CHAPTER V
FINDINGS, SUGGESTIONS AND CONCLUSION

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INTRODUCTION

This chapter comprises the findings based on the analyses done in chapter IV, suggestions depending on these findings, conclusion of the research and scope for the future research.

5.1 FINDINGS

5.1.1 Findings from Percentage Analysis:

Percentage analysis is used to analyze the company profile variables and demographic profile variables of the respondents in this study. Results of company profile analysis reveals that the majority of the respondents belong to the organization where the nature of business is partnership. In partnership organizations, decision making is in the hands of all the partners. In case of type of business, retail trading in which cloud ERP is used the most. Retail trades are the connectors of manufacturers and customers. Retail trading involves storing, managing, selling, and customer service, Cloud ERP is the best software to manage all these functions in one click. In retail trading it will be difficult to buy new software, to pay extra for its maintenance and to hire personnel regarding this. Retailers have to deal with a lot of manufacturers and customers and hence their tangled task will be much easier with the usage of ERP on cloud. Category of the organization in percentage analysis shows that medium enterprises which are in operation for about 5 years are the majority users of cloud ERP in Coimbatore followed by the small enterprises. Nowadays cloud platforms are almost known to the business people. Hence when they start a business they need to be updated with the current business trends and the above table assures this by depicting that the company that has been in operation between 1 and 5 years are the major users of cloud ERP. Also the number of people employed in the organization falls in the category above 50 confirms that medium enterprises adopt cloud ERP the most followed by the small enterprises. Most of the cloud ERP fixes the subscription fee as per the number of users in an organization.

As per the percentage analysis, the type of cloud ERP the company is using presently is SAP server hosting with cloud on Amazon Web Service (AWS) in the MSMEs in Coimbatore for about 2 to 3 years. AWS provides a pay-as-you-go means of payment, global access, also provides free demo, many offers, saving schemes in one or three years term and also usage

volume based discounts. AWS uses IaaS and PaaS platforms. The robustness of the application is frequently monitored. If any interruption occurs in the service, real time alerts will be provided. These can be the reasons why the majority of organizations use AWS.

Percentage analysis is also used to analyze the demographic variables of respondents which are collected from the sample respondents. This analysis depicts that the majority of the respondents participated in this study are male in the age group of 31 to 40 years with the designation of CEO, manager, IT manager and proprietor/ owner. And the majority of the respondents fall in the category of proprietor/owner followed by manager. The data are collected from retail, export, manufacturing, real estate and farming. Majority of the respondents are engineering graduates with 5 to 10 years of experience in this business.

5.1.2 Findings from Chi Square Analysis:

Chi square analysis helps to perceive the relation between each company profile variable with each study variable. The relation between the company profile variables in which other than duration of organization being in operation and category of the organization all the other variables and the dependent variable system quality has a significant effect. This implies that cloud ERP systems are fast, reliable, consistent, and reasonable. Also huge amounts of data can be easily managed in cloud ERP.

All the company profile variables except category of the organization and duration of cloud ERP usage in the organization show a significant relationship with the dependent variable information quality. This indicates that whatever the type of business, nature of business, the duration of the organization being in operation, the category, type of cloud ERP, number of people employed, the system used in the organization should provide appropriate, updated and adequate information on time. The system that provides ample, accurate and updated information to an organization helps the organization to run their business smoothly.

Except for the category of the organization, all the other company profile variables show significant relationship with the variable environmental context. All kinds and types of businesses to thrive in society need vendor support in choosing the suitable cloud ERP for the organization and also for its maintenance and updation. It is found that the educated and experienced respondents can choose the best vendors and thus by choosing the appropriate cloud ERP system for their organization.

The significant relation between the company profile variables except category of the organization and cloud security & data privacy indicates that cloud ERP system is adopted based on its appropriate fit with the business processes, type of business, category of the business, number of people working in the organization and type of cloud ERP which gives more data security. The respondents, managers, CEO, IT manager and proprietors with many years of experience are well aware of each cloud ERP system and hence they choose the system with more security.

This study is done in MSMEs and hence cost effectiveness is an important variable in the study. From the chi square analysis, all the company profile variables and cost effectiveness have significant relationships. The cost varies based on the number of people working in the organization, type of business, category of the business, duration of organization being in operation and type of cloud ERP. Respondents of any age who are educated and have many years of experience in the business are sure to be aware of cloud ERP systems which are available at an affordable cost.

All the company profile variables show some significant relationship with the variable perceived ease of use except the variables duration of organization being in operation and category of the organization. It is found that most of the respondents find it easy in handling a cloud ERP system which reflects in the output of an organization.

Perceived usefulness has a significant relationship with the company profile variables except the variables duration of organization being in operation and category of the organization. This implies that usage of cloud ERP in any type and nature of organization may increase productivity, improves job performance, helps the users in completing the tasks quickly and saves time and money.

Variables of company profile except category of organization show significant difference with the variable expected performance except nature of business. Also the third objective of the study is to know the impact of the variables perceived ease of use, expected performance and perceived usefulness on continuance intention to use Cloud ERP among MSMEs. This is verified by the company profile variable duration of cloud ERP usage in the organization with the variable expected performance. The chi square analysis result proved that there is a significant relation between these two variables and thus **objective 3** is accomplished. This implies that the duration of the usage of cloud ERP is long only if its performance and output

are efficient. As the performance of ERP on cloud is good enough, then the performance of the users will also be good and so will the growth of organization.

In case of chi square analysis of company profile variables with the dependent variable continuance intention, the variables nature of the business, duration of organization being in operation, category of the organization and duration of cloud ERP usage in the organization show no significant difference and all the other variables show some significant difference. This implies that the use of cloud ERP benefits each organization that participated in the study.

As per the **third objective**, the impact and usage of Cloud ERP in MSMEs is measured from the relation between the duration of Cloud ERP usage in the organization and expected performance. As the significant value is 0.000, it is understood that the impact and usage of Cloud ERP is positive in MSMEs. Thus objective 3 is set.

5.1.3 Findings of ANOVA and Post Hoc Test

Age of the Respondents and Study Variables:

Age of the respondents and the study variables system quality, environmental context, cost effectiveness and expected performance have significant relationships. This implies that the opinion about the variable system quality differs for each age group of the respondents.

System Quality- The respondents other than in the age group of 31 - 40 years and above 50 years are not much comfortable with the cloud ERP system. All the other respondents feel ERP on cloud effectively integrates data from all the departments across the organization. they also find the system is reliable, has the capacity of dealing with huge data, has more data recovery and restoring capability. Also they find the response from ERP on cloud is reasonable, fast and consistent.

Information Quality- There is no significant relation between the variable information quality and all the age groups. This implies that the respondents feel that cloud ERP system provides new, accurate and sufficient information they needed in timely manner. Also they feel the system automatically removes the duplicate data and makes the access of information better.

Environmental Context- All the age groups of the respondents are significantly different with the variable environmental context. These respondents have an opinion that they do not get proper vendor support.

Cost Effectiveness- There is significant difference between all age groups and the variable cost effectiveness. This implies that many of the respondents feel that the the subscription fee is bit high.

Perceived Ease of Use- There is no significant relation between all the age group of respondents and the variable perceived ease of use. This implies that the respondents in all age group find it easy in handling cloud ERP systems. They also have the opinion that cloud ERP increases the productivity of their organization. Also this system improves job performance and also enables to accomplish their task more quickly.

Perceived Usefulness- There is no significant relation between all the age group of respondents and the variable perceived ease of use. This implies that these respondents feel that it is clear and understandable to interact with ERP on cloud. Also they have the opinion that using cloud ERP system requires no much mental effort.

Expected Performance- Only the respondents in the age group of 31 - 40 years and above 50 years has the opinion that cloud ERP system decreases the cycle time, helps in decision making, helps in resource management, improves customer services and improves the business efficiency.

Continuance Intention- There is no significant impact between the age group of the respondents and the variable continuance intention. This indicates that the respondents have an idea of using cloud ERP system continuously for better results.

Qualification of the Respondents and Study Variables:

From ANOVA for qualification of the respondents and the study variables, there is significant difference between qualification and the variables environmental context, cost effectiveness, perceived usefulness and expected performance.

System Quality- The respondents with the qualification of Arts& Science, Engineering. MBA/MCA and any certification courses have no significant difference with the variable system quality. This implies that these respondents are comfortable with the cloud ERP system effectiveness.

Information Quality- There is no significant impact between all categories of qualification of the respondents and the variable information quality. This shows that the respondents agree that the quality of information that ERP on cloud provides is good.

Environmental Context- The respondents with the qualification of Engineering and Art & Science have a significant difference in their opinion about the environmental context. This shows that these respondents find difficulty in changing vendors and also to follow all the guidelines of the vendor.

Cloud Security & Data Privacy- The respondents with the qualification of Engineering and Art & Science have a significant difference in their opinion about cloud security & data privacy. This indicates that these respondents feel the ERP on cloud is not much secured.

Cost Effectiveness- There is some opinion variation with the respondents who are graduated in Engineering and Art& Science about the cost effectiveness of cloud ERP system. They feel that the subscription fee fixes by the system providers are not so acceptable.

Perceived Ease of Use-There is no significant difference between the qualification of the respondents and the variable perceived ease of use. This indicates that all the respondents agree that cloud ERP system helps them to do their task easily, enhance their job performance and helps to increase the productivity of their organization. This implies that whatever qualification the respondents possess is not a matter to handle the cloud ERP system.

Perceived Usefulness- Except Engineering and Arts& Science graduate respondents, all the others perceived that ERP on cloud is easy to use.

Expected Performance- All the respondents of all the category of qualification agree that they perceived the expected performance from cloud ERP system.

Continuance Intention- All the respondents have the intention of using cloud ERP system continuously for better performance.

Designation of the Respondents and Study Variables:

Designation of the respondents and all the study variables system quality, environmental context, information quality, cost effectiveness, cloud security & data privacy, perceived ease of use, expected performance, perceived usefulness and continuance intention have significant relation. This indicates that if the authoritative person of an organization who can

be CEO, proprietor/owner, IT manager or manager do not have thorough knowledge of the system they adopt in their organization will affect the business performance.

System Quality- The respondents in all the category of designation perceived that the integration of ERP on cloud with their business process is effective. Also they agree that the system is reliable and fast.

Information Quality- All the respondents participated in the study with whatever designation have the same opinion that cloud ERP system provides updated and accurate information and also removes the duplicate data.

Environmental Context- All the respondents agree that they get timely help from their system providers

Cloud Security & Data Privacy- All CEOs, proprietors/owners, managers and IT managers have the same opinion that cloud ERP server and data centers are secured.

Cost Effectiveness- All the proprietors/owners, CEOs, IT managers and managers agree that cloud ERP system has low maintenance cost, low installation cost and the pay-as-you-go type of payment is convenient for them.

Perceived Ease of Use- The IT managers, managers, CEOs and proprietors/owners participated in this study perceived that cloud ERP system increases the productivity of their organization.

Perceived Usefulness- The respondents in all the category of designation imply that more mental effort is not required to interact with ERP on cloud.

Expected Performance- Also these respondents agree that cloud ERP system decreases teh cycle time, helps in managing resources, helps in making better decisions. They also agree that the usage of cloud ERP system provides an excellent improvement in their business and improves their customer service.

Continuance Intention- All proprietors/owners, managers, CEOs, and IT managers decide to use ERP on cloud continuously to survive their business in the society.

Experience of the Respondents and Study Variables:

From ANOVA, experience of the respondents has a significant effect on all the study variables.

System Quality- From the post hoc test, the respondents with the experience in the category of above 15 years about system quality implies that the responses of ERP on cloud are reasonable, consistent and fast. Also the system is reliable and capable of dealing with huge data. Also, it provides sufficient, updated information. But the experience of the respondents with the other categories varies.

Information Quality- The respondents in all the categories of experience have a significant difference on the variable information quality. Hence these respondents are not much satisfied with the quality of information provided by the ERP on cloud.

Environmental Context- There is significant difference in the opinion of respondents in all the category of experience about environmental context. This implies that these respondents experienced variance in the service quality of different vendors.

Cloud Security & Data Privacy- The respondents have an opinion from their experience with cloud ERP system that the system needs more security measures.

Cost Effectiveness- The respondents have an opinion that even though there is no need of spending more money to buy a whole system, but the subscription charge is bit high.

Perceived Ease of Use- As per the opinion of the respondents about the perceived ease of use of cloud ERP, even though the system increases the productivity of their organization, the system is not so easy to handle.

Perceived Usefulness- All the respondents in the category of experience feel that the interaction with the system not so clear.

Expected Performance- The respondents from the category of experience indicate that the performance of ERP on cloud is not as per their expectation.

Continuance Intention- As per the respondents in the category of more than 15 years experience, more experienced persons have more knowledge about their organizational functions and the system they adopt and also the various systems available in the market. As they have enough knowledge about the various systems available in the market and also have

contact with many system providers it will be easy for them to choose the apt system for their organization.

5.1.4 Findings of Correlation and Multiple Regression Analysis:

Objective 2: To analyze the various factors that lead to the continuance usage of Cloud ERP for an MSME.

Correlation analysis assessed the relation between each study variable - information quality, system quality, environmental context, cost effectiveness, perceived usefulness, expected performance, perceived ease of use, cloud security & data privacy and continuance intention. The result implies that the variables perceived usefulness & perceived ease of use (Daghan & Akkoyunlu, 2016), perceived ease of use & cloud security and data privacy, system quality & cloud security and data privacy, system quality & perceived usefulness (Daghan & Akkoyunlu, 2016), system quality & perceived ease of use, environmental context & cost effectiveness, information quality & cloud security and data privacy, and perceived ease of use and continuance intention have a positive impact in the study.

Perceived usefulness has a significant relation with perceived ease of use and system quality. This resembles the study of continuance intention of a system by Daghan & Akkoyunlu, 2016. This implies that using cloud ERP is easy, clear and understandable interaction with no mental effort. The ease of ERP on cloud makes jobs easier and quicker, helps in saving time & money, improves job performance and thus increases the productivity of the organization. System quality has a positive impact on perceived usefulness, cloud security & data privacy and perceived ease of use. Also cloud security & data privacy has a significant impact with perceived ease of use, information quality and system quality. From this it is understood that cloud ERP systems can easily deal with a huge volume of data. It has the capability of quick data discovery and restore. ERP system on cloud responses fast, compatible, reasonable and reliable. Organizations that adopt cloud ERP have no other way but to trust vendors completely. Hence it is the responsibility of the vendors to ensure data security and data privacy. Cloud ERP provides new, precise, adequate and updated information in a timely manner. It removes duplicate data automatically.

Environmental context elucidates a significant impact with cost effectiveness. This implies that cloud ERP has been adopted from the guidance of partners in the business, observing the same size of organization using ERP on cloud and also with the support of vendors. As the

MSMEs cannot afford a large sum of money in the investment of a system which is costly they go for cloud ERP. This is because cloud ERP has no separate maintenance cost, no installation cost, and no need to spend a bulk amount to buy a whole system. It is a system which is available on a pay per use basis. As the update, security and maintenance are in the hands of vendors, organizations can focus on their service processes and hence cloud ERP improves the business in many ways.

Impact of system quality, information quality, environmental context, cloud security & data privacy and cost effectiveness on perceived ease of use in multiple regression analysis:

It is found from the multiple regression analysis that system quality and information quality are not significant and environmental context, cost effectiveness (Bharathi and Mandal 2015) and cloud security & data privacy have a positive significant impact on the variable perceived ease of use (Cheng 2020). This implies that even though cloud ERP is reliable, fast, connects all the business functions effectively, recovers and restore data quickly, provides accurate, updated and timely information, the system is adopted only if it is available at an affordable price, the security is assured and gets timely support from the vendor. The support from the vendor makes the interaction with ERP on cloud smooth and easy and also can use the system as per the business needs.

Impact of system quality, information quality, environmental context, cloud security & data privacy and cost effectiveness on perceived usefulness in multiple regression analysis:

Environmental context has no impact with the variable perceived usefulness. This indicates that changing a cloud ERP vendor is difficult since there may be contractual restrictions. System quality, cloud security & data privacy, cost effectiveness (Leow *et.al*, 2016) and information quality (Cheng 2019) have a positive significant effect on perceived usefulness. This implies that the reliability, quickness, capability of managing huge data, auto removal of duplicate data, security measure, cost effectiveness of cloud ERP leads to the use of cloud ERP continuously.

Impact of information quality, system quality, environmental context, cloud security & data privacy and cost effectiveness on expected performance:

From the multiple regression analysis, it is found that cost effectiveness has no significant effect and all the other variables, environmental context (B. Ahn and H. Ahn, 2020, Usman *et. al*, 2019, Mustafa and Rakibul, 2018), information quality, system quality and cloud security & data privacy have a significant impact on the variable expected performance. It is understood from this that performance of cloud ERP system is based on how the system cope up with the user ,how it helps in dealing with the task, how far it is fast and reliable, the way it provides the sufficient information to the users, how far the data are secured and the part of vendor in handling cloud ERP system for the improvement of the business.

Impact of perceived usefulness, perceived ease of use and expected performance on continuance intention:

From the multiple regression analysis, perceived usefulness, perceived ease of use and expected performance show significant difference with the dependent variable continuance intention (Cheng 2019). This implies that ease of use cloud ERP system, clear and understandable interaction with the system, makes the job easier, saves money, saves time, tasks can be completed quickly, increases productivity and improves job performance triggers the intention of using cloud ERP system continuously in MSMEs.

5.1.5 Structural Equation Modeling

Objective 4: To examine the factors that succor an organization in the continuance use of cloud ERP

Structural equation modeling analyzed the structural relation between the latent study variables such as information quality, system quality, cloud security & data privacy, environmental context, cost effectiveness, perceived usefulness, perceived ease of use and expected performance and the dependent variable continuance intention and hence the model fit is confirmed. From the result of the SEM, objective 4 is confirmed that the factors that influence an organization in the usage of cloud ERP continuously have been examined. This shows that system quality, cost effectiveness, information quality, cloud security & data privacy help in attaining perceived usefulness, perceived ease of use and performance as expected. As cloud ERP is user friendly, provides timely information, upgrading, secure

data, low cost and help in improving the performance of an organization, impulsively lead in the continuance usage of the system. Hence the factors that assure the usage of cloud ERP continuously are information quality, cost effectiveness, system quality, cloud security & data privacy, perceived usefulness, perceived ease of use and expected performance.

5.2 SUGGESTIONS

From the findings of the study analysis, many suggestions are made for cloud ERP providers, MSMEs and cloud ERP users. The suggestions are as follows:

1. **Suggestions for Cloud ERP System Providers/Vendors**
- From the percentage analysis, it is revealed that majority users of ERP on cloud are medium type organizations. Hence system providers can focus on their marketing efforts on these segments.
- From the multiple regression analysis, cost effectiveness, cloud security & data privacy and expected performance have less impact on the continuance intention in using cloud ERP system. Hence the providers should concentrate more on these to satisfy the needs of their clients
- At first, many MSME proprietors, owners, managers are approached whether they are using cloud ERP in their organization. Many of them are unaware of this system. Hence it can be suggested that cloud ERP providers can arrange many awareness programmes, workshops among MSMEs.
- The people who are aware of the system are not ready to adopt the system because they are worried about the security of the system as the control is in the hands of the cloud ERP providers. These issues can also be included in the awareness program as there are many security measures provided by the providers such as password protection, encrypted keys for safety, and the IoT device management platform can be used.
- From some of the respondents it is revealed that their system providers have no cooperation with the organization at most of the time. The whole function of the system is with the hands of the providers and also most of the companies may not have any IT team, hence they have to rely on the providers. Hence providers should give them 24/7 support to their clients.
- To improve the information quality of the cloud EPR system, the providers can give new, accurate, sufficient and updated information in timely manner. The system

should remove the duplicate data automatically. The system should improve the access to information for the clients. Better information quality reduces the complexity in dealing with the huge data.

- If the providers should keep their system quality better, then the system they provide should have fast and compatible response rate. Also the response should be reasonable, reliable and easily trackable.

- The cloud ERP should be capable of combining data from various departments in an organization effectively. Also it should be capable of handling huge data easily. The system should be with rapid discovery and restoring capabilities.

- The whole system is in the hands of the providers. Hence they should secure the data at any cost. Vendors should focus on creating trust among their clients.

5.2.2 Suggestions for MSMEs

- From the multiple regression analysis, the variable environmental context has no significant relation with   perceived usefulness. This implies that when adopting a cloud- based ERP of a specific vendor, it is unavoidable to accept the guidelines of the vendor even if it is unreasonable

- Also, organization should not adopt the same cloud EPR system that the peers adopted on the recommendation of their peers because the business functions may vary. Hence it is better to understand the system capabilities that can fit with their own organization.

- From ANOVA and Post Hoc test, experienced persons have more knowledge about the various cloud ERP system available in the market and also the apt system which is suitable for the particular business process. Hence before choosing a system it is better to get advice from some experienced persons.

- If the users change the system providers frequently, they may experiences variance in the system functions. And also they can meet the difficulties of contractual deeds. Hence choose the best providers initially.

- The first thing an organization should do is identify the needs of the business before adopting a system.

- An organization should choose a cloud ERP system which fits the business functions of their organization.

- In adopting the system of ERP on cloud the most important thing is trust on the system providers. Hence before adopting the system an organization can refer the other clients of the providers who are already in touch with the providers to know how far the system provider is and also about their services & support.

- The organization should be aware of the pros and cons of the system they are adopting.

- Organizations can go for the trial version of various ERP systems on cloud.

- People who wish to adopt cloud ERP systems can approach many providers and get quotes from them and thus can decide which system is affordable. This helps the organization to filter out the appropriate system which can fulfil the business needs.

- In retail business, people can use the cloud ERP system with the features such as work flow automation, multi-location inventory tracker, integrated with CRM tools, returns management, loyalty program management, pricing & discounts management, procurement & supplier management and POS integrated.

- In case of real estate cloud ERP system, people can use the system with the features like workflow management, project management, vendor management, material management, work process management, financial accounting, admin & front office, legal & liaison, client billing, plant & machinery management, document management system and home care & property management. It should be integrated with CRM and HRM.

5.2.3 Suggestions for Cloud ERP System Users

- From chi- square analysis it is confirmed that cloud ERP system is fast, reliable, consistent, and reasonable. Also huge number of data can be easily managed in cloud ERP.

- From ANOVA and Post Hoc test, it is clear that many of the respondents do not get timely help from their system vendors/providers. Hence it is advisable that before choosing a vendor makes sure that the vendor provides timely support.

- Chi- square analysis also ensured that the users get updated, ample and accurate information from cloud ERP system. This makes their task easy.

- From chi- square analysis, it is clear that the respondents of any age, whatever gender with any qualification perceived it is easy to work with ERP on cloud.

- Also from chi- square analysis, it is proved that this system helps the users to complete their task quickly.
- Chi- square analysis also confirms that the better performance of ERP on cloud accordingly improves the user performance.

- From multiple regression analysis, the variables perceived ease of use, perceived usefulness and expected performance have a high significant impact on the continuance intention usage of cloud ERP system. This implies that people using the cloud ERP system will perform efficiently.
- Also from multiple regression analysis it is realized that cloud ERP system in data discovery and data restoration.
- Also, multiple regression analysis proved that the duplication of the data will be removed by the system itself which saves time for the users in finding the duplicate data manually.
- From multiple regression analysis, it is ensured that ERP on cloud provides updated and new information, users can finish their task in timely manner.
- Cloud EPR is an integrated system. Hence people can get all the information of the organization in a single click. This makes their job easier.
- Wherever the individual is, that person can access the system from anywhere.
- As the expected performance has a positive impact on the usage of cloud ERP system indicates that this system helps in making timely and accurate decision.

Since cloud ERP offers many benefits such as encrypted keys for safety, password protection, ubiquitous access, pay-as-you-go mode of payment, fast and reliable access, ample, accurate and updated information to the users, data restoration and data discovery, removes duplicate data, etc, they can use this system as an effective tool to improve their productivity to operate effectively and efficiently. The users should continue to use this kind of software for better improvement in their business performance.

5.3 SOCIETAL CONTRIBUTION OF THE RESEARCH

Clients are the vendors' promoters. Based on the study, it is ensured that cloud ERP with better system quality, information system, security measures and cost will find worth and easy to work with the cloud ERP system. Hence vendors should consider these factors and should modify their system to provide better cloud ERP system to the users, so that users can use the system comfortably. Also, MSMEs can have an idea of the large number of cloud

ERP systems with various features and different costs available in the market. If more and more MSMEs understand the effectiveness of cloud ERP and start using it, this will improve their performance. Better performance of MSMEs lead to the growth of the economy.

5.4 CONCLUSION

Thus the intention of the usage of cloud ERP continuously in Coimbatore MSMEs has been studied. This study helps to find out among Coimbatore MSMEs, retail trading which falls in the category of medium enterprise adopts cloud ERP system mostly and are using the system for about 5 years. Among various cloud ERP systems, SAP hosting on AWS is the most adopted cloud ERP system among MSMEs in Coimbatore. The majority of the respondents participated in the study are male in their 30s in the designation of proprietor/owner. The most significant variables of the study that help in the continuance intention of the usage of cloud ERP include system quality, cloud security & data privacy, cost effectiveness, perceived usefulness, perceived ease of use and expected performance. This implies that any cloud ERP system is quick and compatible. This system also features ease of finding any necessary information, effective integration of data from various department of an organization and reliable. This system also has the capability of dealing with a large amount of data, ensurity of data security, securing data from any kinds of loss, taking care of cyber-attacks and stopping malicious intruders. This also helps in the reduction of maintenance cost with no installation cost. There is no need of buying the whole costly system as this is a pay-as-you-go mode of payment. It is easy to handle the system. The users are benefited with clear and understandable interaction with the system, makes any task easier, cycle time is reduced, improves customer service, improves business and enhancing job performance. These features of cloud ERP system generate the intention in system users to use cloud ERP system continuously in MSMEs.

5.5 LIMITATIONS OF THE RESEARCH

This study is limited to a few areas in Coimbatore. Many vendors are not willing to help in getting data from their clients. Data collection is a bit difficult due to covid pandemic. Because of the pandemic situation most of the vendors and people in many organizations are working from their home, many of the organizations never want to allow outsiders into their organization due to pandemic. Due to this, meeting them in person and getting the details were not possible.

5.6 SCOPE FOR FUTURE RESEARCH

In the present study, only a few areas in Coimbatore district participated in the study. Also the study can be extended to overall Tamilnadu. Also a study across other states and a comparative study can be done. In the future more areas can be covered for the study. Day by day, cloud ERP can be updated, considering this more variables can be measured to examine the level of continuance intention of the usage of cloud ERP. Even some other sampling methods can be used to collect data. Longitudinal study can also be conducted. Comparative study of before adoption and after the adoption of cloud ERP systems can be studied.