CHAPTER IV

ANALYSIS AND INTERPRETATION

Analysis in research is the process of describing the collected data, summarizing and analyzing them in a systematic manner. Data collected will be coded and entered into the analyzing software. Appropriate analyzing tools are chosen as per the objectives of the study. In this study, 536 valid samples are collected. These data are coded and analyzed using IBM SPSS software. The analyzing tools used in this study are Percentage Analysis, Correlation Analysis, Regression Analysis and Chi- Square. To check the fit of the research model, Structural Equation Modeling (SEM) is done in Analysis of Moment Structure (AMOS) software. This chapter describes the various analyses conducted along with its interpretation.

4.1 PERCENTAGE ANALYSIS OF COMPANY PROFILE

4.1.1 Nature of the Business

The nature of the business includes private limited company, public limited company, partnership, sole proprietor and family owned business. The percentage analysis for this variable is tabulated and interpreted below:
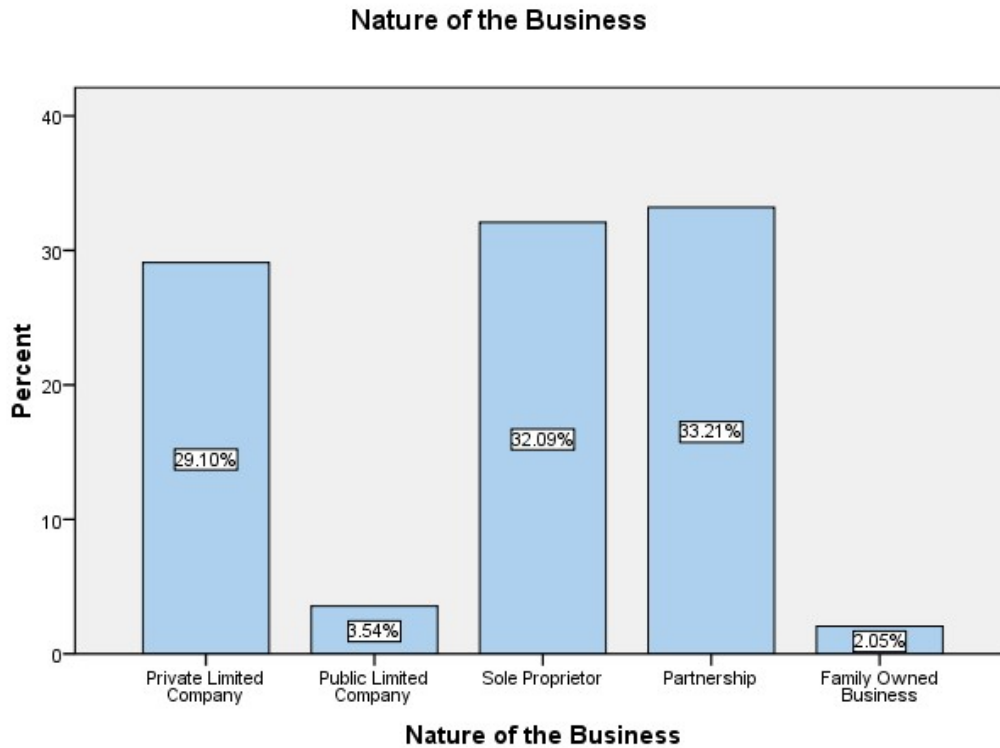
Table 4.1

S. No.	Nature of the Business	Frequency	Percentage
1.	Private Limited Company	156	29.1
2.	Public Limited Company	19	3.5
3.	Sole Proprietor	178	32.1
4.	**Partnership**	**172**	**33.2**
5.	Family Owned Business	6	1.1
	Total	536	100.0

Interpretation: From the above table, it can be interpreted as Cloud ERP is mostly used in partnership companies (33.2%) compared to the other nature of business like sole proprietor (32.1%), private limited company (29.1%), public limited company (3.5%), and family owned business (1.1%).

Chart 4.1 is created from Table 4.1 as follows:

Chart 4.1

Nature of the Business

4.1.2 Type of the Business

Type of business includes retail trading, export, manufacturing, services and farming. The percentage analysis results are tabulated and interpreted below:

Table 4.2

S. No.	Type of the Business	Frequency	Percentage
1.	**Retail Trading**	**145**	**27.1**
2.	Export	135	25.2
3.	Manufacturing	143	26.7
4.	Services	66	12.3
5.	Real Estate	19	3.5
6.	Farming	28	5.2
	Total	536	100.0

Interpretation: The above table depicts that Cloud ERP has been used mostly in retail type of business (27.1%). 26.7% manufacturing companies 25.2% of export companies, 12.3% service companies, 5.2% farming and 3.5% real estate companies type of businesses are using Cloud ERP.

Chart 4.2 is depicted from the above table which is shown below:

Chart 4.2

Type of the Business
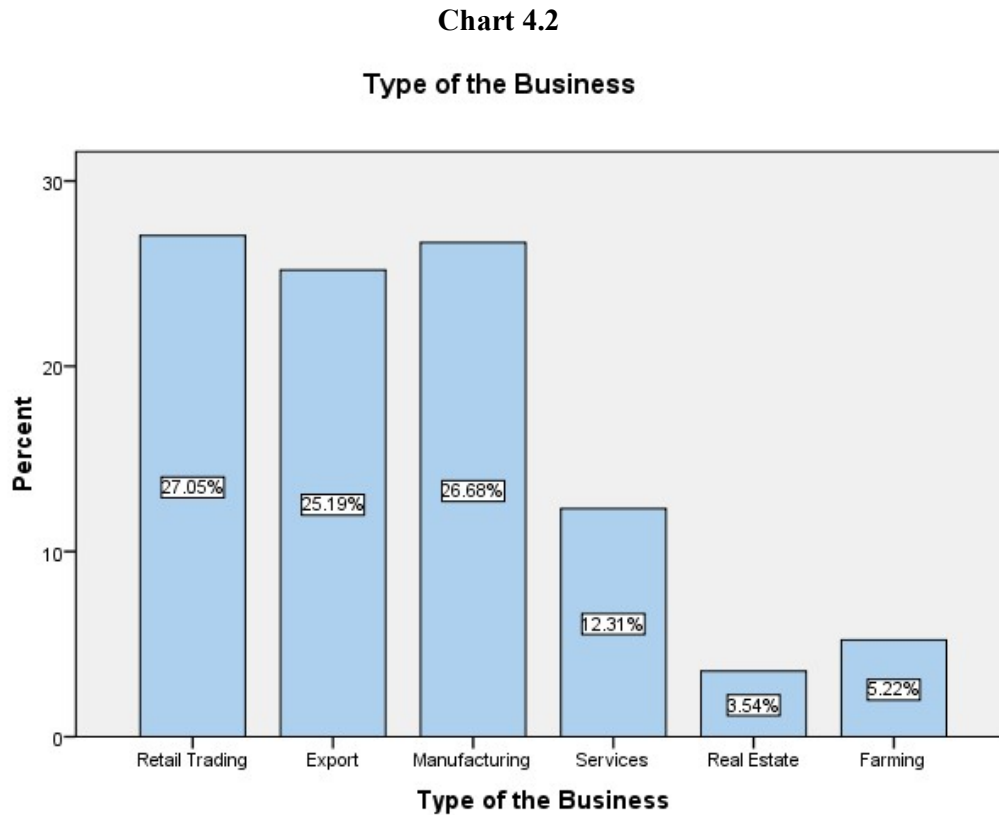
4.1.3 Category of the Organization

Category of the organization is splitted as micro, small and medium enterprises.

Table 4.3

S. No.	Category of the Organization	Frequency	Percentage
1.	Micro	28	5.2
2.	Small	198	36.9
3.	**Medium**	**310**	**57.8**
	Total	536	100.0

Interpretation: The above table elucidated that the medium enterprises are the major adopters of cloud ERP (57.8%) followed by small (36.9%) and micro (5.2%)

Chart 4.3 depicts the category of the organization.

Chart 4.3

Category of the Organization
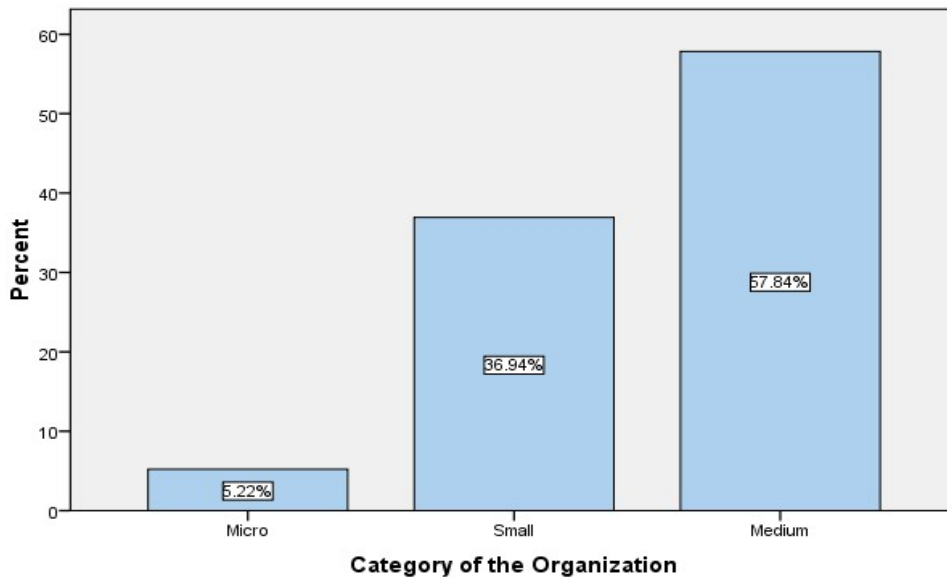
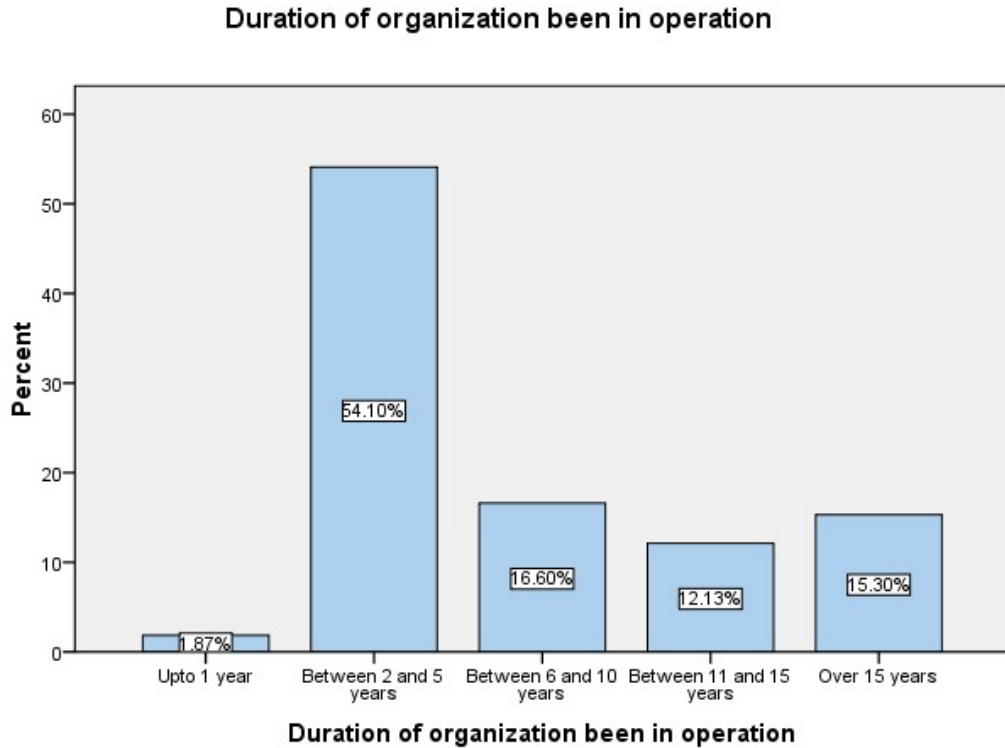### 4.1.4 Duration of Organization been in Operation

Time period of existence of organizations where the data are collected has been in operation is divided into five categories as less than 1 year, between 1 and 5 years, between 6 and 10 years, between 11 and 15 years and over 15 years. The percentage analysis is calculated for this variable is tabulated and interpreted as follows:

Table 4.4

S. No.	Duration of Organization been in Operation	Frequency	Percentage
1.	Upto 1 year	10	1.9
2.	**Between 2 and 5 years**	**290**	**54.1**
3.	Between 6 and 10 years	89	16.6
4.	Between 11 and 15 years	65	12.1
5.	Over 15 years	82	15.3
	Total	536	100.0

Interpretation: From the above table it is understood that companies that have been in operation for about 5 years are using Cloud ERP to a great extent (54.1%). Companies in operation for about 10 years using Cloud ERP are 16.6%, companies in operation for more than 15 years are 15.5%, companies in operation for about 15years are 12.1% and companies working for less than 1 year are 1.9%.

A chart built from Table 4.4 is depicted in Chart 4.4

Duration of organization been in operation

Chart showing Percent on the y-axis (0 to 60) against Duration of organization been in operation: Upto 1 year 1.87%, Between 2 and 5 years 54.10%, Between 6 and 10 years 16.60%, Between 11 and 15 years 12.13%, Over 15 years 15.30%.

4.1.5 Number of People Employed by the organization

Number of people employed by the organization has been categorized into 1 to 9, 10 to 49 and 50 to 249. Percentage analysis for this variable is tabulated and depicted as follows:

Table 4.5

S. No.	No. of Employees Employed in the Organization	Frequency	Percentage
1.	Micro	28	5.2
2.	Small	198	36.9
3.	**Medium**	**310**	**57.8**
	Total	536	100.0

Interpretation: From the above table it can be interpreted as an organization where the number of people employed lies in between the category 50- 249 uses the cloud ERP to a great extent (52.4%). This elucidated that majority users of cloud ERP are a medium type of organization. Number of people lies in the category of 1 - 9 i.e. micro type of organization are 2.4% and number of people in the category 10 - 49 i.e. small type of organization are 45.1%. A chart showing the number of people employed by the organization is shown in Chart 4.5

Chart 4.5

Number of People Employed by the Organization

Number of People Employed by the Organization
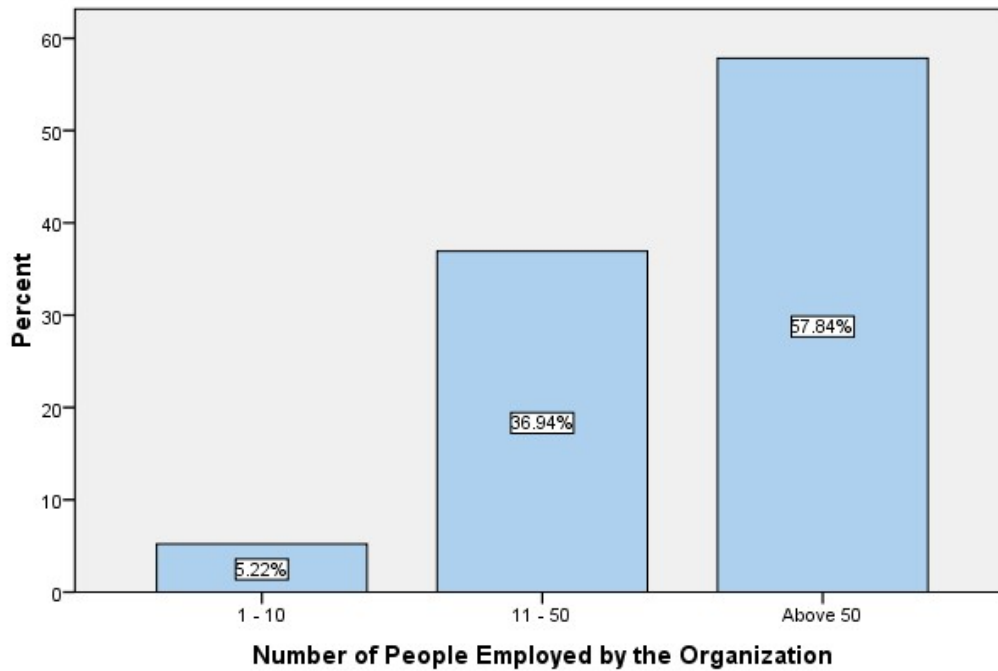
4.1.6 Type of Cloud ERP Already Using:

Data are collected from the companies where Cloud ERP is being used. Types of Cloud ERP listed are SAP, Microsoft Azure, Oracle Cloud Infrastructure, Hybrid Cloud, Hosting SAP server with Cloud on AWS, Hosting SAP with Wipro Cloud, MVC Cloud ERP, SAP H4 HANAA, Roadmap Cloud ERP, Zoho Cloud ERP, Ramco Cloud ERP, ERP on SWAP Cloud, ERP on SQL Cloud Service, Softwings Cloud and others. Percentage analysis is done for this variable which is tabulated and interpreted as follows:

Table 4.6

S. No.	Types of Cloud ERP being Used	Frequency	Percentage
1.	SAP	67	12.5
2.	Microsoft Azure	40	7.5
3.	Oracle Cloud Infrastructure	15	2.8
4.	Hybrid Cloud	74	13.8
5.	Hosting SAP with Wipro Cloud	26	4.9
6.	**Hosting SAP with Cloud on AWS**	**93**	**17.4**
7.	MVC Cloud ERP	87	16.2

8.	SAP H4 HANAA	13	2.4
9.	Roadmap Cloud ERP	21	3.9
10.	Zoho Cloud ERP	65	12.1
11.	Ramco Cloud ERP	27	5.0
12.	Others	8	1.5
	Total	536	100.0

Interpretation: From the above table it can be interpreted as SAP server hosting with cloud on Amazon Web Service is the widely used Cloud ERP in Coimbatorian MSMEs. (20.9%). 16.8% of companies are using SAP, MVC Cloud ERP are being used by 15.1% of companies, 12.3% companies are using Microsoft Azure, Hybrid Cloud are used in 7.5% companies, 5.6% of companies are using Zoho Cloud ERP, 5.0% of companies are using Ramco Cloud ERP, Hosting SAP with Wipro Cloud and Roadmap Cloud ERP are being used by 4.3% of companies, 3.0% of companies are using Oracle Cloud Infrastructure, 1.9% of the companies use ERP on SWAP Cloud, ERP on SQL Cloud Service are used only by .4% of the companies and .2% of the companies use Softwings Cloud.

Chart4.6 depicts the type of Cloud ERP used by the companies who participated in the study.

Chart 4.6
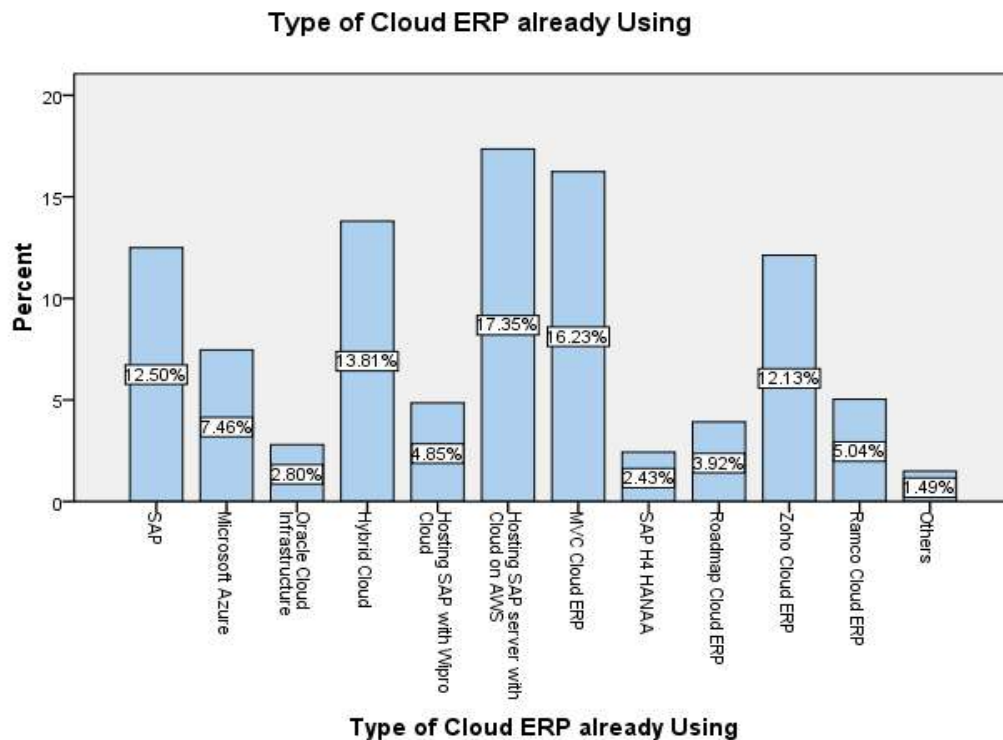
4.1.7 Duration of Using Cloud ERP

Duration of using Cloud ERP is categorized into 0 to 1 year, 2 to 3 years, 4 to 5 years and more than 6 years. Percentage analysis of this variable is tabulated and interpreted as follows:

Table 4.7

S. No.	Duration of cloud ERP usage	Frequency	Percentage
1.	0 -1 year	79	14.7
2.	**2 -3 years**	**225**	**42.0**
3.	4 – 5 years	199	37.1
4.	More than 5 years	33	6.2
	Total	536	100.0

Interpretation: The above table depicts that 50.7% of the MSMEs use Cloud ERP for 2 to 3 years, 22.8% of MSMEs are using Cloud ERP for about 5 years, 21.3% of MSMEs are using Cloud ERP for more than 6 years and 5.2% of the MSMEs are using Cloud ERP for 0 to 1 year.

Chart 4.7 depicts the duration of using Cloud ERP

Chart 4.7

Duration of Using Cloud ERP
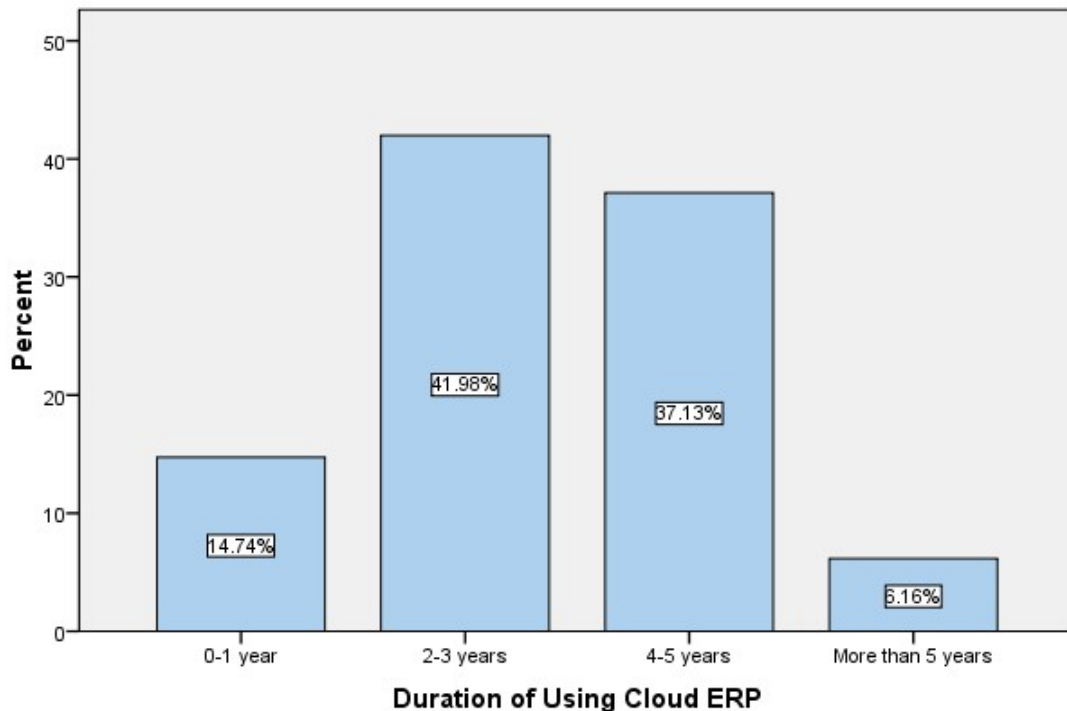
4.2 PERCENTAGE ANALYSIS OF DEMOGRAPHIC PROFILE OF RESPONDENTS

Respondents involved in this study are asked about their demographic profiles which include, gender, age, designation, qualification, their experience in the business. These factors are analyzed using Percentage Analysis which are tabulated and interpreted as follows:

4.2.1 Gender

Percentage of the gender of the respondents are tabulated in Table 4.9 and interpreted which are as follows:

Table 4.8

S. No.	Gender	Frequency	Percentage
1.	**Male**	**491**	**91.6**
2.	Female	45	8.4
	Total	536	100.0

Interpretation: Most of the respondents in this study are male (91.6%) as the samples are collected mostly from manufacturing, retail and export and hence male employees are maximum there. Female respondents participated in this study are only 8.4%.

The chart from this tabulation is as follows:

Chart 4.8

Gender

8.40%

91.60%

Male
Female

4.2.2 Age

Percentage of the Age of the respondents are tabulated in Table 4.9 and interpreted which are as follows:

Table 4.9

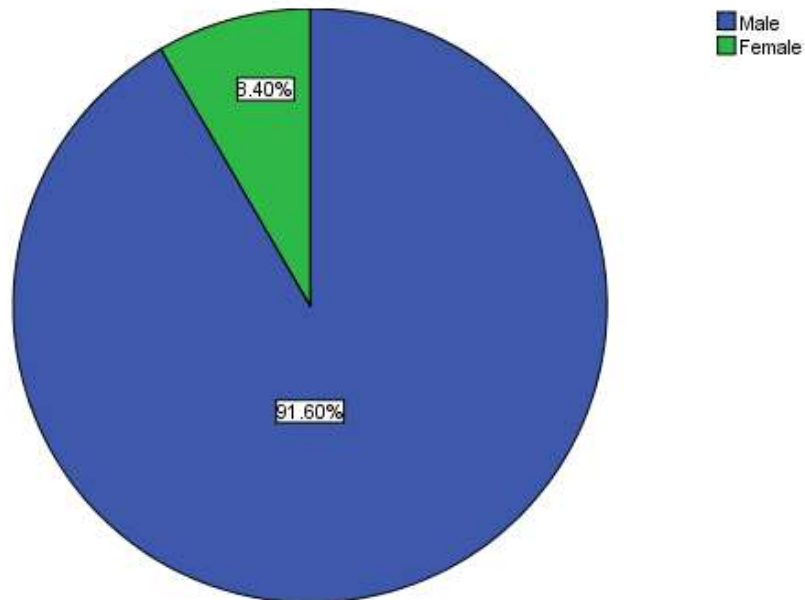| S. No.	Age	Frequency	Percentage
1.	20 – 30 years	91	17.0
2.	**31 – 40 years**	**296**	**55.2**
3.	41 – 50 years	111	20.7
4.	Above 50 years	38	7.1
	Total	536	100.0

Interpretation:

The analysis shows that the maximum number of respondents who participated in this study are in the age group of 31- 40 years (54.5%). The next level of respondents is in the age group of 41- 50 years (20.9%), the respondents in the age group of 20- 30 years are of 17.4% and the respondents in the age group of above 51 years are of only 7.3%.

The chart for the above tabulation is given as follows:

Chart 4.9

Age

20-30 years
31-40 years
41-50 years
Above 50 years

7.09%
16.98%
20.71%
55.22%
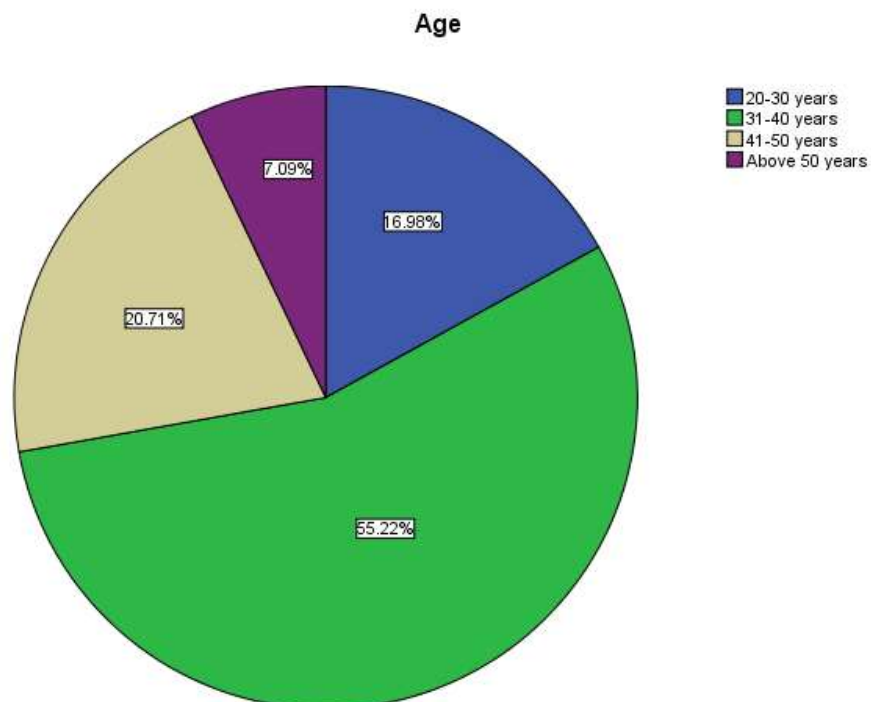
4.2.3 Designation

The percentage analysis of designation of the respondents is shown in the Table 4.10

Table 4.10

S. No.	Designation	Frequency	Percentage
1.	CEO	25	4.7
2.	**Proprietor/ Owner**	**341**	**63.6**
3.	Manager	153	28.5
4.	IT Manager	17	3.2
	Total	536	100.0

Interpretation: From Table 4.3, it can be interpreted as the people who participated mostly in this study are proprietor/owners (33.8%). The least respondents are others which include store keepers, marketing people, sales head, supervisor etc (1.1%). Managers are 32.3%, CEOs are 29.1% and IT managers are 3.7%.

A chart from the above tabulation is shown in Chart 4.10

Chart 4.10
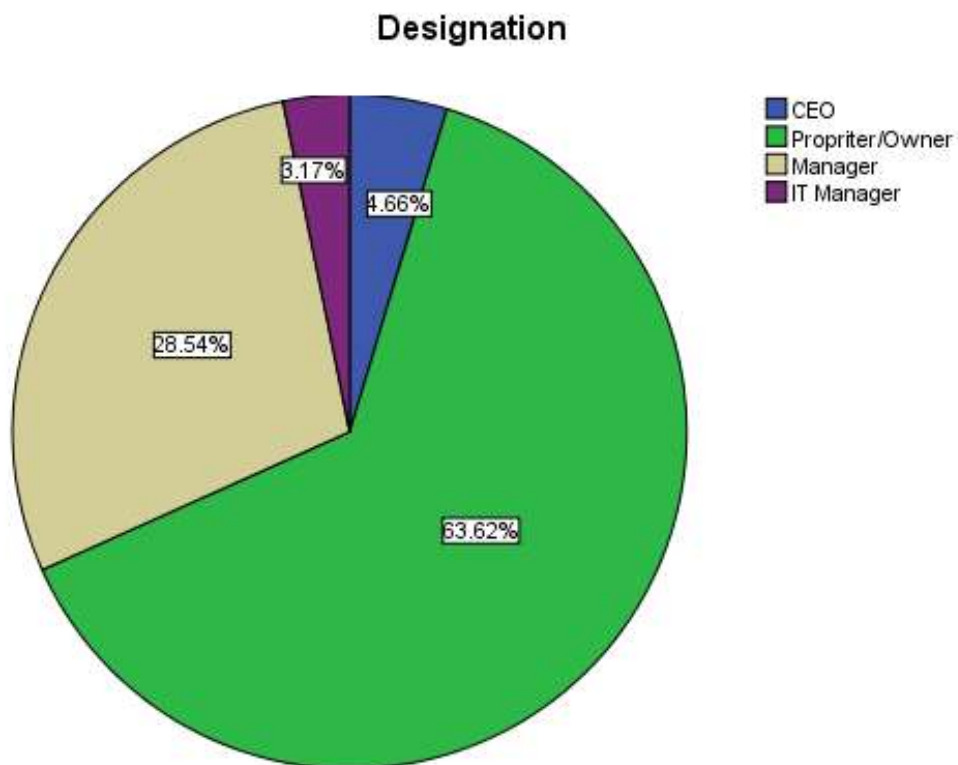
4.2.4 Qualification

Percentage Analysis of Qualification of the respondents is tabulated in Table 4.11

Table 4.11

S. No.	Qualification	Frequency	Percentage
1.	Art & Science	134	25.0
2.	**Engineering**	**27.0**	**50.4**
3.	MBA/MCA	128	23.9
4.	Any Certification Course	4	0.7
	Total	536	100.0

Interpretation: Engineering graduates (50.4%) are the maximum number of respondents participated in this study. Respondents belong to Art & Science group are at 26.1%, MBA/MCA group is at 21.5%, the group of respondents has done some certification courses at .9% and respondents belonging to the group others are 1.1%.

Chart 4.11 is depicted using Table 4.11 which is as follows:

Chart 4.11
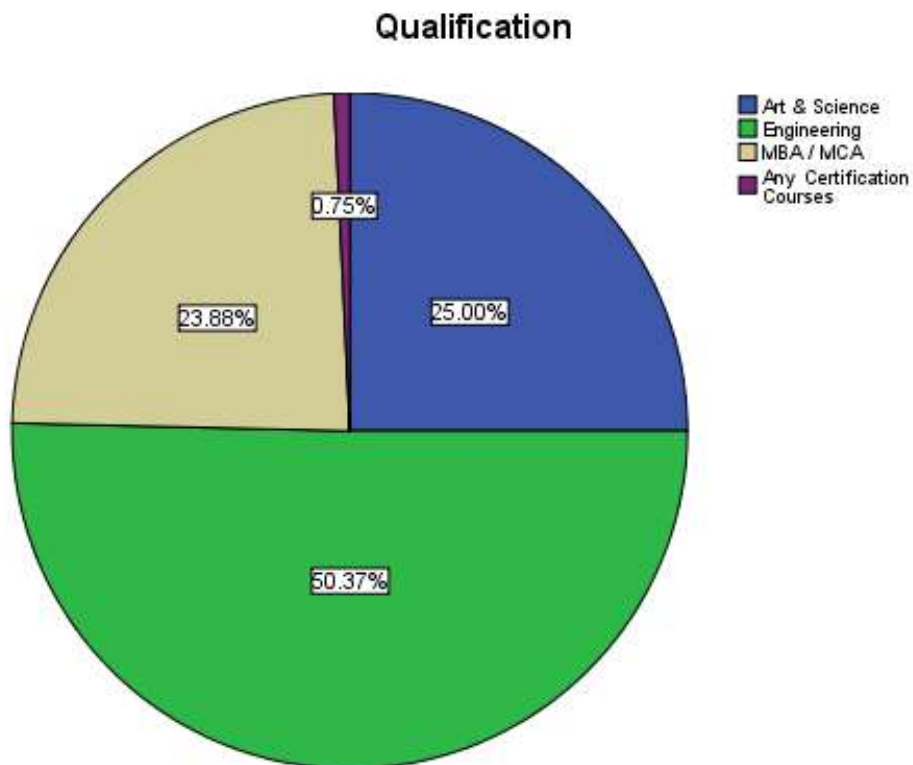
4.2.5 Experience in the Business

Experience of the respondents in the business which they are involved is tabulated, analyzed and interpreted in Table 4.12

Table 4.12

S. No.	Experience in the Business	Frequency	Percentage
1.	0 – 5 years	82	15.3
2.	**6 – 10 years**	**292**	**54.5**
3.	11 – 15 years	91	17.0
4.	More than 15 years	71	13.2
	Total	536	100.0

Interpretation: From Table 4.12, it is inferred that the maximum number of respondents involved in this study has 5 - 10 years' experience (54.5%) in the business they are involved in. The least respondents participated in this study falls in the category more than 15 years (13.4%). The respondents in the group of 0-5 years are 15.3% and respondents in the group of 11- 15 years is 16.8%.

Chart 4.12 is created from the values of Table 4.12 is depicted as follows:

Chart 4.12

82
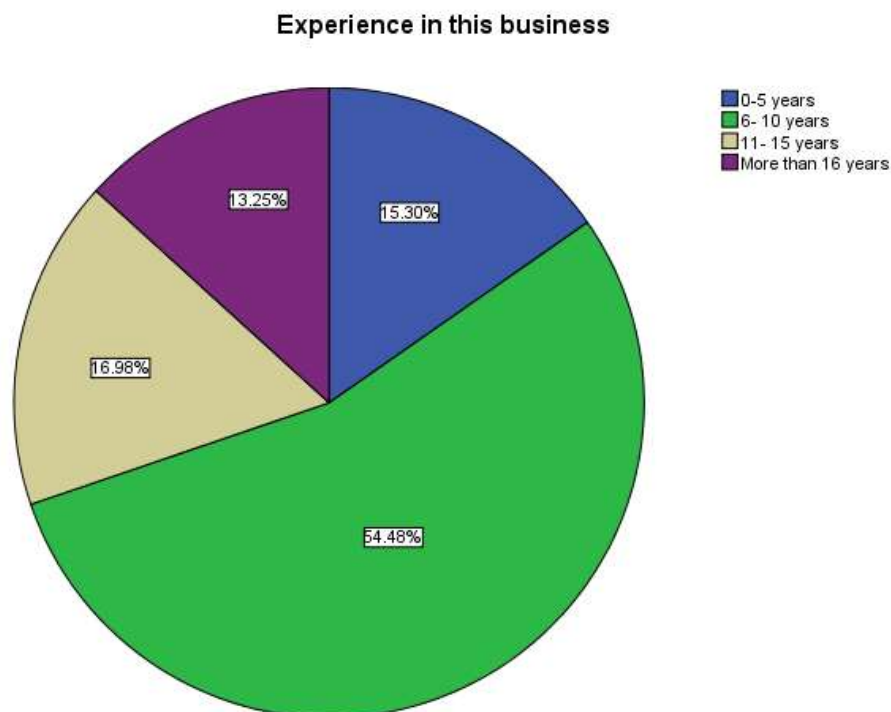
4.3 CHI- SQUARE ANALYSIS

Chi- Square analysis is done in this study to examine the relation between the company profile variables and demographic variables with each variable used in this study. Company profile variables used here are gender, age, designation, qualification, their experience in the business. The demographic variables of respondents used here are the nature of the business, type of the business, duration of organization being in operation, number of people employed, category of the company, type of Cloud ERP and duration of Cloud ERP usage. The relation between these variables with the variables such as system quality, information quality, environmental context, cloud security & data privacy, perceived ease of use, perceived usefulness, cost effectiveness, expected performance and continuance intention are analyzed and interpreted in the following tables:

Table 4.13- Company Profile Variables with System Quality

Company Profile Variables	Chi Square Value	P Value	Result
Nature of the Business	**27.560**	**0.002**	**Significant**
Type of the Business	**1.372**	**0.000**	**Significant**
Duration of organization being in operation	9.349	0.053	Not Significant
Number of people employed by the organization	**66.511**	**0.000**	**Significant**
Category of the organization	3.157	0.532	Not Significant
Type of Cloud ERP used in the organization	**69.551**	**0.000**	**Significant**
Duration of Cloud ERP usage in the organization	**11.263**	**0.081**	**Significant**

Interpretation: From the above table, it is observed that all the variables related to companies where the data are collected have a significant relation with the construct system quality as the P- values of all the variables are less than 0.05 except the variables duration of organization being in operation and category of the organization. This shows that the performance of cloud ERP i.e the flexibility, availability, adaptability, reliability, efficiency, usability and responsiveness are achieved by the customers, all the company profile variables have a notable relation with the variable system quality.

Table 4.14- Company Profile Variables with Information Quality

Company Profile Variables	Chi Square Value	P Value	Result
Nature of the Business	**31.868**	**0.000**	**Significant**
Type of the Business	**1.195**	**0.000**	**Significant**
Duration of organization being in operation	**10.535**	**0.032**	**Significant**
Number of people employed by the organization	**81.939**	**0.000**	**Significant**
Category of the organization	3.077	0.545	Not Significant
Type of Cloud ERP used in the organization	**76.343**	**0.000**	**Significant**
Duration of Cloud ERP usage in the organization	7.640	0.266	Not Significant

Interpretation: From the above table, the P- values of all variables related to organization such as nature, type, duration, number of people employed in the organization and type of Cloud ERP have a significant impact on the construct information quality are less than 0.05. This shows that cloud ERP is adopted because of its accuracy, efficiency, completeness, relevance, timeliness and scope of the information. These measures of information quality surely have a relation with the company profile variables as these measures play a crucial role in nature, type of the business, duration of organization being in operation and type of cloud ERP using in the organization. Only if the information is accurate, efficient, relevant and timely updated can the system be used further.

Table 4.15- Company Profile Variables with Environmental Context

Company Profile Variables	Chi Square Value	P Value	Result
Nature of the Business	**46.576**	**0.000**	**Significant**
Type of the Business	**70.193**	**0.000**	**Significant**
Duration of organization being in operation	**14.224**	**0.007**	**Significant**
Number of people employed by the organization	**73.732**	**0.000**	**Significant**
Category of the organization	3.000	0.558	Not Significant
Type of Cloud ERP used in the organization	**67.825**	**0.000**	**Significant**
Duration of Cloud ERP usage in the organization	**25.129**	**0.000**	**Significant**

Interpretation: From the above table, it is perceived that all the demographic variables of the organization have the P- values less than 0.05 except the variable category of the organization and thus those variables are significantly related to the construct environmental context. A business can thrive only if the business environment is suitable for the business, mainly this includes the vendor support, to overcome the competitive pressure, to deal with the government policies.

Table 4.16- Company Profile Variables with Cloud Security & Data Privacy

Company Profile Variables	Chi Square Value	P Value	Result
Nature of the Business	**49.362**	**0.000**	**Significant**
Type of the Business	**1.273**	**0.000**	**Significant**
Duration of organization being in operation	2.815	0.589	Not Significant
Number of people employed by the organization	**60.956**	**0.000**	**Significant**
Category of the organization	1.747	0.782	Not Significant
Type of Cloud ERP used in the organization	**68.536**	**0.000**	**Significant**
Duration of Cloud ERP usage in the organization	5.046	0.538	Not Significant

Interpretation: From the above table, it is being noticed that the P- value of the variable, duration of organization being in operation is 0.589 and category of the organization is 0.782 which are above 0.05 and hence these variables have no significant relation with the construct cloud security & data privacy. P- values of all the other variables are below 0.05 and hence they have a significant relation with the construct, cloud security & data privacy. Whatever business it is, their data should be secured well. Cloud ERP deals with the denial-of-service, software updates in time so as no need to spend extra money for security purposes.

Table 4.17- Company Profile Variables with Cost Effectiveness

Company Profile Variables	Chi Square Value	P Value	Result
Nature of the Business	**41.252**	**0.000**	**Significant**
Type of the Business	**59.671**	**0.000**	**Significant**
Duration of organization being in operation	**17.246**	**0.002**	**Significant**
Number of people employed by the organization	**73.119**	**0.000**	**Significant**
Category of the organization	**20.066**	**0.000**	**Significant**
Type of Cloud ERP used in the organization	**56.194**	**0.000**	**Significant**
Duration of Cloud ERP usage in the organization	**28.902**	**0.000**	**Significant**

Interpretation: The P- values of all the demographic variables of the organization from the above table are less than 0.05. Hence it can be elucidated that all the variables are significantly related to the variable cost effectiveness. Number of employees has a significant relation with the cost effectiveness because certain cloud ERP subscription fees are based on the number of users. All business organizations always go for a low cost but effective asset for their organization as they go for cloud ERP which provides monthly or annual subscription fee with no maintenance and installation fee.

Table 4.18- Company Profile Variables with Perceived Ease of Use

Company Profile Variables	Chi Square Value	P Value	Result
Nature of the Business	**26.878**	**0.003**	**Significant**
Type of the Business	**1.423**	**0.000**	**Significant**
Duration of organization being in operation	7.480	0.113	Not Significant
Number of people employed by the organization	**95.121**	**0.000**	**Significant**
Category of the organization	5.543	0.236	Not Significant
Type of Cloud ERP used in the organization	**78.956**	**0.000**	**Significant**
Duration of Cloud ERP usage in the organization	**21.633**	**0.001**	**Significant**

Interpretation: It is observed from the above table that except the variables category of the organization and duration of organization being in operation, all the other demographic variables of the organization are significantly related to the construct, perceived ease of use as the P-values of those variables are less than 0.05. As MSMEs deal with both import and export services, the workload will be heavy. Here the significant relation elucidates that perceived ease of use means it is easy to handle the different types of cloud ERP system for all kinds of nature of the business and type of the business.

Table 4.19- Company Profile Variables with Perceived Usefulness

Company Profile Variables	Chi Square Value	P Value	Result
Nature of the Business	**37.536**	**0.000**	**Significant**
Type of the Business	**87.642**	**0.000**	**Significant**
Duration of organization being in operation	4.946	0.293	Not Significant
Number of people employed by the organization	**81.212**	**0.000**	**Significant**
Category of the organization	8.108	0.088	Not Significant
Type of Cloud ERP used in the organization	**62.583**	**0.000**	**Significant**
Duration of Cloud ERP usage in the organization	**15.309**	**0.005**	**Significant**

Interpretation: As the P- values of the demographic variables nature, type, number of people employed, type and duration of cloud ERP being used in the organization are below 0.05. Hence it can be interpreted that these demographic variables of the organization are significantly related to the construct, perceived usefulness. This means that all the services are in ease with the usage of cloud ERP systems.

Table 4.20- Company Profile Variables with Expected Performance

Company Profile Variables	Chi Square Value	P Value	Result
Nature of the Business	**31.571**	**0.000**	**Significant**
Type of the Business	**48.800**	**0.000**	**Significant**
Duration of organization being in operation	**16.742**	**0.002**	**Significant**
Number of people employed by the organization	**86.916**	**0.000**	**Significant**
Category of the organization	7.613	0.107	Not Significant
Type of Cloud ERP used in the organization	**59.628**	**0.000**	**Significant**
Duration of Cloud ERP usage in the organization	**17.805**	**0.003**	**Significant**

Interpretation: From the above table, P- value of the demographic variable nature of the business is 0.301 which is greater than 0.05 and hence it has no significant relation with the construct expected performance. And P- values of all the other variables are below 0.05 and thus those variables have a significant impact with the construct expected performance. This shows that all types of ERP on cloud meet the performance that the employees expected.

Table 4.21- Company Profile Variables with Continuance Intention

Company Profile Variables	Chi Square Value	P Value	Result
Nature of the Business	17.895	0.057	Not Significant
Type of the Business	**77.778**	**0.000**	**Significant**
Duration of organization being in operation	5.700	0.223	Not Significant
Number of people employed by the organization	**51.382**	**0.000**	**Significant**
Category of the organization	2.182	0.702	Not Significant
Type of Cloud ERP used in the organization	**61.269**	**0.000**	**Significant**
Duration of Cloud ERP usage in the organization	**13.133**	**0.007**	**Significant**

Interpretation: From the above table, the variable nature of the business has the P- value which is less than 0.05 and all the other demographic variables of the organization have the P- value less than 0.05. Hence it can be interpreted as all the other variables other than nature of the business are significantly related to the construct continuance intention.

4.4 ANOVA

ANOVA is used to examine the significant difference between two or more categorical variables in a research. In this study the significant difference between demographic variables of the respondents and all the study variables. The one way ANOVA result is shown in the below table followed by the post hoc test.

4.4.1 ANOVA for Significance Difference among Age of the Respondents with Study Variables

Table 4.22

Variables	Age of the Respondents				F Value	P Value
	20-30 years	31-40 years	41-50 years	Above 51 years		
SQ	4.360 (0.952)	4.503 (0.809)	4.294 (0.876)	4.070 (0.781)	4.023	**0.008**
IQ	4.422 (0.973)	4.454 (0.851)	4.394 (0.769)	4.342 (0.714)	0.282	0.839
EC	4.296 (0.945)	4.277 (1.00)	3.887 (1.235)	3.281 (1.22)	13.229	**0.000**
CSP	4.369 (0.968)	4.443 (0.882)	4.297 (0.797)	4.357 (0.710)	0.820	0.483
CE	4.321 (0.945)	4.301 (1.022)	3.933 (1.045)	3.426 (1.105)	11.012	**0.000**
PEU	4.463 (0.855)	4.514 (0.751)	4.318 (0.754)	4.359 (0.568)	2.008	0.112
PU	4.389 (0.947)	4.504 (0.788)	4.333 (0.769)	4.411 (0.576)	1.424	0.235
EP	4.628 (0.599)	4.654 (0.538)	4.464 (0.586)	4.215 (0.556)	8.850	**0.000**
CI	4.431 (0.835)	4.512 (0.738)	4.349 (0.813)	4.427 (0.603)	1.315	0.269

Note: The value within bracket refers to Standard Deviation

From Table 4.22, it can be interpreted that there is significant difference between the variables the demographic variable age of the respondents and the study variables system quality, environmental context, cost effectiveness and expected performance as the P- values are below 0.05.

4.4.1a Post Hoc Test

Post Hoc Test explores the mean differences of the variables and also which mean is significantly differs from each other. Here post hoc test for study variables and the demographic variable age of the respondents are analyzed which is tabulated and interpreted as follows:

Table 4.22.1

Dependent Variables	Age of the Respondents	Age of the Respondents	Mean Difference	Std. Error	Sig. Value
SQ	20 – 30 years	31 – 40 years	-0.142	0.102	0.497
		41 – 50 years	0.066	0.120	0.945
		Above 50 years	0.290	0.164	0.286
	31 – 40 years	20 – 30 years	0.142	0.102	0.497
		41 – 50 years	0.209	0.094	0.120
		Above 50 years	0.433*	0.146	**0.017**
	41 – 50 years	20 – 30 years	-0.066	0.120	0.945
		31 – 40 years	-0.209	0.094	0.120
		Above 50 years	0.224	0.159	0.495
	Above 50 years	20 – 30 years	-0.290	0.164	0.286
		31 – 40 years	-0.433*	0.146	**0.017**
		41 – 50 years	-0.224	0.159	0.495
IQ	20 – 30 years	31 – 40 years	-0.032	0.102	0.989
		41 – 50 years	0.027	0.120	0.996
		Above 50 years	0.079	0.164	0.962
	31 – 40 years	20 – 30 years	0.032	0.102	0.989
		41 – 50 years	0.059	0.094	0.923
		Above 50 years	0.111	0.146	0.870
	41 – 50 years	20 – 30 years	-0.027	0.120	0.996

		31 – 40 years	-0.059	0.094	0.923
		Above 50 years	0.052	0.160	0.988
	Above 50 years	20 – 30 years	-0.079	0.164	0.962
		31 – 40 years	-0.111	0.146	0.870
		41 – 50 years	-0.052	0.160	0.988
EC	20 – 30 years	31 – 40 years	0.019	0.125	0.999
		41 – 50 years	0.040*	0.147	**0.028**
		Above 50 years	1.016*	0.201	**0.000**
	31 – 40 years	20 – 30 years	-0.019	0.125	0.999
		41 – 50 years	0.390*	0.116	**0.004**
		Above 50 years	0.996*	0.179	**0.000**
	41 – 50 years	**20 – 30 years**	-0.409*	0.147	**0.028**
		31 – 40 years	-0.390*	0.116	**0.004**
		Above 50 years	0.606*	0.195	**0.011**
	Above 50 years	**20 – 30 years**	-1.016*	0.201	**0.000**
		31 – 40 years	-0.996*	0.179	**0.000**
		41 – 50 years	-0.606*	0.195	**0.011**
CSP	20 – 30 years	31 – 40 years	-0.074	0.104	0.893
		41 – 50 years	0.071	0.123	0.937
		Above 50 years	0.011	0.168	1.000
	31 – 40 years	20 – 30 years	0.074	0.104	0.893
		41 – 50 years	0.145	0.097	0.434
		Above 50 years	0.085	0.150	0.941
	41 – 50 years	20 – 30 years	-0.071	0.123	0.937
		31 – 40 years	-0.145	0.097	0.434
		Above 50 years	-0.060	0.164	0.983
	Above 50 years	20 – 30 years	-0.011	0.168	1.000
		31 – 40 years	-0.085	0.150	0.941
		41 – 50 years	0.060	0.164	0.983
CE	20 – 30 years	31 – 40 years	0.019	0.122	0.999
		41 – 50 years	0.387*	0.144	**0.037**
		Above 50 years	0.894*	0.197	**0.000**

	31 – 40 years	20 – 30 years	-0.019	0.122	0.999
		41 – 50 years	0.368*	0.114	**0.007**
		Above 50 years	0.875*	0.176	**0.000**
	41 – 50 years	**20 – 30 years**	-0.387*	0.144	**0.037**
		31 – 40 years	-0.368*	0.114	**0.007**
		Above 50 years	0.507*	0.192	**0.042**
	Above 50 years	**20 – 30 years**	-0.894*	0.197	**0.000**
		31 – 40 years	-0.875*	0.176	**0.000**
		41 – 50 years	-0.507*	0.192	**0.042**
PEU	20 – 30 years	31 – 40 years	-0.051	0.091	0.943
		41 – 50 years	0.145	0.107	0.531
		Above 50 years	0.103	0.147	0.894
	31 – 40 years	20 – 30 years	0.051	0.091	0.943
		41 – 50 years	0.196	0.085	0.094
		Above 50 years	0.154	0.131	0.637
	41 – 50 years	20 – 30 years	-0.145	0.107	0.531
		31 – 40 years	-0.196	0.085	0.094
		Above 50 years	-0.041	0.143	0.992
	Above 50 years	20 – 30 years	-0.103	0.147	0.894
		31 – 40 years	-0.154	0.131	0.637
		41 – 50 years	0.041	0.143	0.992
PU	20 – 30 years	31 – 40 years	-0.115	0.096	0.628
		41 – 50 years	0.055	0.113	0.961
		Above 50 years	-0.021	0.155	0.999
	31 – 40 years	20 – 30 years	0.115	0.096	0.628
		41 – 50 years	0.170	0.089	0.223
		Above 50 years	0.093	0.138	0.906
	41 – 50 years	20 – 30 years	-0.055	0.113	0.961
		31 – 40 years	-0.170	0.089	0.223
		Above 50 years	-0.077	0.151	0.956
	Above 50 years	20 – 30 years	0.021	0.155	0.999
		31 – 40 years	-0.093	0.138	0.906

		41 – 50 years	0.077	0.151	0.956
EP	20 – 30 years	31 – 40 years	-0.025	0.067	0.981
		41 – 50 years	0.163	0.079	0.166
		Above 50 years	0.412*	0.108	**0.001**
	31 – 40 years	20 – 30 years	0.025	0.067	0.981
		41 – 50 years	0.189*	0.062	**0.014**
		Above 50 years	0.438*	0.097	**0.000**
	41 – 50 years	20 – 30 years	-0.163	0.079	0.166
		31 – 40 years	-0.189*	0.062	**0.014**
		Above 50 years	0.249	0.105	0.086
	Above 50 years	**20 – 30 years**	-0.412*	0.108	**0.001**
		31 – 40 years	-0.438*	0.097	**0.000**
		41 – 50 years	-0.249	0.105	0.086
CI	20 – 30 years	31 – 40 years	-0.081	0.092	0.811
		41 – 50 years	0.082	0.108	0.872
		Above 50 years	0.003	0.147	1.000
	31 – 40 years	20 – 30 years	0.081	0.092	0.811
		41 – 50 years	0.163	0.085	0.219
		Above 50 years	0.085	0.132	0.917
	41 – 50 years	20 – 30 years	-0.082	0.108	0.872
		31 – 40 years	-0.163	0.085	0.219
		Above 50 years	-0.078	0.144	0.947
	Above 50 years	20 – 30 years	-0.003	0.147	1.000
		31 – 40 years	-0.085	0.132	0.917
		41 – 50 years	0.078	0.144	0.947

Interpretation: The respondents in the age categories of 31 – 40 years and above 50 years have a significant difference in the opinion about system quality. In case of information quality there is no significant difference. In case of environmental context there is significant difference in all the categories (20 – 30 years, 31 – 40 years, 41 – 50 years and above 50 years). There is significant difference about the expected performance in case of the age categories 20 – 31 years, 31 – 40 years and 41 – 50 years.

4.4.2 ANOVA for Significance Difference among Qualification of the Respondents with Study Variables

Table 4.23

Variables	Qualification of the Respondents				F Value	P Value
	Art &Science	Engineering	MBA/MCA	Any Certification Courses		
SQ	4.324 (0.835)	4.472 (0.871)	4.351 (0.812)	4.250 (1.500)	1.175	0.319
IQ	4.319 (0.902)	4.452 (0.887)	0.489 (0.688)	4.500 (0.600)	1.042	0.374
EC	4.108 (1.087)	4.264 (0.987)	3.875 (1.171)	3.833 (1.914)	4.002	**0.008**
CSP	4.295 (0.869)	4.445 (0.900)	4.389 (0.800)	4.400 (0.938)	0.895	0.444
CE	4.085 (1.039)	4.283 (0.999)	3.993 (1.142)	4.550 (0.661)	2.742	**0.043**
PEU	4.391 (0.795)	4.523 (0.753)	4.372 (0.733)	4.541 (0.916)	1.570	0.196
PU	4.310 (0.875)	4.539 (0.755)	4.373 (0.806)	4.550 (0.525)	2.890	**0.035**
EP	4.510 (0.540)	4.651 (0.583)	4.502 (0.556)	4.500 (1.000)	2.930	**0.033**
CI	4.427 (0.758)	4.483 (0.771)	4.435 (0.760)	4.625 (0.750)	0.270	0.847

Note: The value within bracket refers to Standard Deviation

Table 4.23 implies that there is significant difference between the variables the demographic variable qualification of the respondents and the study variables environmental context, cost effectiveness, perceived usefulness and expected performance as the P- values of these variables are below 0.05.

4.4.2a Post Hoc Test

Post Hoc Test for the study variables and demographic variable qualification of the respondents is as follows:

Table 4.23.1

Dependent Variables	Qualification of the Respondents	Qualification of the Respondents	Mean Difference	Std. Error	Sig. Value
SQ	Art & Science	Engineering	-0.148	0.090	0.356
		MBA / MCA	-0.027	0.106	0.994
		Any Certification Courses	0.075	0.433	0.998
	Engineering	Art & Science	0.148	0.090	0.356
		MBA / MCA	0.121	0.092	0.548
		Any Certification Courses	0.223	0.430	0.955
	MBA / MCA	Art & Science	0.027	0.106	0.994
		Engineering	-0.121	0.092	0.548
		Any Certification Courses	0.102	0.434	0.995
	Any Certification Courses	Art & Science	-0.075	0.433	0.998
		Engineering	-0.223	0.430	0.955
		MBA / MCA	-0.102	0.434	0.995
IQ	Art & Science	Engineering	-0.133	0.089	0.445
		MBA / MCA	-0.170	0.105	0.368
		Any Certification Courses	-0.181	0.430	0.975
	Engineering	Art & Science	0.133	0.089	0.445
		MBA / MCA	-0.036	0.091	0.978
		Any Certification Courses	-0.047	0.427	1.000
	MBA / MCA	Art & Science	0.170	0.105	0.368
		Engineering	0.036	0.091	0.978

		Any Certification Courses	-0.011	0.430	1.000
	Any Certification Courses	Art & Science	0.181	0.430	0.975
		Engineering	0.047	0.427	1.000
		MBA / MCA	0.011	0.430	1.000
EC	Art & Science	Engineering	-0.157	0.113	0.506
		MBA / MCA	0.233	0.132	0.289
		Any Certification Courses	0.275	0.541	0.957
	Engineering	Art & Science	0.157	0.113	0.506
		MBA / MCA	0.389*	0.114	**0.004**
		Any Certification Courses	0.431	0.537	0.853
	MBA / MCA	Art & Science	-0.233	0.132	0.289
		Engineering	-0.389*	0.114	**0.004**
		Any Certification Courses	0.042	0.541	1.000
	Any Certification Courses	Art & Science	-0.275	0.541	0.957
		Engineering	-0.431	0.537	0.853
		MBA / MCA	-0.042	0.541	1.000
CSP	Art & Science	Engineering	-0.150	0.092	0.359
		MBA / MCA	-0.094	0.108	0.820
		Any Certification Courses	-0.104	0.441	0.995
	Engineering	Art & Science	0.150	0.092	0.359
		MBA / MCA	0.057	0.093	0.929
		Any Certification Courses	0.046	0.438	1.000
	MBA / MCA	Art & Science	0.094	0.108	0.820
		Engineering	-0.057	0.093	0.929
		Any Certification Courses	-0.011	0.442	1.000

	Any Certification Courses	Art & Science	0.104	0.441	0.995
		Engineering	-0.046	0.438	1.000
		MBA / MCA	0.011	0.442	1.000
CE	Art & Science	Engineering	-0.198	0.110	0.277
		MBA / MCA	0.091	0.129	0.894
		Any Certification Courses	-0.465	0.530	0.816
	Engineering	Art & Science	0.198	0.110	0.277
		MBA / MCA	0.289[*]	0.112	**0.049**
		Any Certification Courses	-0.267	0.526	0.957
	MBA / MCA	Art & Science	-0.091	0.129	0.894
		Engineering	-0.289[*]	0.112	**0.049**
		Any Certification Courses	-0.556	0.530	0.720
	Any Certification Courses	Art & Science	0.465	0.530	0.816
		Engineering	0.267	0.526	0.957
		MBA / MCA	0.556	0.530	0.720
PEU	Art & Science	Engineering	-0.133	0.080	0.350
		MBA / MCA	0.018	0.094	0.997
		Any Certification Courses	-0.151	0.386	0.980
	Engineering	Art & Science	0.133	0.080	0.350
		MBA / MCA	0.151	0.082	0.251
		Any Certification Courses	-0.018	0.383	1.000
	MBA / MCA	Art & Science	-0.018	0.094	0.997
		Engineering	-0.151	0.082	0.251
		Any Certification Courses	-0.169	0.386	0.972
	Any Certification Courses	Art & Science	0.151	0.386	0.980
		Engineering	0.018	0.383	1.000
		MBA / MCA	0.169	0.386	0.972

PU	Art & Science	**Engineering**	-0.228[*]	0.084	**0.035**
		MBA / MCA	-0.063	0.099	0.919
		Any Certification Courses	-0.240	0.405	0.935
	Engineering	**Art & Science**	0.228[*]	0.084	**0.035**
		MBA / MCA	0.166	0.086	0.214
		Any Certification Courses	-0.011	0.402	1.000
	MBA / MCA	Art & Science	0.063	0.099	0.919
		Engineering	-0.166	0.086	0.214
		Any Certification Courses	-0.177	0.405	0.972
	Any Certification Courses	Art & Science	0.240	0.405	0.935
		Engineering	0.011	0.402	1.000
		MBA / MCA	0.177	0.405	0.972
EP	Art & Science	Engineering	-0.141	0.060	0.089
		MBA / MCA	0.009	0.070	0.999
		Any Certification Courses	0.010	0.289	1.000
	Engineering	Art & Science	0.141	0.060	0.089
		MBA / MCA	0.150	0.061	0.068
		Any Certification Courses	0.152	0.287	0.952
	MBA / MCA	Art & Science	-0.009	0.070	0.999
		Engineering	-0.150	0.061	0.068
		Any Certification Courses	0.002	0.289	1.000
	Any Certification Courses	Art & Science	-0.010	0.289	1.000
		Engineering	-0.152	0.287	0.952
		MBA / MCA	-0.002	0.289	1.000
CI	Art & Science	Engineering	-0.056	0.081	0.900
		MBA / MCA	-0.008	0.095	1.000
		Any Certification	-0.198	0.389	0.957

		Courses			
	Engineering	Art & Science	0.056	0.081	0.900
		MBA / MCA	0.048	0.082	0.938
		Any Certification Courses	-0.142	0.386	0.983
	MBA / MCA	Art & Science	0.008	0.095	1.000
		Engineering	-0.048	0.082	0.938
		Any Certification Courses	-0.189	0.389	0.962
	Any Certification Courses	Art & Science	0.198	0.389	0.957
		Engineering	0.142	0.386	0.983
		MBA / MCA	0.189	0.389	0.962

Interpretation: There is no significant relation between the study variables system quality, information quality, cloud security & data privacy, perceived ease of use, expected performance and continuance intention and the demographic variable qualification of the respondents. The opinion of the respondents in the category of MBA/MCA and engineering has significance difference with the study variables environmental context, cost effectiveness and perceived usefulness.

4.4.3 ANOVA for Significance Difference among Designation of the Respondents with Study Variables

Table 4.24

Variables	Designation of the Respondents				F Value	P Value
	CEO	Proprietor/Owner	Manager	IT Manager		
SQ	3.780 (0.856)	4.603 (0.693)	4.110 (1.019)	4.000 (0.874)	19.855	**0.000**
IQ	3.848 (1.021)	4.639 (0.599)	4.120 (1.064)	3.812 (1.107)	23.360	**0.000**
EC	3.480 (1.227)	4.325 (0.969)	3.874 (1.141)	3.451 (1.203)	12.707	**0.000**

CSP	4.040	4.625	4.009	3.741	25.792	**0.000**
	(1.008)	(0.625)	(1.089)	(0.984)		
CE	3.656	4.332	3.977	3.282	11.098	**0.000**
	(0.977)	(0.971)	(1.107)	(1.227)		
PEU	4.100	4.619	4.202	3.941	16.563	**0.000**
	(0.794)	(0.589)	(0.934)	(1.069)		
PU	3.928	4.598	4.241	3.894	14.631	**0.000**
	(0.842)	(0.651	(0.959)	(1.025)		
EP	4.120	4.667	4.515	4.070	14.120	**0.000**
	(0.663)	(0.524)	(0.565)	(0.787)		
CI	3.920	4.631	4.234	3.838	19.960	**0.000**
	(0.986)	(0.624)	(0.864)	(0.857)		

Note: The value within bracket refers to Standard Deviation

From Table 4.24, it can be revealed that there is significant difference between the variables the demographic variable designation of the respondents and all the study variables as the P-values are below 0.05.

4.4.3a Post Hoc Test

Post Hoc Test for study variables and designation of the respondents is tabulated and interpreted as follows:

Table 4.24.1

Dependent Variables	Designation of the Respondents	Designation of the Respondents	Mean Difference	Std. Error	Sig. Value
SQ	CEO	**Proprietor/Owner**	-0.823*	0.168	**0.000**
		Manager	-0.330	0.175	0.237
		IT Manager	-0.220	0.255	0.825
	Proprietor/Owner	**CEO**	0.823*	0.168	**0.000**
		Manager	0.493*	0.079	**0.000**
		IT Manager	0.603*	0.202	**0.015**

	Manager	CEO	0.330	0.175	0.237
		Proprietor/Owner	-0.493*	0.079	**0.000**
		IT Manager	0.110	0.208	0.952
	IT Manager	CEO	0.220	0.255	0.825
		Proprietor/Owner	-0.603*	0.202	**0.015**
		Manager	-0.110	0.208	0.952
IQ	CEO	**Proprietor/Owner**	-0.791*	0.165	**0.000**
		Manager	-0.272	0.172	0.390
		IT Manager	0.036	0.251	0.999
	Proprietor/Owner	**CEO**	0.791*	0.165	**0.000**
		Manager	0.519*	0.078	**0.000**
		IT Manager	0.828*	0.198	**0.000**
	Manager	CEO	0.272	0.172	0.390
		Proprietor/Owner	-0.519*	0.078	**0.000**
		IT Manager	0.308	0.204	0.431
	IT Manager	CEO	-0.036	0.251	0.999
		Proprietor/Owner	-0.828*	0.198	**0.000**
		Manager	-0.308	0.204	0.431
EC	CEO	**Proprietor/Owner**	-0.845*	0.216	**0.001**
		Manager	-0.394	0.225	0.295
		IT Manager	0.029	0.327	1.000
	Proprietor/Owner	**CEO**	0.845*	0.216	**0.001**
		Manager	0.450*	0.101	**0.000**
		IT Manager	0.874*	0.259	**0.004**
	Manager	CEO	0.394	0.225	0.295
		Proprietor/Owner	-0.450*	0.101	**0.000**
		IT Manager	0.423	0.266	0.384
	IT Manager	CEO	-0.029	0.327	1.000
		Proprietor/Owner	-0.874*	0.259	**0.004**
		Manager	-0.423	0.266	0.384
CSP	CEO	**Proprietor/Owner**	-0.585*	0.169	**0.003**
		Manager	0.030	0.176	0.998

		IT Manager	0.298	0.256	0.648
	Proprietor/Owner	**CEO**	0.585*	0.169	**0.003**
		Manager	0.616*	0.079	**0.000**
		IT Manager	0.884*	0.202	**0.000**
	Manager	CEO	-0.030	0.176	0.998
		Proprietor/Owner	-0.616*	0.079	**0.000**
		IT Manager	0.267	0.208	0.572
	IT Manager	CEO	-0.298	0.256	0.648
		Proprietor/Owner	-0.884*	0.202	**0.000**
		Manager	-0.267	0.208	0.572
CE	CEO	**Proprietor/Owner**	-0.676*	0.211	**0.008**
		Manager	-0.321	0.220	0.461
		IT Manager	0.373	0.321	0.649
	Proprietor/Owner	**CEO**	0.676*	0.211	**0.008**
		Manager	0.354*	0.099	**0.002**
		IT Manager	1.050*	0.254	**0.000**
	Manager	CEO	0.321	0.220	0.461
		Proprietor/Owner	-0.354*	0.099	**0.002**
		IT Manager	0.695*	0.261	**0.039**
	IT Manager	CEO	-0.373	0.321	0.649
		Proprietor/Owner	-1.050*	0.254	**0.000**
		Manager	-0.695*	0.261	**0.039**
PEU	CEO	**Proprietor/Owner**	-0.518*	0.151	**0.004**
		Manager	-0.102	0.158	0.915
		IT Manager	0.158	0.230	0.900
	Proprietor/Owner	**CEO**	0.518*	0.151	**0.004**
		Manager	0.416*	0.071	**0.000**
		IT Manager	0.677*	0.182	**0.001**
	Manager	CEO	0.102	0.158	0.915
		Proprietor/Owner	-0.416*	0.071	**0.000**
		IT Manager	0.261	0.187	0.500

	IT Manager	CEO	-0.158	0.230	0.900
		Proprietor/Owner	-0.677*	0.182	**0.001**
		Manager	-0.261	0.187	0.500
PU	CEO	**Proprietor/Owner**	-0.670*	0.160	**0.000**
		Manager	-0.312	0.167	0.241
		IT Manager	0.033	0.243	0.999
	Proprietor/Owner	**CEO**	0.670*	0.160	**0.000**
		Manager	0.357*	0.075	**0.000**
		IT Manager	0.704*	0.192	**0.002**
	Manager	CEO	0.312	0.167	0.241
		Proprietor/Owner	-0.357*	0.075	**0.000**
		IT Manager	0.346	0.198	0.298
	IT Manager	CEO	-0.033	0.243	0.999
		Proprietor/Owner	-0.704*	0.192	**0.002**
		Manager	-0.346	0.198	0.298
EP	CEO	**Proprietor/Owner**	-0.547*	0.115	**0.000**
		Manager	-0.395*	0.119	**0.005**
		IT Manager	0.049	0.174	0.992
	Proprietor/Owner	**CEO**	0.547*	0.115	**0.000**
		Manager	0.152*	0.054	**0.025**
		IT Manager	0.596*	0.137	**0.000**
	Manager	**CEO**	0.395*	0.119	**0.005**
		Proprietor/Owner	-0.152*	0.054	**0.025**
		IT Manager	0.444*	0.141	**0.010**
	IT Manager	CEO	-0.049	0.174	0.992
		Proprietor/Owner	-0.596*	0.137	**0.000**
		Manager	-0.444*	0.141	**0.010**
CI	CEO	**Proprietor/Owner**	-0.710*	0.151	**0.000**
		Manager	-0.313	0.157	0.189
		IT Manager	0.081	0.228	0.984
	Proprietor/Owner	**CEO**	0.710*	0.151	**0.000**
		Manager	0.396*	0.071	**0.000**

		IT Manager	0.792*	0.181	**0.000**
	Manager	CEO	0.313	0.157	0.189
		Proprietor/Owner	-0.396*	0.071	**0.000**
		IT Manager	0.395	0.186	0.145
	IT Manager	CEO	-0.081	0.228	0.984
		Proprietor/Owner	-0.792*	0.181	**0.000**
		Manager	-0.395	0.186	0.145

Interpretation: The respondents in the category designation which is divided into proprietor/owner, CEO, manager and IT manager have significant difference in the opinion about all the study variables such as information quality, system quality, cost effectiveness, cloud security & data privacy, environmental context, perceived usefulness, perceived ease of use, expected performance and continuance intention.

4.4.4 ANOVA for Significance Difference among Experience of the Respondents with Study Variables

Table 4.25

Variables	Experience of the Respondents				F Value	P Value
	0 – 5 years	6 – 10 years	11 – 15 years	More than 16 years		
SQ	4.119 (1.042)	4.608 (0.766)	4.062 (0.931)	4.338 (0.581)	14.629	**0.000**
IQ	4.017 (1.122)	4.639 (0.714)	4.092 (0.888)	4.464 (0.596)	19.086	**0.000**
EC	3.974 (1.149)	4.493 (0.828)	3.489 (1.191)	3.636 (1.127)	32.235	**0.000**
CSP	4.036 (1.106)	4.594 (0.768)	4.059 (0.926)	4.417 (0.585)	15.423	**0.000**
CE	3.902 (1.134)	4.569 (0.787)	3.695 (1.085)	3.417 (1.101)	42.330	**0.000**
PEU	4.169 (0.980)	4.658 (0.642)	4.174 (0.794)	4.305 (0.637)	17.259	**0.000**
PU	4.078 (0.992)	4.629 (0.713)	4.098 (0.836)	4.535 (0.552)	18.453	**0.000**
EP	4.524 (0.665)	4.749 (0.449)	4.237 (0.729)	4.386 (0.403)	25.278	**0.000**
CI	4.134 (0.941)	4.645 (0.682)	4.192 (0.770)	4.412 (0.617)	15.658	**0.000**

Note: The value within bracket refers to Standard Deviation

Table 4.25 indicates that there is significant difference between the variables the demographic variable experience of the respondents and all the study variables system quality, environmental context, cost effectiveness, information quality, cloud security & data privacy, perceived ease of use, expected performance, perceived usefulness and continuance intention as the P- values are below 0.05.

4.4.4a Post Hoc Test

Table 4.25.1

Dependent Variables	Experience of the Respondents	Experience of the Respondents	Mean Difference	Std. Error	Sig. Value
SQ	0-5 years	**6- 10 years**	-0.488*	0.103	**0.000**
		11- 15 years	0.057	0.125	0.968
		More than 15 years	-0.218	0.133	0.360
	6- 10 years	**0-5 years**	0.488*	0.103	**0.000**
		11- 15 years	0.546*	0.099	**0.000**
		More than 15 years	0.270	0.109	0.064
	11- 15 years	0-5 years	-0.057	0.125	0.968
		6- 10 years	-0.546*	0.099	**0.000**
		More than 15 years	-0.275	0.130	0.150
	More than 15 years	0-5 years	0.218	0.133	0.360
		6- 10 years	-0.270	0.109	0.064
		11- 15 years	0.275	0.130	0.150
IQ	0-5 years	**6- 10 years**	-0.622*	0.101	**0.000**
		11- 15 years	-0.075	0.123	0.928
		More than 15 years	-0.447*	0.131	**0.004**
	6- 10 years	**0-5 years**	0.622*	0.101	**0.000**
		11- 15 years	0.547*	0.097	**0.000**
		More than 15 years	0.174	0.107	0.358
	11- 15 years	0-5 years	0.075	0.123	0.928
		6- 10 years	-0.547*	0.097	0.000
		More than 15 years	-0.372*	0.128	0.019

	More than 15 years	0-5 years	0.447*	0.131	0.004
		6- 10 years	-0.174	0.107	0.358
		11- 15 years	0.372*	0.128	0.019
EC	0-5 years	6- 10 years	-0.519*	0.124	0.000
		11- 15 years	0.484*	0.151	0.008
		More than 15 years	0.337	0.161	0.155
	6- 10 years	**0-5 years**	0.519*	0.124	**0.000**
		11- 15 years	1.003*	0.119	**0.000**
		More than 15 years	0.856*	0.131	**0.000**
	11- 15 years	**0-5 years**	-0.484*	0.151	**0.008**
		6- 10 years	-1.003*	0.119	**0.000**
		More than 15 years	-0.147	0.157	0.785
	More than 15 years	0-5 years	-0.337	0.161	0.155
		6- 10 years	-0.856*	0.131	**0.000**
		11- 15 years	0.147	0.157	0.785
CSP	0-5 years	**6- 10 years**	-0.557*	0.105	**0.000**
		11- 15 years	-0.022	0.127	0.998
		More than 15 years	-0.380*	0.136	**0.027**
	6- 10 years	**0-5 years**	0.557*	0.105	**0.000**
		11- 15 years	0.534*	0.100	**0.000**
		More than 15 years	0.176	0.111	0.380
	11- 15 years	0-5 years	0.022	0.127	0.998
		6- 10 years	-0.534*	0.100	**0.000**
		More than 15 years	-0.357*	0.132	**0.036**
	More than 15 years	**0-5 years**	0.380*	0.136	**0.027**
		6- 10 years	-0.176	0.111	0.380
		11- 15 years	0.357*	0.132	**0.036**
CE	0-5 years	**6- 10 years**	-0.667*	0.118	**0.000**
		11- 15 years	0.207	0.144	0.472
		More than 15 years	0.485*	0.153	**0.009**
	6- 10 years	**0-5 years**	0.667*	0.118	**0.000**
		11- 15 years	0.875*	0.113	**0.000**

		More than 15 years	1.152*	0.125	**0.000**
	11- 15 years	0-5 years	-0.207	0.144	0.472
		6- 10 years	-0.875*	0.113	**0.000**
		More than 15 years	0.277	0.150	0.249
	More than 15 years	0-5 years	-0.485*	0.153	**0.009**
		6- 10 years	-1.152*	0.125	**0.000**
		11- 15 years	-0.277	0.150	0.249
PEU	0-5 years	**6- 10 years**	-0.489*	0.091	**0.000**
		11- 15 years	-0.005	0.111	1.000
		More than 15 years	-0.136	0.118	0.656
	6- 10 years	**0-5 years**	0.489*	0.091	**0.000**
		11- 15 years	0.484*	0.088	**0.000**
		More than 15 years	0.352*	0.097	**0.002**
	11- 15 years	0-5 years	0.005	0.111	1.000
		6- 10 years	-0.484*	0.088	**0.000**
		More than 15 years	-0.131	0.116	0.668
	More than 15 years	0-5 years	0.136	0.118	0.656
		6- 10 years	-0.352*	0.097	**0.002**
		11- 15 years	0.131	0.116	0.668
PU	0-5 years	**6- 10 years**	-0.551*	0.096	**0.000**
		11- 15 years	-0.020	0.117	0.998
		More than 15 years	-0.457*	0.124	**0.001**
	6- 10 years	**0-5 years**	0.551*	0.096	**0.000**
		11- 15 years	0.530*	0.092	**0.000**
		More than 15 years	0.094	0.101	0.789
	11- 15 years	0-5 years	0.020	0.117	0.998
		6- 10 years	-0.530*	0.092	**0.000**
		More than 15 years	-0.436*	0.121	**0.002**
	More than 15 years	**0-5 years**	0.457*	0.124	**0.001**
		6- 10 years	-0.094	0.101	0.789
		11- 15 years	0.436*	0.121	**0.002**
EP	0-5 years	**6- 10 years**	-0.224*	0.067	**0.005**

		11- 15 years	0.287*	0.082	**0.003**
		More than 15 years	0.138	0.087	0.386
	6- 10 years	**0-5 years**	0.224*	0.067	**0.005**
		11- 15 years	0.511*	0.065	**0.000**
		More than 15 years	0.362*	0.071	**0.000**
	11- 15 years	**0-5 years**	-0.287*	0.082	**0.003**
		6- 10 years	-0.511*	0.065	**0.000**
		More than 15 years	-0.148	0.085	0.301
	More than 15 years	0-5 years	-0.138	0.087	0.386
		6- 10 years	-0.362*	0.071	**0.000**
		11- 15 years	0.148	0.085	0.301
CI	0-5 years	**6- 10 years**	-0.510*	0.092	**0.000**
		11- 15 years	-0.0581	0.112	0.954
		More than 15 years	-0.277	0.119	0.092
	6- 10 years	**0-5 years**	0.510*	0.092	**0.000**
		11- 15 years	0.452*	0.088	**0.000**
		More than 15 years	0.232	0.097	0.079
	11- 15 years	0-5 years	0.058	0.112	0.954
		6- 10 years	-0.452*	0.088	**0.000**
		More than 15 years	-0.219	0.116	0.234
	More than 15 years	0-5 years	0.277	0.119	0.092
		6- 10 years	-0.232	0.097	0.079
		11- 15 years	0.219	0.116	0.234

Interpretation: Experience of the respondents with the category of 0 – 5 years, 6 – 10 years and 11 – 15 years have significant difference in the opinion about system quality and continuance intention. There is significant difference with the category of 0 – 5 years, 6 – 10 years, 11 – 15 years and more than 15 years with the study variables cloud security & data privacy, environmental context, cost effectiveness, perceived ease of use, perceived usefulness and expected performance.

4.5 CORRELATION

To analyze the various factors that lead to the continuance usage of Cloud ERP for MSMEs is the **third objective**. Correlation and regression analysis are done to set this objective. Correlation Analysis in this study examines the relation between the study variables such as system quality, information quality, environmental context, cloud security & data privacy, perceived ease of use, perceived usefulness, cost effectiveness, expected performance and continuance intention used in this study. Here, the result is determined by the Pearson Correlation Coefficient with the significant value 1%. The correlation analysis is tabulated and interpreted in the following table:

Table 4.26

	SQ	IQ	EC	CSP	CE	PEU	PU	EP	CI
SQ	1								
IQ	0.574^{**}	1							
EC	0.225^{**}	0.192^{**}	1						
CSP	0.627^{**}	0.762^{**}	0.164^{**}	1					
CE	0.176^{**}	0.165^{**}	$\mathbf{0.783^{**}}$	0.162^{**}	1				
PEU	0.641^{**}	0.524^{**}	0.228^{**}	0.614^{**}	0.252^{**}	1			
PU	0.629^{**}	0.592^{**}	0.188^{**}	0.652^{**}	0.179^{**}	0.611^{**}	1		
EP	0.580^{**}	0.455^{**}	0.353^{**}	0.434^{**}	0.273^{**}	0.548^{**}	0.450^{**}	1	
CI	0.548^{**}	0.516^{**}	0.156^{**}	0.561^{**}	0.168^{**}	0.641^{**}	0.537^{**}	0.424^{**}	1

**. Correlation is significant at the 0.01 level (2-tailed)

Interpretation: From the table above, it can be inferred as the variables environmental context & cost effectiveness (r= 0.783, p≤ 0.01), cloud security and data privacy & information quality (r= 0.762, p≤ 0.01), perceived usefulness & cloud security and data privacy (r= 0.652, p≤ 0.01), perceived ease of use & continuance intention (r= 0.641, p≤ 0.01), perceived ease of use & system quality (r= .641, p≤ 0.01), perceived usefulness & system quality (r= 0.629, p≤ 0.01), cloud security and data privacy & system quality (r= 0.627, p≤ 0.01) cloud security & data privacy and Perceived ease of use (r= 0.614, p≤ 0.01) and perceived ease of use and perceived usefulness (r= 0.611, p≤ 0.01) have a high positive relation.

4.6 Multiple Regression Analysis

Multiple regression analysis is performed to examine the impact of all the independent variables, system quality, information quality, environmental context, perceived ease of use, cloud security & data privacy, perceived usefulness, expected performance, cost effectiveness on the dependent variable, continuance intention. The analysis is depicted in the following tables followed by interpretation:

4.6.1. Impact of System Quality, Information Quality, Environmental Context, Cloud Security & Data Privacy and Cost Effectiveness on Perceived Ease of Use

Table 4.27

Variables	Unstandardized Co-efficient (B)	SE of B	Standardized Coefficient (Beta)	t Value	P Value
Constant	1.160	0.156		7.450	0.000
SQ	**0.363**	**0.036**	**0.407**	**10.056**	**0.000**
IQ	0.029	0.044	0.032	0.665	0.506
EC	0.035	0.035	0.050	0.998	0.319
CSP	**0.277**	**0.045**	**0.316**	**6.229**	**0.000**
CE	**0.119**	**0.036**	**0.163**	**3.305**	**0.001**
R Value = 0.709	$R^2 = 0.502$	Adjusted R^2 = 0.498		F Value = 107.005	P Value = 0.000

a. Independent Variables – System Quality (SQ), Information Quality (IQ), Environmental Context (EC), Cloud Security & Data Privacy (CSP), Cost Effectiveness (CE)

b. Dependent Variable – Perceived Ease of Use (PEU)

The above table depicts the value of Adjusted R^2 as 0.498 (50%). This indicates that the 50% variation in the dependent variable can be explained by the independent variables. This proves the regression model is fit. F value is 107.005 which is greater than 1 and $P < 0.0.05$, the result is significant. This shows that the quality of the system, quality of the information, security and data privacy measures, effective cost and supportive environment has significant relation with perceived ease of use. The above table elucidated that the sig. values of the independent variables system quality, cloud security & data privacy and cost effectiveness

are .000 which is below 0.05 and also the **β** values of these constructs are positive, hence these variables have significant impact on the dependent variable perceived ease of use. But the sig. value of the variable environmental context (0.319) and information quality (0.506) are above the significance level and also since P>0.05 the result is not significant.

The multiple regression equation is:

$PEU = 1.160 + 0.363SQ + 0.029IQ + 0.035EC + 0.277CSP + 0.119CE$

4.6.2. Impact of System Quality, Information Quality, Environmental Context, Cloud Security & Data Privacy and Cost Effectiveness on Perceived Usefulness

Table 4.28

Variables	Unstandardized Co-efficient (B)	SE of B	Standardized Coefficient (Beta)	t Value	P Value
Constant	0.996	0.162		6.160	0.000
SQ	**0.314**	**0.038**	**0.335**	**8.382**	**0.000**
IQ	**0.139**	**0.045**	**0.146**	**3.068**	**0.002**
EC	-0.006	0.037	-0.009	-0.176	0.860
CSP	**-0.299**	**0.046**	**0.324**	**6.463**	**0.000**
CE	0.039	0.037	0.051	1.040	0.299
R Value = 0.718	$R^2 = 0.516$	Adjusted R^2 = 0.511		F Value = 112.902	P Value = 0.000

a. Independent Variables – System Quality (SQ), Information Quality (IQ), Environmental Context (EC), Cloud Security & Data Privacy (CSP), Cost Effectiveness (CE)
b. Dependent Variable – Perceived Usefulness (PU)

The above table shows the value of Adjusted R^2 as 0.511(51%). This indicates that the 51% variation in the dependent variable can be explained by the independent variables. This proves the regression model is fit. F-value is 112.902 and the sig. value is 0.000 which stipulates there is a significant impact between the variables cost effectiveness, cloud security & privacy, information quality, system quality and environmental context with perceived usefulness. Also the above table elucidated that the sig. values of all the independent variables system quality, cloud security & data privacy, information quality and cost

effectiveness are below 0.05 and hence these variables have significant impact on the dependent variable perceived ease of use. But the sig value of the variable environmental context is above 0.05 (i.e. 0.860) has no impact on perceived usefulness.

The multiple regression equation is:

$$PU = 0.996 + 0.314SQ + 0.139IQ - 0.006EC - 0.299CSP + 0.039CE$$

4.6.3. Impact of System Quality, Information Quality, Environmental Context, Cloud Security & Data Privacy and Cost Effectiveness on Expected Performance

Table 4.29

Variables	Unstandardized Co-efficient (B)	SE of B	Standardized Coefficient (Beta)	t Value	P Value
Constant	20.320	0.128		18.144	0.000
SQ	**0.293**	**0.030**	**0.436**	**9.859**	**0.000**
IQ	**0.108**	**0.036**	**0.160**	**3.023**	**0.003**
EC	**0.125**	**0.029**	**0.235**	**4.314**	**0.000**
CSP	0.002	0.037	0.003	0.054	0.957
CE	-0.008	0.029	-0.015	-0.285	0.776
R Value = 0.637	$R^2 = 0.406$	Adjusted R^2 = 0.400		F Value = 72.408	P Value = 0.000

Independent Variables – System Quality (SQ), Information Quality (IQ), Environmental Context (EC), Cloud Security & Data Privacy (CSP), Cost Effectiveness (CE)

Dependent Variable – Expected Performance (EP)

The above table depicts the value of Adjusted R^2 as 0.400(40%). This indicates that the 40% variation in the dependent variable can be explained by the independent variables. From the above table it can be inferred that the sig. values of the independent variables system quality, environmental context, cloud security & data privacy and information quality are below 0.05 and the β values are all positive and hence these variables have significant impact on the dependent variable expected performance. But the sig values of variable cost effectiveness are above 0.05 and hence this variable has no significant effect on expected performance.

Also β value of the variable cost effectiveness is negative and this shows this variable has a negative impact on the expected performance.

The multiple regression equation is:

EP = 20.320 + 0.293SQ + 0.108IQ + 0.125EC + 0.002CSP – 0.008CE

4.6.4. Impact of Perceived Ease of Use, Perceived Usefulness and Expected Performance on Continuance Intention

Table 4.30

Variables	Unstandardized Co-efficient (B)	SE of B	Standardized Coefficient (Beta)	t Value	P Value
Constant	1.020	0.206		4.942	0.000
PEU	**0.471**	**0.044**	**0.470**	**10.646**	**0.000**
PU	**0.209**	**0.039**	**0.219**	**5.296**	**0.000**
EP	**0.090**	**0.052**	**0.067**	**1.723**	**0.005**
R Value = 0.669	$R^2 = 0.447$	Adjusted R^2 = 0.444		F Value = 143.484	P Value = 0.000

Independent Variables – System Quality (SQ), Information Quality (IQ), Environmental Context (EC), Cloud Security & Data Privacy (CSP), Cost Effectiveness (CE)

Dependent Variable – Continuance Intention (CI)

The above table shows the value of Adjusted R^2 as 0.444 (44%). This indicates that the 44% variation in the dependent variable can be explained by the independent variables. This proves the regression model is fit. The F-value is 143.484 and the sig. Value is 0.000 which indicates there is a significant impact between the variables perceived usefulness, expected performance and perceived usefulness with continuance intention. The above table also elucidated that the sig. values of all the independent variables perceived ease of use, perceived usefulness and expected performance are below 0.05 and hence these variables have significant impact on the dependent variable continuance intention.

The multiple regression equation is:

EP = 1.020 + 0.471PEU + 0.209PU + 0.090EP

4.7 Structural Equation Modeling

Objective 4: To examine the factors that succors an organization in the continuance use of Cloud ERP.

This objective can be set by analyzing Structural Equation Modeling (SEM). SEM is a statistical technique which analyses the structural relation between the dependent and latent variables. This includes both multiple regression and factor analysis. Variables used in this study are taken from three articles (Cheng 2020, Cheng 2019 and Leow *et.al* 2016). As these are drawn from various articles the association between these variables have to be tested and hence SEM is analyzed in this SEM for this study is elucidated and interpreted as follows:

Model Fit for all the Variables used in the Study:

4.7.1 System Quality

There are 6 statements which measure the variable system quality and are coded as SQ1, SQ2, SQ3, SQ4, SQ5 and SQ6. Model fit and interpretation for the variable system quality are as follows:

Figure 4.1
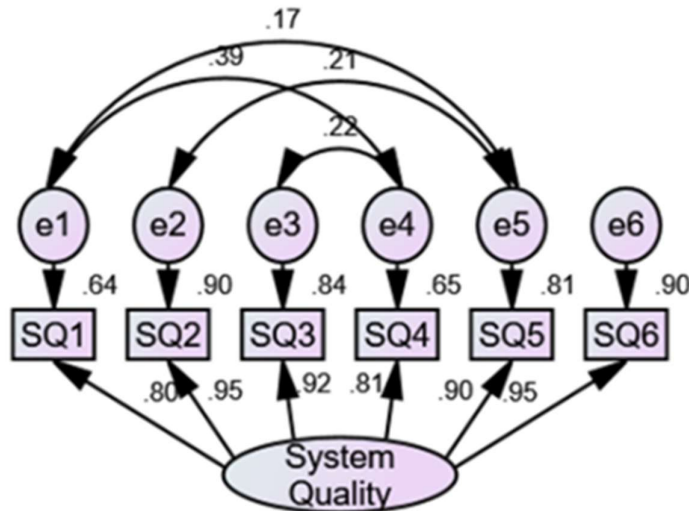
Regression Weights of System Quality

Table 4.31

Measured Variable		Latent Variable	Estimate	S.E.	C.R.	P Value
SQ1	←	System Quality	1.000			0.000
SQ2	←	System Quality	1.347	0.049	27.624	0.000
SQ3	←	System Quality	1.179	0.045	26.301	0.000
SQ4	←	System Quality	0.945	0.034	27.639	0.000
SQ5	←	System Quality	1.240	0.045	27.532	0.000
SQ6	←	System Quality	1.319	0.048	27.687	0.000

Model Fit Summary

Table 4.31.1

Sl. No.	Indices	Values	Suggested Values
1	Chi Square	12.865	
2	Df	5	
3	Chi- Square/Df	2.573	< 5.00 (Hair *et.al*, 1998)
4	P Value	0.025	> 0.05 (Hair *et.al*, 1998)
5	GFI	0.992	> 0.90 (Hu and Bentler, 1999)
6	AGFI	0.967	> 0.90 (Hair *et.al*)
7	NFI	0.997	> 0.90 (Hu and Bentler, 1999)
8	CFI	0.998	> 0.90 (Daire *et.al*, 2008)
9	RMR	0.006	<0.08 (Hair *et. al*, 2006)
10	RMSEA	0.054	<0.08 (Hair *et. al*, 2006)
11	Cronbach Alpha	0.961	>0.7

The above table shows the variable system quality is perfectly fit for the model as it meets all the suggested values chi- square/df (2.573) below 5, P value (0.25) is above 0.05, GFI (0.992) which is greater than 0.90, AGFI (0.967) is greater than 0.90, NFI (0.997) is greater than .90, CFI (0.998) is also above 0.90, RMR (0.006) which is less than 0.08, RMSEA (0.54) is less than 0.08.

4.7.2 Information Quality

The variable information quality is measured using 5 statements which are coded as IQ1, IQ2, IQ3, IQ4 and IQ5. Model fit and interpretation of the variable information quality are as follows:

Figure 4.2
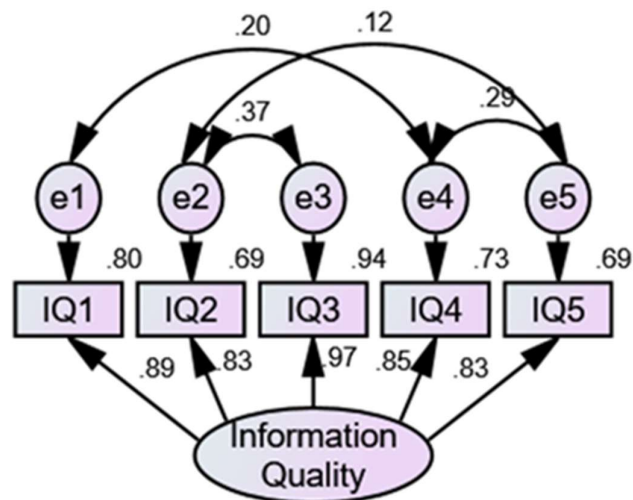
Regression Weights of Information Quality

Table 4.32

Measured Variable		Latent Variable	Estimate	S.E.	C.R.	P Value
IQ1	←	Information Quality	1.000			0.000
IQ2	←	Information Quality	0.945	0.039	24.469	0.000
IQ3	←	Information Quality	1.096	0.032	34.482	0.000
IQ4	←	Information Quality	1.078	0.034	31.680	0.000
IQ5	←	Information Quality	1.098	0.041	26.900	0.000

The variable information quality has five items which are named as IQ1, IQ2, IQ3, IQ4 and IQ5. The path values of each construct are above 0.7 and P values of them are .000 and these prove that this variable is fit for the study model.

Model Fit Summary

<div align="center">

Table 4.32.1

</div>

Sl. No.	Indices	Values	Suggested Values
1	Chi Square	0.558	
2	Df	1	
3	Chi- Square/Df	0.558	< 5.00 (Hair *et.al*, 1998)
4	P Value	0.455	> 0.05 (Hair *et.al*, 1998)
5	GFI	1.000	> 0.90 (Hu and Bentler, 1999)
6	AGFI	0.994	> 0.90 (Hair *et.al*)
7	NFI	1.000	> 0.90 (Hu and Bentler, 1999)
8	CFI	1.000	> 0.90 (Daire *et.al*, 2008)
9	RMR	0.002	<0.08 (Hair *et. al*, 2006)
10	RMSEA	0.000	<0.08 (Hair *et. al*, 2006)
11	Cronbach Alpha	0.947	>0.7

The above table shows the variable information quality is perfectly fit for the model as it meets all the required values chi- square/df (.558) below 5, P value (.455) is above 5, GFI (1.000) is above 0.90, AGFI (.994) is greater than 0.90, NFI (1.000) is above .90, CFI (1.000) is also above 0.90, RMR (.002) which is less than 0.08, RMSEA (.000) is less than 0.08.

4.7.3 Environmental Context

The variable environmental context is measured by 6 statements which are coded as EC1, EC2, EC3, EC4, EC5 and EC6. Model fit and interpretation of the variable environmental context are as follows:

Figure 4.3
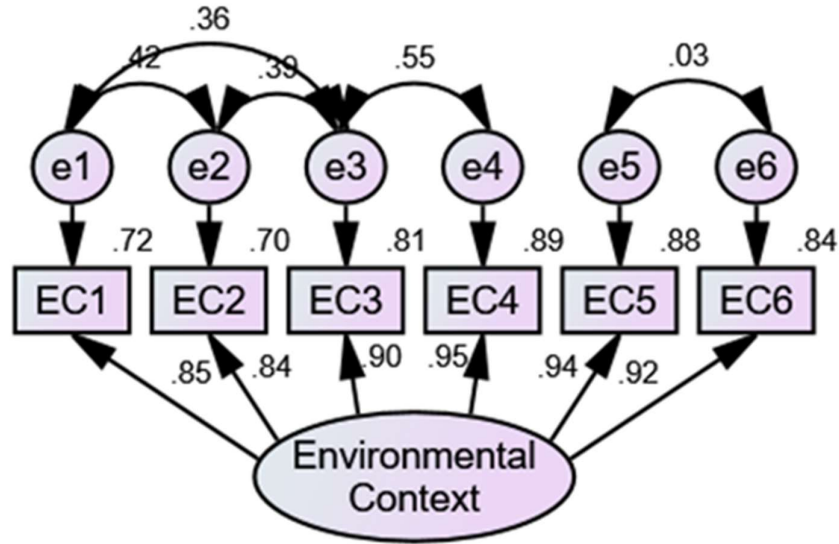
Regression Weights of Environmental Context

Table 4.33

Measured Variable		Latent Variable	Estimate	S.E.	C.R.	P Value
EC1	←	Environmental Context	1.000			0.000
EC2	←	Environmental Context	0.983	0.030	33.133	0.000
EC3	←	Environmental Context	1.044	0.030	35.115	0.000
EC4	←	Environmental Context	1.114	0.035	31.586	0.000
EC5	←	Environmental Context	1.115	0.037	30.499	0.000
EC6	←	Environmental Context	1.103	0.038	29.346	0.000

The construct, environmental context has five items which are named as EC1, EC2, EC3, EC4, and EC5. The path values of each construct are above 0.7 and P values of them are .000 and these prove that this construct is fit for the study model.

Model Fit Summary

<div align="center">

Table 4.33.1

</div>

Sl. No.	Indices	Values	Suggested Values
1	Chi Square	3.612	
2	Df	0.461	
3	Chi- Square/Df	0.998	< 5.00 (Hair *et.al*, 1998)
4	P Value	0.988	> 0.05 (Hair *et.al*, 1998)
5	GFI	0.999	> 0.90 (Hu and Bentler, 1999)
6	AGFI	1.000	> 0.90 (Hair *et.al*)
7	NFI	0.005	> 0.90 (Hu and Bentler, 1999)
8	CFI	1.000	> 0.90 (Daire *et.al*, 2008)
9	RMR	0.005	<0.08 (Hair *et. al*, 2006)
10	RMSEA	0.000	<0.08 (Hair *et. al*, 2006)
11	Cronbach Alpha	0.967	>0.7

The above table shows the construct environmental context is perfectly fit for the model as it meets all the required values chi- square/df (.903) below 5, P value (.461) is above 0.05, GFI (.998) is above 0.90, AGFI (.988) is above 0.90, NFI (.999) is greater than 0.90, CFI (1.000) is also above 0.90, RMR (.005) which is less than 0.08, RMSEA (.000) is less than 0.08.

4.7.4   Cloud Security & Data Privacy

There are 5 statements which measure the construct cloud security & data privacy which are coded as CSP1, CSP2, CSP3, CSP4 and CSP5. Model fit and interpretation for the construct cloud security & data privacy are as follows:

Figure 4.4
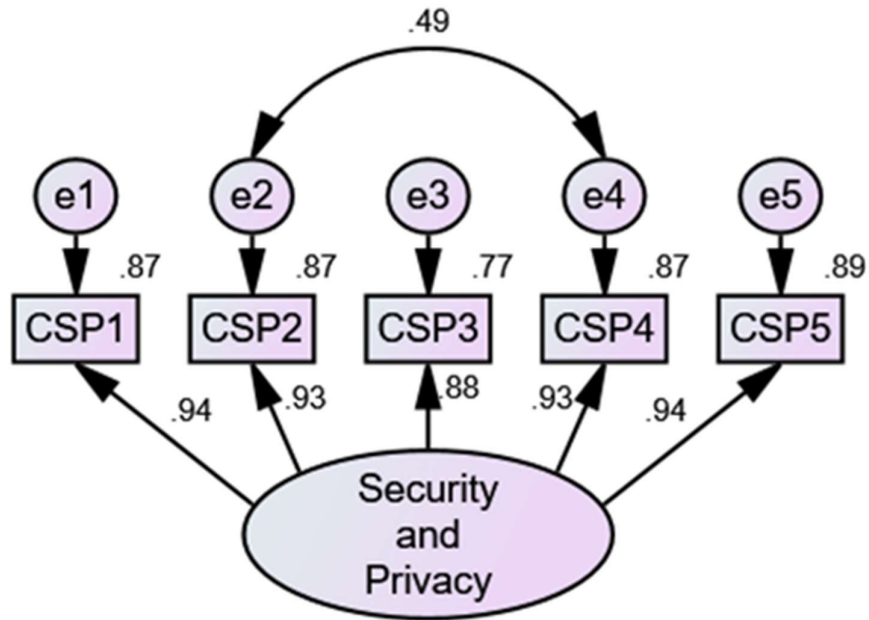
Regression Weights of Cloud Security & Data Privacy

Table 4.34

Measured Variable		Latent Variable	Estimate	S.E.	C.R.	P Value
CSP1	←	Cloud Security & Data Privacy	1.000			0.000
CSP2	←	Cloud Security & Data Privacy	0.995	0.024	41.156	0.000
CSP3	←	Cloud Security & Data Privacy	0.895	0.026	34.130	0.000
CSP4	←	Cloud Security & Data Privacy	1.002	0.025	40.895	0.000
CSP5	←	Cloud Security & Data Privacy	0.950	0.022	43.034	0.000

The construct, cloud security & data privacy has five items which are named as CSP1, CSP2, CSP3, CSP4, and CSP5. The path values of each construct are above 0.7 and P values of them are .000 and these prove that this construct is fit for the study model.

Model Fit Summary

<p align="center">**Table 4.34.1**</p>

Sl. No.	Indices	Values	Suggested Values
1	Chi Square	4.513	
2	Df	4	
3	Chi- Square/Df	1.128	< 5.00 (Hair *et.al*, 1998)
4	P Value	0.341	> 0.05 (Hair *et.al*, 1998)
5	GFI	0.997	> 0.90 (Hu and Bentler, 1999)
6	AGFI	0.987	> 0.90 (Hair *et.al*)
7	NFI	0.999	> 0.90 (Hu and Bentler, 1999)
8	CFI	1.000	> 0.90 (Daire *et.al*, 2008)
9	RMR	0.015	<0.08 (Hair *et. al*, 2006)
10	RMSEA	0.003	<0.08 (Hair *et. al*, 2006)
11	Cronbach Alpha	0.969	>0.7

The above table shows the construct cloud security & data privacy is perfectly fit for the model as it satisfies all the required values chi- square/df (1.128) below 5, P value (.341) is above 0.05, GFI (.997) is above 0.90, AGFI (.987) is greater than 0.90, NFI (.999) is above .90, CFI (1.000) is also above 0.90, RMR (.015) which is less than 0.08, RMSEA (.003) is less than 0.08.

4.7.5 Cost Effectiveness

The construct cost effectiveness is measured by 5 statements and are coded as CE1, CE2, CE3, CE4 and CE5. Model fit and interpretation for the construct cost effectiveness are as follows:

Figure 4.5
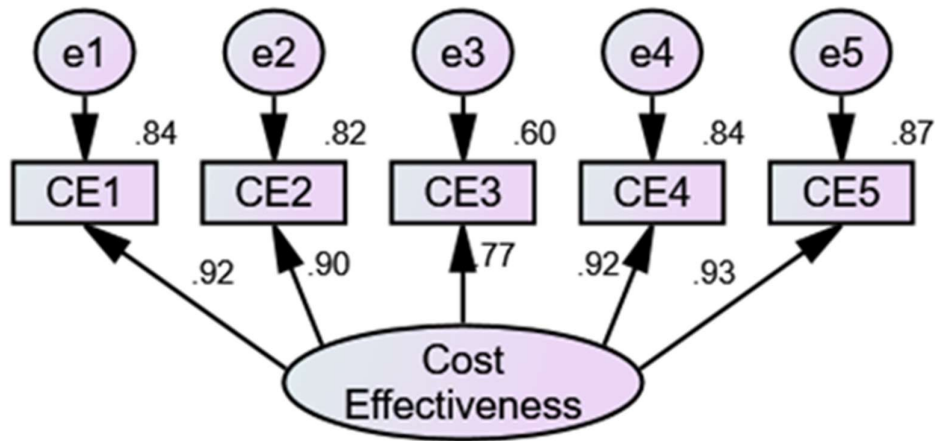
Regression Weights of Cost Effectiveness

Table 4.35

Measured Variable		Latent Variable	Estimate	S.E.	C.R.	P Value
CE1	←	Cost Effectiveness	1.000			0.000
CE2	←	Cost Effectiveness	0.988	0.028	34.913	0.000
CE3	←	Cost Effectiveness	0.842	0.035	24.255	0.000
CE4	←	Cost Effectiveness	0.983	0.027	36.115	0.000
CE5	←	Cost Effectiveness	1.006	0.027	37.961	0.000

The construct, cost effectiveness has five items which are named as CE1, CE2, CE3, CE4, and CE5. The path values of each construct are above 0.7 and P values of them are .000 and these prove that this construct is fit for the study model.

Model Fit Summary

<div align="center">

Table 4.35.1

</div>

Sl. No.	Indices	Values	Suggested Values
1	Chi Square	6.843	
2	Df	5	
3	Chi- Square/Df	1.369	< 5.00 (Hair *et.al*, 1998)
4	P Value	0.233	> 0.05 (Hair *et.al*, 1998)
5	GFI	0.995	> 0.90 (Hu and Bentler, 1999)
6	AGFI	0.985	> 0.90 (Hair *et.al*)
7	NFI	0.998	> 0.90 (Hu and Bentler, 1999)
8	CFI	0.999	> 0.90 (Daire *et.al*, 2008)
9	RMR	0.007	<0.08 (Hair *et. al*, 2006)
10	RMSEA	0.026	<0.08 (Hair *et. al*, 2006)
11	Cronbach Alpha	0.949	>0.7

The above table shows the construct cost effectiveness is perfectly fit for the model as it meets all the required values chi- square/df (1.369) below 5, P value (.233) is above 5.00, GFI (.995) is above 0.90, AG0FI (.985) is above 0.90, NFI (.998) is above .90, CFI (.999) is also above 0.90, RMR (.008) which is less than 0.07, RMSEA (.026) is less than 0.08.

4.7.6   Perceived Ease of Use

The construct perceived ease of use is measured by 6 statements and coded as PEU1, PEU2, PEU3, PEU4, PEU5 and PEU6. Model fit and interpretation for the construct perceived ease of use are as follows:

Figure 4.6
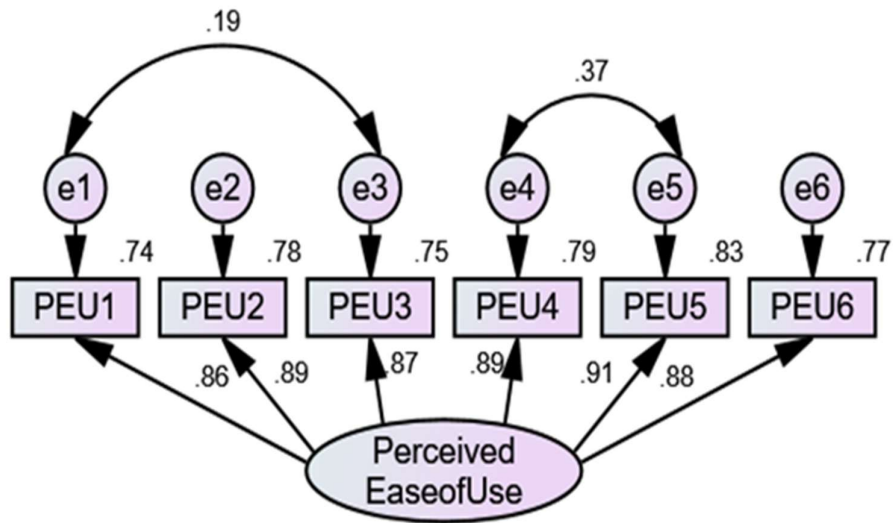
Regression Weights of Perceived Ease of Use

Table 4.36

Measured Variable		Latent Variable	Estimate	S.E.	C.R.	P Value
PEU1	←	Perceived Ease of Use	1.000			0.000
PEU2	←	Perceived Ease of Use	1.064	0.038	27.901	0.000
PEU3	←	Perceived Ease of Use	1.040	0.035	30.136	0.000
PEU4	←	Perceived Ease of Use	1.148	0.041	27.788	0.000
PEU5	←	Perceived Ease of Use	1.144	0.039	29.292	0.000
PEU6	←	Perceived Ease of Use	1.108	0.040	27.479	0.000

The construct, perceived ease of use has six items which are named as PEU1, PEU2, PEU3, PEU4, PEU4 and PEU6. The path values of each construct are above 0.7 and P values of them are .000 and these prove that this construct is fit for the study model.

Model Fit Summary

<div align="center">

Table 4.36.1

</div>

Sl. No.	Indices	Values	Suggested Values
1	Chi Square	19.921	
2	Df	7	
3	Chi- Square/Df	2.246	< 5.00 (Hair *et.al*, 1998)
4	P Value	0.006	> 0.05 (Hair *et.al*, 1998)
5	GFI	0.988	> 0.90 (Hu and Bentler, 1999)
6	AGFI	0.965	> 0.90 (Hair *et.al*)
7	NFI	0.994	> 0.90 (Hu and Bentler, 1999)
8	CFI	0.996	> 0.90 (Daire *et.al*, 2008)
9	RMR	0.006	<0.08 (Hair *et. al*, 2006)
10	RMSEA	0.059	<0.08 (Hair *et. al*, 2006)
11	Cronbach Alpha	0.956	>0.7

The above table shows the construct perceived ease of use is perfectly fit for the model as it meets all the required values chi- square/df (2.846) below 5, P value (.006) is above 0.05, GFI (.988) is above 0.90, AGFI (.965) is greater than 0.90, NFI (.994) is above .90 , CFI (.996) is also above 0.90, RMR (.006) which is less than 0.07, RMSEA (.059) is less than 0.08.

4.7.7   Perceived Usefulness

There are 5 variables which measure the construct perceived usefulness and are coded as PU1, PU2, PU3, PU4 and PU5. Model fit and interpretation for the construct perceived usefulness are as follows:

Figure 4.7
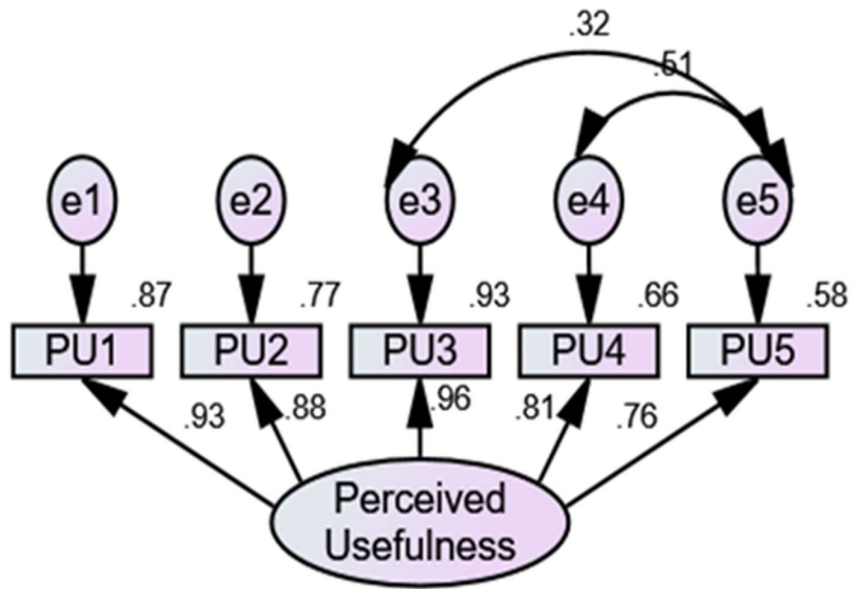
Regression Weights of Perceived Usefulness

Table 4.37

Measured Variable		Latent Variable	Estimate	S.E.	C.R.	P Value
PU1	←	Perceived Usefulness	1.000			0.000
PU2	←	Perceived Usefulness	0.949	0.028	33.795	0.000
PU3	←	Perceived Usefulness	0.942	0.021	45.157	0.000
PU4	←	Perceived Usefulness	0.853	0.031	27.861	0.000
PU5	←	Perceived Usefulness	0.760	0.032	23.616	0.000

The construct, perceived usefulness has five items which are named as PE1, PE2, PE3, PE4 and PE5. The path values of each construct are above 0.7 and P values of them are .000 and these prove that this construct is fit for the study model.

Model Fit Summary

<div align="center">

Table 4.37.1

</div>

Sl. No.	Indices	Values	Suggested Values
1	Chi Square	6.254	
2	Df	3	
3	Chi- Square/Df	2.085	< 5.00 (Hair *et.al*, 1998)
4	P Value	0.100	> 0.05 (Hair *et.al*, 1998)
5	GFI	0.995	> 0.90 (Hu and Bentler, 1999)
6	AGFI	0.976	> 0.90 (Hair *et.al*)
7	NFI	0.998	> 0.90 (Hu and Bentler, 1999)
8	CFI	0.999	> 0.90 (Daire *et.al*, 2008)
9	RMR	0.006	<0.08 (Hair *et. al*, 2006)
10	RMSEA	0.045	<0.08 (Hair *et. al*, 2006)
11	Cronbach Alpha	0.947	>0.7

The above table shows the construct perceived usefulness is perfectly fit for the model as it meets all the required values chi- square/df (2.085) below 5, P value (.100) is above 0.05, GFI (.995) is above 0.90, AGFI (.976) is greater than 0.90, NFI (.998) is above .90, CFI (.999) is also above 0.90, RMR (.006) which is less than 0.07, RMSEA (.045) is less than 0.08.

4.7.8 Expected Performance

The construct expected performance is measured by 5 statements and are coded as EP1, EP2, EP3, EP4 and EP5. Model fit and interpretation for the construct expected performance are as follows:

Figure 4.8
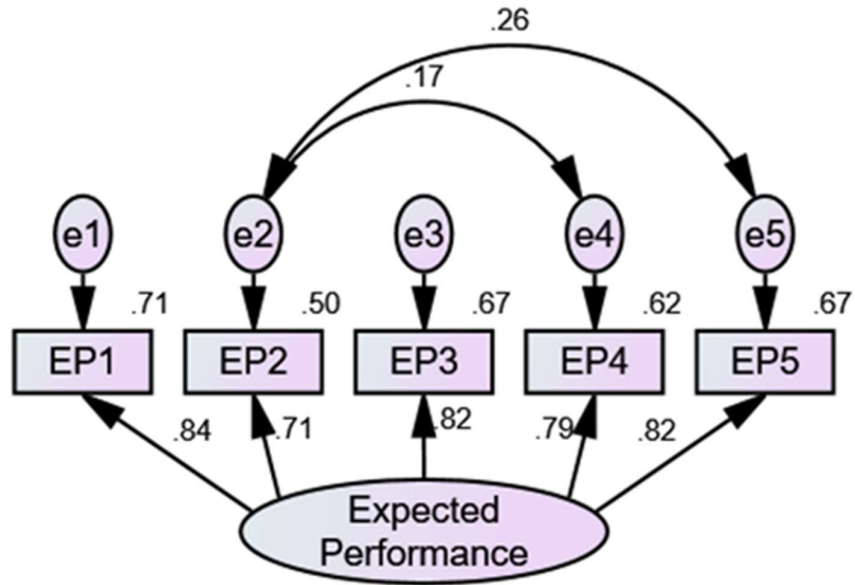
Regression Weights of Expected Performance

Table 4.38

Measured Variable		Latent Variable	Estimate	S.E.	C.R.	P Value
EP1	←	Expected Performance	1.000			0.000
EP2	←	Expected Performance	.803			0.000
EP3	←	Expected Performance	1.045			0.000
EP4	←	Expected Performance	.901			0.000
EP5	←	Expected Performance	.983			0.000
EP6	←	Expected Performance	1.000			

The construct, expected performance has five items which are named as EP1, EP2, EP3, EP4 and EP5. The path values of each construct are above 0.7 and P values of them are .000 and these prove that this construct is fit for the study model.

Model Fit Summary

Table 4.38.1

Sl. No.	Indices	Values	Suggested Values
1	Chi Square	4.228	
2	Df	3	
3	Chi- Square/Df	1.409	< 5.00 (Hair *et.al*, 1998)
4	P Value	0.238	> 0.05 (Hair *et.al*, 1998)
5	GFI	0.997	> 0.90 (Hu and Bentler, 1999)
6	AGFI	0.984	> 0.90 (Hair *et.al*)
7	NFI	0.997	> 0.90 (Hu and Bentler, 1999)
8	CFI	0.999	> 0.90 (Daire *et.al*, 2008)
9	RMR	0.004	<0.08 (Hair *et. al*, 2006)
10	RMSEA	0.028	<0.08 (Hair *et. al*, 2006)
11	Cronbach Alpha	0.903	>0.7

The above table shows the construct perceived usefulness is perfectly fit for the model as it meets all the required values chi- square/df (1.409) less than 5, P value (.238) is above 0.05, GFI (.997) is above 0.90, AGFI (.984) is greater than 0.90, NFI (.997) is above .90, CFI (.999) is also above 0.90, RMR (.004) which is below 0.07, RMSEA (.028) is less than 0.08.

4.7.9 Continuance Intention

The construct continuance intention is measured by 4 variables which are coded as CI1, CI2, CI3 and CI4. Model fit and interpretation for the construct continuance intention are as follows:

Figure 4.9
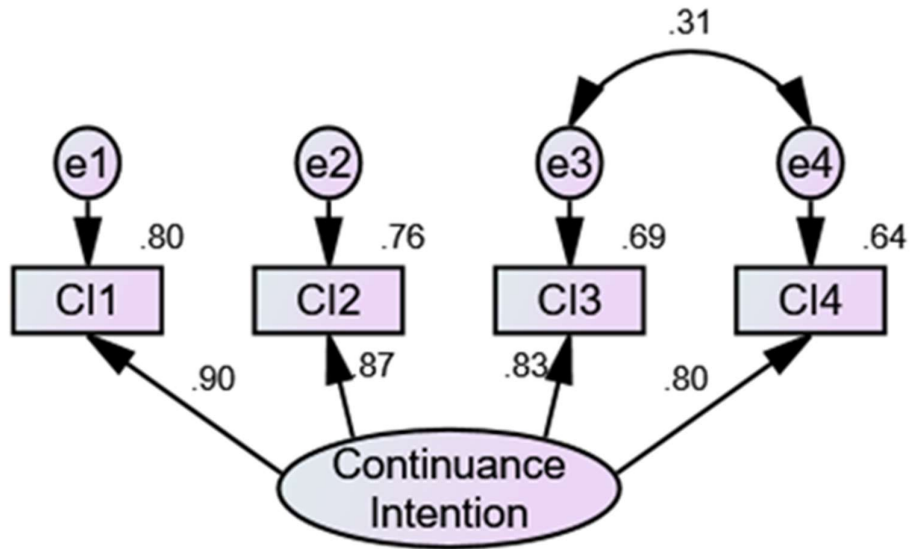
Regression Weights of Continuance Intention

Table 4.39

Measured Variable		Latent Variable	Estimate	S.E.	C.R.	P Value
CI1	←	Continuance Intention	1.000			0.000
CI2	←	Continuance Intention	0.991	0.037	26.868	0.000
CI3	←	Continuance Intention	0.949	0.039	24.540	0.000
CI4	←	Continuance Intention	0.923	0.040	23.002	0.000

The construct, continuance intention has four items which are named as CI1, CI2, CI3 and CI4. The path values of each construct are above 0.7 and P values of them are .000 and these prove that this construct is fit for the study model.

Model Fit Summary

<div align="center">

Table 4.39.1

</div>

Sl. No.	Indices	Values	Suggested Values
1	Chi Square	1.756	
2	Df	1	
3	Chi- Square/Df	1.756	< 5.00 (Hair *et.al*, 1998)
4	P Value	.185	> 0.05 (Hair *et.al*, 1998)
5	GFI	.998	> 0.90 (Hu and Bentler, 1999)
6	AGFI	.984	> 0.90 (Hair *et.al*)
7	NFI	.999	> 0.90 (Hu and Bentler, 1999)
8	CFI	1.000	> 0.90 (Daire *et.al*, 2008)
9	RMR	.003	<0.08 (Hair *et. al*, 2006)
10	RMSEA	.038	<0.08 (Hair *et. al*, 2006)
11	Cronbach Alpha	.919	>0.7

The above table shows the construct perceived usefulness is perfectly fit for the model as it meets all the required values chi- square/df (1.756) less than 5, P value (.185) is above 0.05, GFI (.998) is above 0.90, AGFI (.984) is greater than 0.90, NFI (.999) is greater than .90, CFI (1.000) is also above 0.90, RMR (.003) which is below 0.07, RMSEA (.038) is less than 0.08.

Number of variables used in the SEM is:

Number of variables in your model: 107
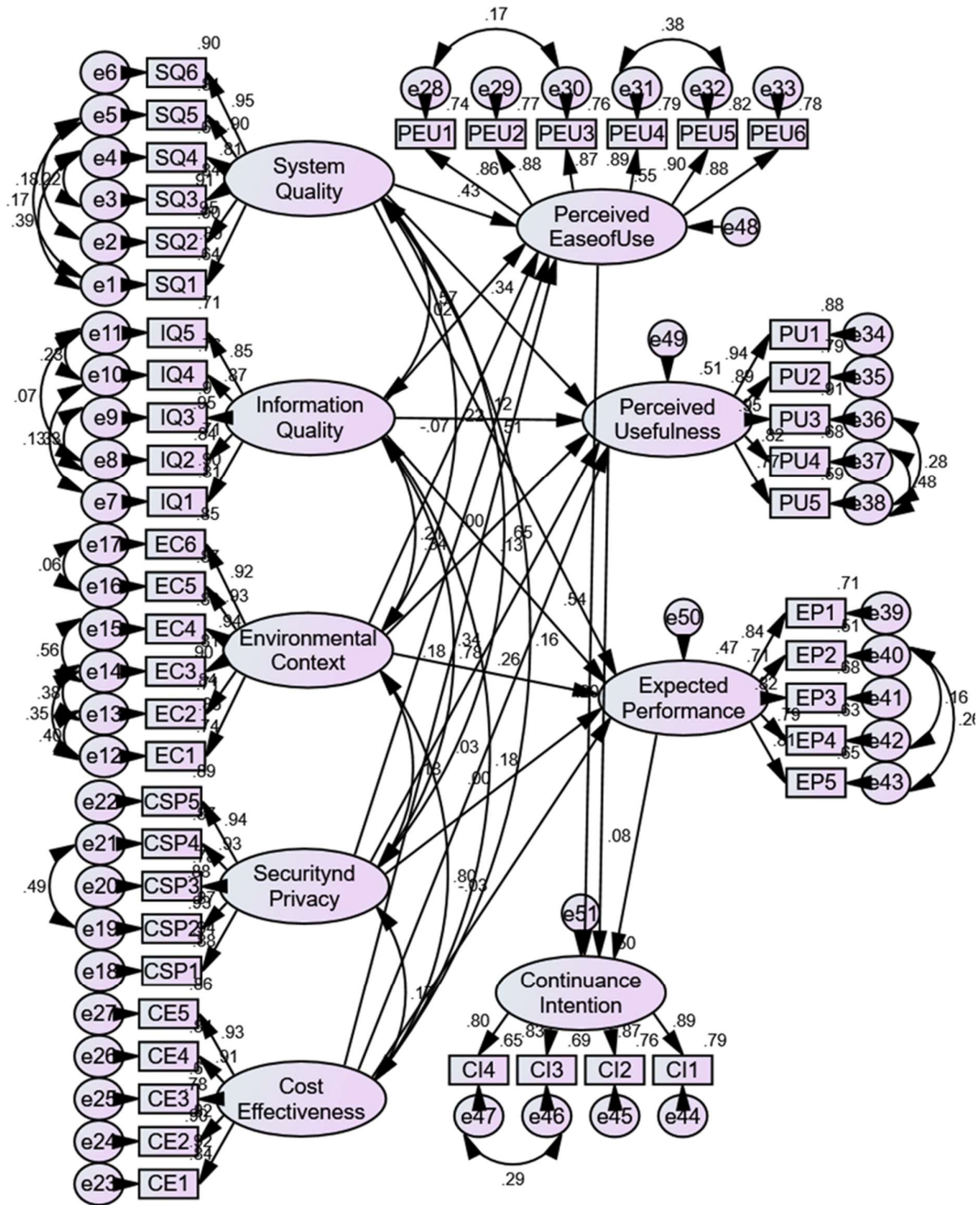
Number of observed variables: 47

Number of unobserved variables: 60

Number of exogenous variables: 56

Number of endogenous variables: 51

Figure 4.10

Structural Equation Model (SEM) based on Standardized Coefficient on the Continuance Intention of the Usage of Cloud ERP

Interpretation:

From the standard regression weights, it is interpreted that when system quality goes up by 1 standard deviation, perceived ease of use goes up by 0.429 standard deviations. When system quality goes up by 1 standard deviation, perceived usefulness of use increases by 0.339 standard deviations. As system quality goes up by 1 standard deviation, expected performance goes up by 0.51 standard deviations. When information quality goes up by 1 standard deviation, perceived ease of use goes up by 0.023 standard deviations. Perceived usefulness goes up by 0.118 standard deviations when information quality goes up by 1 standard deviation. Expected performance goes up by 0.127 standard deviations, when information quality goes up by 1 standard deviation.

When environmental context goes up by 1 standard deviation, perceived usefulness goes down by 0.004 standard deviations. Expected performance goes up by 0.256 standard deviations, when expected performance goes up by 1 standard deviation. Perceived usefulness goes up by 0.339 standard deviations, when cloud security & data privacy goes up by 1 standard deviation. Expected performance raises by 0.003 standard deviations, when cloud security & data privacy goes up by 1 standard deviation.

When cost effectiveness rises by 1 standard deviation, perceived usefulness of use rises by 0.032 standard deviations. Expected performance decreases by 0.030 standard deviations when cost effectiveness goes up by 1 standard deviation. Environmental context rises by 1 standard deviation while perceived ease of use decreases by 0.073 standard deviations. Perceived ease of use increases by 0.337 standard deviations while cloud security & data privacy goes up by 1 standard deviation. While cost effectiveness rises to 1standard deviation, perceived ease of use increases by 0.185 standard deviations.

Continuance intention increases by 0.076 standard deviation when expected performance increases by 1 standard deviation. When perceived ease of use rises by 1 standard deviation, continuance intention goes up by 0.54 standard deviation. As perceived usefulness increases by 1 standard deviation, continuance intention rises by 0.198 standard deviations. **Objective 4-** to examine the factors that succor an organization in the continuance use of Cloud ERP is set.

Model Fit Summary of Structural Equation Model

Table 4.40

Sl. No.	Indices	Values	Suggested Values
1	Chi Square	2980.609	
2	Df	985	
3	Chi- Square/Df	3.026	< 5.00 (Hair *et.al*, 1998)
4	P Value	0.000	≤ .000 (Sebastian *et.al*, 2019)
5	GFI	0.818	<0.90 (Wang *et.al*, 2019, Shelvi and Miles, 1997)
6	AGFI	0.791	<0.90 (Wang et. al, 2019)
7	NFI	0.907	> 0.90 (Hu and Bentler, 1999)
8	CFI	0.936	> 0.90 (Daire *et.al*, 2008)
9	RMR	0.043	<0.08 (Hair *et. al*, 2006)
10	RMSEA	0.062	<0.08 (Hair *et. al*, 2006)

Hypotheses Test Results

Table 4.41

Hypotheses	Result
H1a: System quality has a significant relation with perceived ease of use	**Supported**
H1b: System quality has a significant relation with perceived usefulness	**Supported**
H1c: System Quality has a significant relation with expected performance	**Supported**
H2a: Information Quality has a significant relation with perceived ease of use	**Supported**
H2b: Information Quality has a significant relation with Perceived Usefulness	**Supported**
H2c: Information Quality has a significant relation with Expected Performance	**Supported**
H3a: Environmental Context helps the organization in the continuance intention of the usage of cloud ERP through Perceived Ease of Use	Not Supported
H3b: Environmental Context helps the organization in the continuance intention of the usage of cloud ERP through Perceived Usefulness	Not Supported
H3c: Environmental Context helps the organization in the continuance	**Supported**

intention of the usage of cloud ERP through Expected Performance	
H4a: Cloud Security & Data Privacy insure Continuance Intention of the usage of cloud ERP through Perceived Ease of Use	**Supported**
H4b: Cloud Security & Data Privacy insure Continuance Intention of the usage of cloud ERP through Perceived Usefulness	**Supported**
H4c: Cloud Security & Data Privacy insure Continuance Intention of the usage of Cloud ERP through Expected Performance	**Supported**
H5a: Cost Effectiveness determines the continuance usage of Cloud ERP through Perceived Ease of Use	**Supported**
H5b: Cost Effectiveness determines the continuance usage of Cloud ERP through Perceived Usefulness	**Supported**
H5c: Cost Effectiveness determines the continuance usage of Cloud ERP through Expected Performance	Not Supported
H6: Perceived Ease of Use assures Continuance Intention in using cloud ERP	**Supported**
H7: Perceived Usefulness assures Continuance Intention in using cloud ERP	**Supported**
H8: Expected Performance assure Continuance Intention in using Cloud ERP	**Supported**

SUMMARY

Thus all the collected data are summarized and analyzed using correlation analysis, regression analysis, percentage analysis and chi square analysis. Percentage analysis is done for the company profile variables and demographic profile variables of respondents. Chi square analysis is done to measure the relation between the company profile variables with all the study variables and also demographic profile variables of respondents with all the study variables. The relation between all the study variables system quality, environmental context, information quality, cloud security & data privacy, perceived usefulness, perceived ease of use, cost effectiveness, expected performance and continuous intention using correlation analysis is examined. The impact of all the independent variables with dependent variables is analyzed using multiple regression analysis. Model fit is confirmed using SEM and all the hypotheses are tested. Findings and suggestions based on these analyses are presented in chapter V.