these advantages, several challenges have been observed specifically in developing economies such as the dependency on internet connectivity and potential security concerns that have hindered effective adoption of cloud accounting systems. In the Philippines, cloud accountants who work-from-home reported that their use of cloud accounting software was hindered by slow and unstable internet connectivity, which remains a widespread concern (Albert et al., 2016; Salac & Kim, 2016). Although national initiatives such as the Open Access in Data Transmission Act and the National Broadband Plan were introduced to address these infrastructure limitations, empirical evidence suggests that improvements in coverage and competition have progressed slowly, limiting their immediate impact on remote professionals (World Bank, 2024; Serafica et al., 2023). Beyond infrastructure limitations, work-from-home accountants also face data security risks. Prior studies have indicated that these risks can be mitigated by stronger mechanisms, including encryption and multi-factor authentication (Gou, 2023; Fadillah et al., 2024).

While past research has often centered on organizational benefits, limited attention has been given to the personal experiences of work-from-home accountants. Previous research has emphasized the benefit of cloud systems for small and medium-sized enterprises (SMEs) but does not fully discuss how work-from-home accountants are adjusting to the changes in technology (Mahmud & Jany, 2024). In the case of the Philippines, literature about virtual

accounting remains underdeveloped, particularly in terms of practitioner perspective (Dapiton & Gano-an, 2023).

To bridge the research gaps, this study explored how cloud accounting shaped the opportunities and challenges facing work-from-home accountants in Olongapo City. In particular, it aimed to understand how these professionals perceived working with cloud-based systems on a daily basis, the advantages they derived, the obstacles they encountered, and the broader implications for the future of accounting practice. By focusing on practitioner perceptions, this study expanded the cloud accounting literature from organizational results and provided contextual evidence from the Philippine setting.

The findings provided both practical and theoretical value by offering insights that may guide businesses, technology providers, and educators in supporting work-from-home accountants more effectively. Although similar challenges may exist in other locations, focusing on Olongapo City allowed for more nuanced, context-driven insights, thereby addressing a documented gap in the literature through the provision of comprehensive, practitioner-centered evidence that has been largely absent from prior studies.

## LITERATURE REVIEW

### *Technology Acceptance Model*

The Technology Acceptance Model (TAM) is still one of the most prominent frameworks to study technology in the workplace and educational settings. This framework explains the willingness of the professionals in shifting from traditional desktop systems to cloud accounting software depending on their perceived benefits, which include productivity, accessibility, automation and efficiency. The TAM model by Venkatesh & Davis (2000); Zhang et al., (2025), incorporates perceived usefulness (PU) and perceived ease of use (PEOU) as significant factors influencing how technologies are accepted by users. In business and accounting settings, the study conducted by Rosli et al. (2022) further confirms the continued applicability of this framework across both academic and professional environments.

Perceived usefulness of cloud accounting is defined as the degree to which cloud accounting service helps work-from-home accountants perform their tasks productively and efficiently. Prior studies indicate that it is an important factor for the adoption of cloud accounting, especially when this technology increases accounting accuracy, accessibility, and productivity in a remote context (Le & Cao, 2020).

On the contrary, PEOU is defined as the degree to which an accountant thinks that cloud accounting systems are easy to learn, operate, and navigate. This can be perceived from specific features, like automation, ease of use interfaces, or even integrations with the current systems and workflows. The increased ease of simplicity of transition has a strong impact on the likelihood that remote-based employees will adopt digital tools for shared purposes or access to data (Santos & Lim, 2023).

However, TAM acknowledges that external factors may affect PU and PEOU. External factors include technical difficulties, the reliability of an internet connection, and insufficient device capabilities and others. The dependency on

cloud services by accountants working from home will result in a high reliance on technical issues, unreliable internet access, increased concerns about cyber security, downtime and decreased access to paper forms of financial records (Garcia & Solis, 2024).

In conclusion, the reviewed studies demonstrate that the Technology Acceptance Model remains to be a reliable and relevant framework for understanding the adoption of cloud accounting in a remote work environment, based on the relationship between perceived usefulness, perceived ease of use and their respective external environments.

### ***Resource-Based View (RBV) Theory***

The Resource-Based View (RBV) theory, introduced by Barney (1991), explains that an organization can achieve competitive advantage through resources that are valuable, rare, inimitable, and non-substitutable. In this context, cloud accounting may be regarded as an organizational technology resource that enhances efficiency, flexibility, and service delivery capabilities (Zoraya, 2024; INAA, 2024). However, RBV also emphasizes that the value of technological resources depends on complementary capabilities such as user skills, training, and supporting infrastructure.

Prior research mentioned that challenges such as cybersecurity risks, software costs, and insufficient technical skills could limit the effectiveness of cloud accounting as a strategic resource (Practice Protect, n.d). In the Philippines, infrastructural constraints, particularly unstable internet connectivity, further affected the ability of accountants to fully utilize cloud-based systems (Albert et al., 2016). The findings suggest that cloud accounting by itself could not always provide an assurance of increased productivity but the value depends upon the compatibility of technology resources, human resources, and the work environment. When this alignment is weak, cloud accounting functions mainly as an operational tool rather than a source of sustained competitive advantage.

This study extends the RBV perspective by examining how work-from-home accountants in Olongapo City utilize cloud accounting resources, highlighting the interaction between internal capabilities and external constraints within work-from-home settings.

Overall, it is clear that the Technology Acceptance Model (TAM) and the Resource-Based View (RBV) are both applicable in understanding the adoption of cloud accounting in terms of perceived usefulness and ease of use as influenced by external factors. The Resource-Based View (RBV), on the other hand, sees cloud accounting as a key organizational resource that must cooperate with technology and other resources. However, this perspective has limitations in explaining how and why cloud accounting is adopted. Specifically, factors that are not adequately addressed in both TAM and RBV in terms of their external influences on home-based accountants include the lack of stability in the home-wide network connection. This points to the applicability of integrating TAM and the broader RBV in understanding the adoption and usage of cloud accounting by home-based accountants in Olongapo City.

## **METHODOLOGY**

### ***Research Design***

This research study applied a qualitative research procedure to analyze the opportunities and challenges experienced by work-from-home accountants in Olongapo City employing cloud accounting software. It focused on discovering the participants' experience in work-from-home accounting, in particular, on their experience with cloud accounting. A case study method was applied to gain an in-depth understanding of participants' experiences, difficulties, and perceptions (Coombs, 2022).

### ***Participants***

The participants were 15 work-from-home accountants currently using cloud accounting tools in Olongapo City. The participants had remote work experience of one year or more, were presently using cloud accounting software, and maybe licensed or not. Participants relying on hybrid setups or offline accounting software were excluded. A snowball technique was employed to select the participants (Biernacki & Waldorf, 1981). Selecting 15 participants agreed with Creswell (2014), who suggested that small pools amounting to 5 to 25 participants in qualitative studies were beneficial.

### ***Instrument and Data Gathering Procedure***

The interview was semi-structured, providing consistency across participants while allowing considerable scope to capture individual experiences of the subjects. According to Kallio et al. (2016), one of the core benefits of an in-depth interview approach concerned its potential to uncover complex issues and nuances. The interview consisted of two sections. The first section focused on background and professional information, namely, gender, designation, years of experience, types of clients, employment arrangement, software usage, and ease of use of that software. The second section elicited respondents' experiences with cloud accounting in terms of opportunities, challenges, recommendations, or future outlook.

The research interview questionnaire was reviewed by experts and subject specialists to ensure content validity. The subsequent online pilot test confirmed the clarity, logical sequencing, and comprehension of the questions by participants. Both face-to-face and internet-based interviews allowed for the recording of the sessions.

### ***Data Analysis***

The data collected were analyzed extensively for trends and themes. This study applied reflexive thematic analysis as proposed by Braun and Clarke (2016) to answer general or specific research questions about challenges and opportunities that work-from-home accountants faced when working with cloud accounting. Manual coding was employed to ensure close engagement with participants' responses and maintain the richness of the qualitative information.

This study also applied Braun and Clarke's (2016) six phases of reflexive thematic analysis to clarify the data from the participants. First is familiarization with the data, second is initial coding, third is theme development, fourth is

theme review and refinement, then defining and naming themes, and lastly is the reporting of findings (Campbell et al., 2021). To ensure trustworthiness, the study applied Lincoln and Guba's (n.d.) criteria: credibility through participant review and data triangulation; transferability by providing detailed descriptions of participants' roles, environments, and software use; dependability by documenting the coding process and theme formation; and confirmability through continuous reflexivity, with researchers recording assumptions, biases, and analytic decisions (Stumpfegger, 2017).

### ***Ethical Considerations***

The subjects were made aware of the objectives and advantages of the research, to which they freely submitted and were given the time to withdraw whenever they wished to do so. They were granted confidentiality and their information properly protected to meet the provision of the Data Privacy Act. Approval from a reputable research ethics committee ensured conformity with ethical principles throughout the research process.

## **RESEARCH RESULT AND DISCUSSION**

### ***Opportunities Enabled by Cloud Accounting in a Work-from-Home Setup***

The findings indicate that work-from-home accountants in Olongapo City experienced various opportunities through the use of cloud accounting systems. With cloud-based systems, accountants can accommodate many different work demands and client expectations, thereby enhancing their overall performance (Inayah & Susliyanti, 2025).

Work-from-home accountants in Olongapo City emphasized that one of the key opportunities of working remotely is the availability of essential support, such as equipment, software, and allowances for work-related expenses. These supports enable accountants to work more efficiently and maintain productivity in a remote accounting setup, consequently reducing work disruptions (Sastararuji et al., 2022).

*"All of the clients that I work with are giving or providing me with all the equipment. And right now, I have my setup here. Two monitors and one laptop. And of course, beautiful processors or something like that. Because there are requirements. But then it is a different case to case basis how generous your client will be." - P1*

*"Everything, including all equipment. So it is provided by the company. Including the internet – they have an internet allowance, a clothing allowance, and even a rice allowance, so they have allowances." - P6*

Furthermore, participants strongly emphasized that cloud accounting improves workflow efficiency through automation.

*"I become more efficient and effective compared to what I used to do just by using the accounting software." - P14*

*"It influences me in a way that everything is so easy now. Everything is on the computer, online. Because it is paperless, we now have opportunities even if our client is abroad, we can work for them even if everything is electronic." - P12*

In addition, they also described benefits of real-time system connectivity.

*"Updating records is real-time because it is cloud-based. Because it is saved on the internet. It is not limited to just one geographical area." - P15*

*"You can access it on any device you use, especially if you leave or go somewhere else." - P2*

Moreover, participants noted that cloud accounting is user-friendly and reduces workload through automation. This depicts that automation is an instrument that helps to perform the daily activities more efficiently by reducing human workload on repetitive functions (Dhanraj et al., 2023).

*"It is very straightforward." - P14*

*"Efficiency and effectiveness, the tasks you do are faster because it is already automated." - P13*

Collaboration is also enhanced through cloud systems:

*"You can tag them on different tabs in the accounting software which also makes it easier for them to solve the problem." - P9*

*"Collaboration or working remotely became possible even if you are far from each other." - P15*

Also working with international clients provided opportunities for professional and financial growth:

*"Being outsourced to a UK, US, or Canadian accountant gives a bigger opportunity in terms of professional and financial growth. Because you don't just learn the Philippine setting, but also other regulations like taxation. That's really it." - P14*

*"The market abroad is really good, and when it comes to salary, they give us what we deserve...your salary becomes larger... maybe even 6 digits." - P6*

Finally, the participants' experiences show that working from home allows better scheduling, flexibility, and work-life balance, especially for parents:

*"First of all, with work from home, you have balance. So I can say I am also at peace while moving around." - P13*

*"When you finish the job, the output, you can already allot time for yourself. So it is very flexible." - P12*

*"Working at home is really beneficial because I'm a mother of two. Working from home, just within the vicinity of my home, gives me the opportunity to work full-time while my kids are right beside me." - P1*

*"In terms of time management, my working schedule became more flexible because as a mom, I can take care of my child more." - P15*

### ***Challenges in Adopting and Utilizing Cloud Accounting***

Despite the increase in efficiency and real-time access, benefits from using cloud software were limited as challenges such as technical problems, lack of skills, poor connection, and communication issues arose. Participants highlighted that these several interrelated issues makes it difficult to access cloud accounting remotely while also managing client relationships.

Most of the participants' concerns point to the unreliability of cloud accounting systems. Frequent system crashes and downtime delayed their ability to manage normal business operations. In addition, the bank feed often fails to synchronize resulting in missing or duplicate transactions. These problems undermine the automation benefit that participants expected. The study of Rajagopal (2025) supports this observation, indicating that issues related to synchronization across devices, including connectivity issues, service outages, or reliance on stable internet infrastructure, continue to impact how effectively participants can use and accept cloud systems, especially if they work in environments that do not support their use.

*"Sometimes the software fluctuates." - P1*

*"Xero is a bit generic so you still need to tailor it... which slows down your work." - P12*

*"Sometimes there are glitches. The transactions are already in, and then the next day the bank transactions show up again." - P3*

*"The bank feeds were incomplete so we had to backtrack several years manually." - P4*

*"There are always so many updates... adding time to your work." - P11*

Participants also emphasize the steep learning curve. Shifting from traditional accounting was not easy. It requires extensive self-learning, especially as interfaces change regularly. Some mentioned training for months before they were able to adjust. On the other hand, older practitioners struggled more due to limited digital experience. This aligns with literature showing that the digitalisation of accounting processes demands continuous skill development among accounting professionals as it affects work activities and requires new competencies (Pargmann et al., 2023).

*"The main challenge is to learn the tool." - P2*

*"We studied everything for 3 or 4 months." - P7*

*"My struggle at the beginning was navigation... the interface just changed." - P13*

*"For older accountants... the hiccup would be using a computer."  
- P3*

Infrastructure issues further limited productivity. Given that the Philippines has less developed digital infrastructure, frequent power outages and instability on the internet happens, causing delays, extended work hours, and increased stress. This reflects how remote work depends heavily on reliable infrastructure (Gador & Sudaria, 2024).

*"When the internet is slow... one hour becomes three." - P15*

*"If there's no electricity, there's no work." - P3*

*"If I lose electricity for one hour, I extend my work by one hour." - P4*

Further, people in this work setup had challenges accessing cloud accounting software due to both the presence of distractions caused by noises, responsibilities associated with caring for children/family members, and a lack of private office space. Additionally, being in a multi-generational household makes it more challenging for remote workers to work in peace and focus due to numerous interruptions as documented in the literature.

*"I have kids, they can make noise." - P1*

*"It is also stressful... you don't see anything else but the four corners of your house." - P4*

*"In the Philippines... compounded families are common... it is really hard to find space." - P15*

Participants also highlighted challenges that extend beyond technical and operational issues. They described how communicating with international clients in cross-cultural work-from-home arrangements is not as easy as it seems. Some reported experiencing increased anxiety and job insecurity because of language barriers and technical difficulties. Others also encountered overseas clients who were insensitive and discriminating, revealing psychosocial vulnerabilities in the work setup. Consistent with Liu (2025), cultural differences in global virtual teams can cause misunderstandings and conflict which add stress in cross-border remote work.

*"Not used to speaking fully in English." - P15*

*"I once encountered a UK client who seemed to be racist." - P15*

*"If you can't communicate with them, you might get easily removed." - P5*

Overall, these findings show that successful cloud adoption therefore requires not only functional tools, but also stable infrastructure, continuous training, and strong communication competencies.

### ***Structural and Institutional Implications Across Education, Practice, Policy, and System Development***

The rise of cloud accounting reveals certain structural implications pertaining to systems, curricula, and technology as well as institutional implications which relate to norms, governance structures, or rules governing accounting education and accounting practice respectively. The findings contain both theoretical and practical insights. From a theoretical perspective, cloud accounting reshapes professionalism, traditional accounting workflows, and skill training with the emergence of new technologies. It requires accountants to develop digital proficiency and collaboration skills, transitioning from regular tasks to data-centric, strategic tasks. In practice, they reiterated the necessity for practical training, the availability of software packages tied to the law, government agencies, and national digital infrastructure. Participants strongly reaffirmed the inadequacy of theoretical knowledge in accounting education and the need to integrate practical training in accounting at the undergraduate level.

*"This should already be taught in the undergrad. It shouldn't just be by-the-book knowledge, because this is the future of accounting." - P12*

*"It would be better if at an early stage... like in college, they already have some experience. That's why what should be taught is practical, not just only books." - P6*

This is in support of recommendations looking to embed the use of ICT tools and learning applications in the curriculum (Stumke, 2023). Other than educational concerns, participants also stated their insights for more advanced cloud accounting software:

*"Maybe they should make it user-friendly... before you can really study it properly." - P7*

*"It would be ideal to be integrated with the BIR so that you don't need to copy-paste or name the values; it would automatically appear in the system." - P8*

Such system-level integration increases the levels of transparency, security, and real-time reporting offered by digital accounting systems (Nofel et al., 2024). Other than software design aspects, some of the other factors identified by the participants include the importance of national digital infrastructure, as it

is essential to have an uninterrupted connection while facilitating accounting operations:

*"The internet here in the Philippines is bad. PLDT. I tried PLDT, Converge. Always goes down. That's why you need to have everything."*  
- P13

*"Sometimes the internet is slow, then it kind of lags a little bit."* - P10

Finally, the use of AI, though it increased efficiency, also generated concerns regarding job displacement:

*"People might begin to utilize AI to get rid of or to minimize the need for accountants..."* - P10

This emphasizes the need for skills training and mentorship for professionals on how AI should complement rather than substitute their knowledge and skill sets (Kokina & Davenport, 2017).

### ***Theoretical Implications***

#### ***Extension of the Resource-Based View (RBV): The Home Environment as a Moderator***

The results of the study showed that while the RBV framework was originally defined as only having to do with a company's internal capabilities, according to participants' lived experiences from working remotely, it was evident that non-resource factors were equally influential. Home-based distractions such as family responsibilities, noise, limited space to work, interruptions were not organizational resources and therefore do not fall into the VRIO category. However, it was demonstrated that these distractions act to moderate accountants' ability to effectively use the available internal capabilities, including cloud-based systems, training, and support from their respective organizations. Ultimately, this study resulted in the development of a revised version of the RBV that places the External Work-from-Home Environment as a contextual component, rather than as a resource, that shapes the actual utility and effect of internal resources.



Figure 1. Extended Resource-Based View (RBV)

### ***Validation of TAM in Decentralized Work Environments***

Unlike the required adaptations needed for RBV, this paper reaffirmed the stability of the Technology Adoption Model (TAM) even in a post-pandemic digital era. The results revealed that Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) continued to play the dominant roles for accountants' technology adoption. More specifically, the participants' intention to use cloud systems was positively influenced by tangible benefits of automation and real-time access (PU), balanced against the learning curve required to master evolving interfaces (PEOU). The existing findings confirmed that TAM was appropriate for describing the adoption process, while the extended RBV explained the effectiveness of that adoption in a work-from-home environment.

### **CONCLUSIONS AND RECOMMENDATIONS**

The study concluded that cloud accounting provides significant opportunities for work-from-home accountants in Olongapo City, while also presenting challenges that influence how accountants handle their work on a daily basis. The shift from traditional office-based accounting to work-from-home arrangements enabled accountants to engage with international clients and improve work efficiency through automation, real-time processing, and digital systems. These advantages also support career growth for accountants while also achieving higher earnings and better work-life balance.

However, work-from-home accountants continue to experience challenges such as unstable internet connectivity, power interruptions, and software-related issues in cloud accounting systems affecting work performance. Also, participants encountered difficulties related to complex features of the software, tax compliance limitations, and communication barriers with international clients.

Based on the findings, the study identifies several areas for improvement. Developers of cloud accounting software should enhance audit trail features by providing clear, time-stamped records of data entries, modifications, and approvals to improve transparency and error tracking. In line with the feedback of work-from-home accountants, national tax authorities may further improve efficiency and support business development by adopting integrated digital tax systems that connect with cloud accounting platforms, aligned with international best practices. At the same time, government and professional organizations can support aspiring accountants by offering free or affordable training in cloud accounting and digital skills, such as introductory accounting software courses, which could be offered through the Technical Education and Skills Development Authority (TESDA) or professional accountancy bodies. Participants also suggested the value of hosting accounting and digital finance summits to increase software exposure and promote continuous professional development and learning in cloud-based accounting practices. Moreover, higher education institutions are encouraged to strengthen accounting programs by incorporating cloud-based tools and real-world learning activities to better prepare students for remote and international accounting roles.

In conclusion, cloud accounting supports the work-from-home accountant effectively when there is appropriate infrastructure and a defined training

program to support the cloud-based accounting challenges that arise. Additionally, the findings of this study highlight that the adoption of cloud accounting provides positive and negative experiences and the technology must be utilized depending on what is available in the workplace and the capabilities of the users.

### ADVANCED RESEARCH

There are still limitations in the study. Work-from-home accountants in Olongapo City were only the focus of the study; the findings might not be applicable to accountants in other areas due to different local conditions, work setups, or available resources. It would be beneficial for future researchers to include participants from other cities or provinces in order to compare and contrast their experiences. Researchers can also explore how cloud accounting contributes to the long term professional development of accountants or how technologies such Artificial Intelligence might change the daily work of accountants, especially those who are working from home.

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