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Cloud Accounting in the Yemeni Context: Opportunities and Challenges

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Abstract

This study aimed to explore the concept and evolution of cloud accounting, with a particular focus on its key opportunities and challenges within the economic and technological context of Yemen. Additionally, the study sought to identify the potential benefits of implementing cloud accounting systems.

The findings revealed that the adoption of this accounting technology could significantly enhance accounting performance, thereby presenting a practical solution for the Yemeni economic environment.

However, the study also found that weak telecommunications and internet infrastructure, along with concerns about data security and confidentiality, constitute major obstacles to its practical implementation. The study recommended the need to strengthen the digital infrastructure, improve the quality of internet services, and establish regulatory frameworks to ensure data protection. Furthermore, it emphasized the importance of training and qualifying accountants and encouraging them to adopt these modern systems effectively.

Keywords: *Cloud Accounting, Opportunities, Challenges, Yemeni Context*

Introduction

Amid the rapidly accelerating wave of technological transformation in recent years, the world has witnessed significant developments that have directly and profoundly impacted various sectors, including the financial and accounting sectors (Yau-Yeung et al., 2020). These developments have led to the emergence of cloud accounting as one of the most important modern innovations in the fields of accounting and business management.

Accounting systems have evolved beyond the traditional approach of locally installed software toward a more flexible cloud-based environment that enables the efficient management of financial transactions online (Abu Afifa et al., 2022).

Cloud accounting has represented a paradigm shift in the recording, processing, and storage of financial data. It has also transformed the role of accountants by enabling automation, reducing manual accounting procedures, and enhancing the speed and accuracy of financial reporting. This technology has emerged at a time when many countries, including Yemen, continue to face complex economic and technological challenges while striving to keep pace with global digital transformation and improve institutional efficiency (Wisam & Hussein, 2019).

With the accelerating pace of technological advancement, there is an increasing and urgent need to adopt modern accounting systems that align with digital progress. Cloud accounting stands out as one of the most prominent of these systems, offering a flexible environment for managing accounts online. Its benefits include reducing operating costs, improving performance efficiency, and supporting informed decision-making through access to real-time financial data (Peman, 2020; Bala et al., 2024).

In the Yemeni context, cloud accounting represents a promising opportunity for organizations of various sizes, particularly in light of limited financial resources and weak technological infrastructure. These systems provide access to modern and advanced accounting tools without requiring significant investments in hardware or software.

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Furthermore, they enable remote monitoring of financial accounts, thereby enhancing the transparency of financial reporting and reducing errors and risks (Shaqqour et al., 2021).

Despite these numerous opportunities, the implementation of cloud accounting in Yemen still faces significant challenges. These include underdeveloped digital infrastructure, unreliable internet services, limited awareness among financial system users regarding cloud technologies, concerns over data security and privacy, and the absence of local regulations that safeguard users' data and govern the use of such technologies (Damdom et al., 2020; Khaled & Fathi, 2025).

The rapid advancement of technology and the rise of digital transformation have brought cloud accounting to the forefront as one of the modern solutions that enhance the efficiency and flexibility of financial data processing, improve the quality of accounting operations, and support better decision-making. However, despite these benefits, cloud accounting still faces many challenges in the Yemeni environment. The most prominent of these include poor infrastructure, weak internet connectivity, information security risks, and low awareness of emerging technologies.

In light of these challenges, this study aims to investigate the current state of cloud accounting in Yemen, explore the opportunities for its adoption and expansion, identify the main obstacles hindering its implementation, and highlight the roles of relevant stakeholders in supporting the digital transformation of accounting practices. Such efforts are expected to contribute to achieving economic development and enhancing institutional performance.

Accordingly, the research problem is centered around the following two main questions:

- What opportunities does cloud accounting offer?
- What challenges hinder its implementation?

The importance of this study lies in its focus on cloud accounting as a modern trend that contributes to the development of financial data processing, storage, and sharing. Its relevance increases in light of rapid technological changes and the need to assess Yemen's readiness to adopt this model in terms of infrastructure, qualified personnel, and regulatory frameworks.

The study also highlights the potential of cloud accounting to improve accounting efficiency, reduce costs, and enhance the quality of financial reporting, while addressing potential technical and regulatory challenges. It serves as a valuable resource for decision-makers and accounting faculty members in developing academic curricula aligned with the digital transformation of the accounting profession.

Based on the problem outlined above, this study generally aims to understand the reality and development of cloud accounting. It also seeks to review the opportunities that cloud accounting may provide and to identify the challenges associated with it that may hinder its implementation.

The researcher adopted a descriptive-analytical approach in this study by relying on relevant Arabic and foreign scientific sources, in addition to reviewing previous studies directly related to the research topic. The aim is to analyze the study's problem, achieve its objectives, and reach accurate conclusions. These sources were used as tools for collecting secondary data, drawing on specialized references and electronic resources to build the theoretical framework of the study.

Cloud accounting is considered one of the most prominent innovations in modern technology that has brought about a transformation in the field of accounting. It has significantly changed the way financial information is presented and utilized. Cloud computing has enabled companies to access IT resources via the internet, thereby significantly reducing their investments in technological infrastructure (Sastaraji et al., 2022).

In recent years, cloud accounting has attracted increasing attention from researchers and has emerged as one of the leading areas of inquiry in the accounting discipline due to its rapid growth and expanding relevance (Ma et al., 2021).

Literature Review

Cloud computing is one of the leading areas of investment in information technology, offering a modern model that enables the efficient utilization of technological resources. It is regarded as one of the most significant technological developments in recent years (Tawfiq et al., 2023).

With the advancement of cloud accounting, it has become possible to access financial data and accounting processes anytime and from anywhere, thereby enhancing organizational flexibility and efficiency (Daniel, 2024).

Cloud computing helps create a suitable technological environment that contributes to addressing current economic challenges. It consists of a network of interconnected computers that effectively facilitate and support accounting operations (Tawfiq et al., 2023).

Cloud computing plays an important role in improving the efficiency of accounting information systems, as well as enhancing their integrity and reliability, in addition to achieving the desired benefits to keep pace with modern developments in these systems. Cloud computing has been able to achieve a high level of data security and maintain financial and accounting performance, where information is stored online in a way that prevents hacking or loss, while ensuring

access is restricted to authorized personnel only (Abd El Rahman Rashwan, 2022).

The development and increasing use of information and communication technologies within organizations have had a wide-ranging impact on accounting information systems, contributing to accelerated business productivity globally. The cloud system provides multiple advantages to organizations (Al-Okaily et al., 2023).

The implementation and use of cloud-based accounting information systems is considered an inevitable necessity. Very small, small, and medium-sized enterprises can achieve higher levels of effectiveness and efficiency in their operational processes, even with limited resources such as costs and expertise (Hamundu, Husin, & Baharudin, 2021).

Cloud accounting is significantly positively associated with business effectiveness, as factors such as efficiency, real-time data access, enhanced collaboration, and improved financial control provided by cloud accounting systems play a key role in strengthening this relationship. This underscores the importance of encouraging collaboration and leveraging the collaborative features of these systems (Akwuobi, Onyeogubalu, & Okeke, 2025).

Cloud accounting is defined as a method that enables the activation of application software and the storage of related data in centralized computing systems, while providing access to clients or users via the internet (Ma, Fisher, & Nesbit, 2021).

There is a clear need to develop a strategic plan for implementing artificial intelligence in the field of cloud accounting to harness its potential in improving accounting performance. Adopting cloud computing offers multiple opportunities for all institutions, regardless of their size or nature (Khader, 2024).

Cloud accounting provides comprehensive solutions that support not only accounting functions but also extend to business management, financial managers, and entrepreneurs. Cloud computing is considered one of the most significant transformations impacting the accounting profession, with the near future expected to witness a notable increase in data automation, allowing accounting software to automatically capture financial information (Turcan, Banta, & Babeanu, 2022).

Cloud accounting is also characterized by being more cost-effective, secure, and flexible compared to traditional accounting, in addition to offering larger storage capacity. The main models of cloud accounting include three forms: Infrastructure as a Service (IaaS), Platform as a Service (PaaS), and Software as a Service (SaaS) (Sobhan, 2019).

Hence, the importance of enhancing the use of cloud computing becomes clear, given the integrated electronic accounting services it provides with minimal effort and cost, while also contributing to the reduction of potential risks associated with the implementation of accounting information systems (Abd El Rahman Rashwan, 2022).

Cloud accounting technology encourages accounting personnel to develop their skills in order to keep pace with modern technologies. The availability of cloud-based systems with easy access to information is considered a key factor that enhances confidence in adopting this technology, while also increasing perceived usefulness and ease of use (Zebua & Widuri, 2023).

The intention to adopt cloud accounting is influenced by several key factors, including relative advantage, compatibility, complexity, organizational resources, employee capabilities, top management support, as well as traditional and normative pressures, in addition to perceived usefulness and ease of use (Mujalli et al., 2024).

Cloud accounting facilitates the execution of accounting tasks, as operations can be customized to meet the specific needs of each company. It also enables system access via the internet, thereby enhancing usability (Aini, Anoesyirwan, & Ana, 2019).

The importance of cloud accounting is growing as an effective operational tool for businesses. Accordingly, organizations must define the organizational scope of their cloud accounting platforms and work toward fully utilizing their potential (Sastararuji et al., 2022).

Despite the multiple benefits offered by cloud computing, its use in the field of accounting remains limited, primarily due to several key barriers, most notably cybersecurity issues and the need to comply with regulatory requirements (Shchyrba et al., 2025).

Cloud computing is considered an emerging and innovative model for delivering information technology services. It enables significant cost savings and offers unprecedented flexibility in how organizations consume their technological resources (Asi & Abd, 2020).

However, the implementation of cloud accounting faces several challenges, such as limited internet availability, concerns about cyber extortion, the possibility of service provider servers being hacked, and unauthorized access to financial information (Al-Falah & Rafee', 2022).

Cloud accounting systems provide clear cost savings in addition to ease of use, as they reduce IT-related expenses by relying on cloud-based solutions. They also contribute to enhancing communication between accountants and business

owners in financial matters (Salman & Talal, 2023).

Moreover, there are internal environmental factors that influence the implementation of cloud accounting, including human and financial resources, efficiency, effectiveness, as well as the security and protection of financial information (Al-Fadel, 2022).

Cloud accounting contributes to supporting the accounting profession by enabling the storage of large volumes of accounting information, reducing the workload on accountants, and assisting them in the preparation of accounts and reports with greater efficiency and minimal effort (Al-Qadhafi & Abdelkafi, 2023). Moreover, the use of cloud computing leads to a notable improvement in the efficiency of auditing processes and contributes to enhancing the quality of accounting information produced within organizations (Noufal, 2025).

Currently, reliance on cloud accounting has become an essential component of expansion strategies and access to global markets, particularly among multinational corporations (Saidi & Faris, 2022). In addition, cloud accounting directly contributes to improving the level of electronic accounting disclosure and is considered the modern cornerstone for processing accounting data. Studies have shown a positive relationship between its use and the quality of electronic accounting disclosure in financial and accounting fields (Mardef, Shadri, & Souad, 2024).

Previous studies agree on the significant potential of cloud accounting in improving the quality of financial reporting, enhancing disclosure levels, facilitating usability, and reducing operational costs.

This study aims to identify the key challenges associated with cloud accounting, including underdeveloped digital infrastructure, slow internet and telecommunications services, and a lack of awareness and training, as well as regulatory and legal requirements.

Despite the importance of this topic, a review of the literature reveals a notable scarcity of prior studies that have directly addressed cloud accounting within the Yemeni context. This represents the research gap that motivated the researcher to undertake this study. Most previous research has focused on other countries, examined separate variables, or explored different contexts.

What distinguishes this study is its integration of multiple variables and its specific focus on the Yemeni environment. The study seeks to address this gap by analyzing the opportunities and challenges of cloud accounting and by offering recommendations to improve its implementation.

Cloud Accounting

The emergence of cloud computing has brought about a positive transformation in the way accounting tasks are performed. This technological innovation has provided organizations with new possibilities for managing, storing, processing, and accessing data in a more flexible and efficient manner (Mitran, 2020).

Cloud accounting refers to a modern type of accounting system that relies on advanced internet-based technologies to operate accounting software and store financial data. The core of this system lies in enabling the use of accounting software via the internet, without the need for local installation on in-house computers, as is the case with traditional systems (Shoukry & Mahmoud, 2024). These software applications are hosted on remote cloud servers managed by specialized service providers, allowing users to access their financial data and information anytime and from anywhere using any smart device connected to the internet, such as laptops or smartphones (Daniel, 2024).

This feature provides the advantage of immediate and direct access to financial transactions and reports, which contributes to faster decision-making, improved efficiency of accounting processes, and enhanced capacity for continuous monitoring and analysis of the institution's financial status (Asi & Abd, 2020).

Mitran (2020) argues that cloud accounting represents a service delivery system through cloud-based applications, enabling users to record, analyze, and report financial data instantly, without the need for local software installation or operation.

The Association of Chartered Certified Accountants (ACCA) (2019) defines cloud accounting as a technology that enables organizations to use online accounting solutions, thereby improving decision-making by providing real-time and accurate reports, and fostering collaboration among financial teams.

Cloud accounting is also defined as a set of online accounting applications or services that allow financial data to be stored on external servers managed by specialized service providers. This facilitates fast and efficient access to, and sharing of, information through internet-connected smart devices, without the need for complex local IT infrastructure (Al-Fadel, 2022).

In essence, cloud accounting is an accounting system based on cloud computing to manage financial data over the internet, serving as an alternative to traditional on-premises systems.

Components of Cloud Accounting

Cloud accounting consists of a set of core elements that enable the efficient execution of accounting processes via the internet. These components include:

Cloud-based Software: Accounting applications provided by specialized companies that operate online without the need for installation on local devices.
Digital Platforms: Entities or companies that offer cloud services through large-scale servers, enabling the remote operation of applications.
Cloud Storage Servers: Infrastructure used to securely store financial data outside the organization, allowing retrieval when needed.
Internet Accessibility: The system allows users to access data and reports from anywhere and at any time, using smart devices and secure network connections.
Security and Protection: The system includes advanced tools such as encryption, multi-factor authentication, and automatic backups to ensure data security.
Automatic Updates: The system is regularly updated and maintained by the service provider without requiring intervention from the end user.
Data Sharing and Collaboration: Multiple users can work on the same system simultaneously, enhancing collaboration among financial teams.
Integration with Other Systems: Cloud accounting enables integration with other systems, such as payroll, inventory, and resource management systems. (Al-Qadhafi & Abdelkafi, 2023; Ramzi, 2024)

The Importance of Cloud Accounting

Cloud accounting has become one of the prominent modern trends in the field of accounting, relying on the use of accounting software that is managed and whose data is stored online (in the cloud), rather than depending on traditional software installed on specific devices. It has emerged as a strategic tool upon which modern companies increasingly rely, due to the flexibility and efficiency it offers—making it an ideal choice for entrepreneurs, small and medium-sized enterprises (SMEs), as well as large corporations (Daniel, 2024).

The importance of cloud accounting lies in its effective role in supporting decision-making processes by providing various stakeholders with accurate and up-to-date financial information. It also contributes to improving operational efficiency, accelerating procedures, and saving time and effort, in addition to reducing costs. Furthermore, these systems offer a high level of data security through regular backups and ongoing cybersecurity protection (Shoukry & Mahmoud, 2024).

Opportunities of Cloud Accounting

Cloud accounting presents numerous opportunities by enhancing operational efficiency and leveraging cloud computing technologies. The following are some of the key opportunities and benefits offered by cloud accounting:

Data Accessibility: Users can work remotely and have instant access to accounting data at any time and from any location.
Cost Reduction: Cloud accounting significantly reduces expenditures related to hardware, maintenance, and software updates.
Improved Reporting Quality: It enables the generation of real-time, low-error reports that effectively support decision-making (Damdoum et al., 2020).
Flexibility: Cloud systems can scale up or down according to the specific needs of the organization.
Data Security: Data is protected through regular backups and encryption, minimizing the risk of loss or damage.
Continuous Updates: The system is automatically and regularly updated without requiring manual intervention (Al-Qadhafi & Abdelkafi, 2023).
Ease of Use: Users can access their files and applications without the need for local installation.
Seamless Integration: Cloud accounting integrates smoothly with other systems, enabling unified data and real-time synchronization.
Scalability Support: The system grows alongside the business, accommodating multiple branches or currencies as needed (Subhan, 2019).

Challenges of Cloud Accounting

Despite the numerous advantages offered by cloud accounting, it is not without drawbacks and challenges that may affect the effectiveness of its implementation—particularly in environments with weak infrastructure or a shortage of qualified personnel. The main challenges can be summarized as follows:

Risk of Hacking and Data Breaches Storing financial data on external servers exposes it to the risk of unauthorized access or cyberattacks. This makes some companies hesitant to transfer sensitive information to cloud environments due to concerns over privacy breaches or non-compliance with security standards.
Data Loss Potential Although automatic backup mechanisms are in place, technical malfunctions or issues on the provider's side may lead to temporary or permanent data loss (Wael, 2018).
Ongoing Costs While the initial cost of adopting cloud systems is relatively low, recurring subscription fees—along with additional costs for updates or new features—can result in an increasing financial burden over time.
Lack of Technical Knowledge Cloud accounting requires users to have technical know-how to keep up with constant system updates. This may pose a challenge for users lacking the necessary skills or training (Al-Falah & Rafee', 2022).
Limited Control and Customization Organizations heavily depend on the service provider for data management and system updates, which may limit their ability to

customize the system according to specific needs and make required adjustments.

Dependence on Internet Connectivity Cloud systems require a stable internet connection to access data and operate properly. Network disruptions may halt accounting operations, delay access to critical information, and negatively impact workflow.

Service Downtime Risks In the event of service disruptions or outages caused by the provider, business operations may be interrupted, exposing the organization to significant operational risks (Shoukry & Mahmoud, 2024).

Findings

The study arrived at several findings that reflect the reality of adopting and using cloud accounting within the Yemeni context.

Foremost among these is that this technology effectively contributes to enhancing the efficiency of accounting performance, thereby offering a number of advantages, including: enabling easy access to data and information anytime and from anywhere, reducing operational costs, and providing high flexibility as well as scalability and upgradability without the need for significant infrastructure investments. These features make cloud accounting a suitable option for the Yemeni environment.

The study also revealed a number of challenges that may hinder the effective implementation of cloud accounting. These include weak communication and internet infrastructure, concerns related to data security and confidentiality, lack of technical knowledge among users, and heavy reliance on external service providers.

Furthermore, it was found that cloud accounting is more commonly used among organizations engaged in e-commerce and digital activities, whereas small and medium-sized enterprises (SMEs) face notable difficulties in adopting it. These difficulties are primarily due to limited financial resources, lack of training, and inadequate technical support.

Recommendations

Based on the findings of this study, the researcher proposes several recommendations aimed at supporting the adoption of cloud accounting in Yemen, including the following:

Developing the digital infrastructure and improving the quality and stability of internet services, which would lead to the effective reliance on cloud-based systems and applications in accounting operations.

Encouraging and promoting the development of local cloud-based accounting systems, and establishing clear standards for the protection of financial data and information, ensuring privacy, and complying with relevant regulations.

Implementing professional training and qualification programs for accountants, and raising awareness of the importance of cloud accounting in order to enhance their ability to use such systems and benefit from their advantages in improving the efficiency and quality of accounting work.

Strengthening partnerships and collaboration with trusted service providers, and offering secure, locally-based cloud solutions.

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