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Appendix A

Questionnaires

Part 1: General questions: for the entrepreneurs and executives of small and medium enterprises

1. Gender...........................

2. Age.............................

3. Position……………….………………………………….

4. Education level ....

   Additional training ....duration...........................

   Additional training ....duration...........................

5. Type of business...

   Duration of operation.............................year(s)   total employees..............

   Registered capital ....

6. Location...

7. Types of enterprises

   ☐   Single owner   ☐   Partnership limited

   ☐   Company limited   ☐   Others   (please specify)....................

8. Annual sales……………………………….......................

9. Financial programs currently used in your enterprise

   ☐   Yes, name of program...   ☐   No

Part 2: Data about attitudes of the entrepreneurs

10. Have financial information been used for analysis and decision making in your enterprise?

   ☐ Yes,because...

   ☐ Partially, because...

   ☐ No, because...

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11. Do you think that financial information is beneficial for the operation of your enterprise?

☐ Yes, (please explain)..

☐ No

12. Do you have knowledge and understanding about financial information? Please explain.

----

13. What do you think about financial programs or financial tools currently being used?

☐ Simple ☐ Fairly comprehensible ☐ Complicated

14. What do you think about the results from analysis of financial information currently practiced?

☐ Easy to understand ☐ Partially understandable ☐ Incomprehensible

15. For financial programs currently used in business, do you thinks the results obtained can be immediately used for making decision?

☐ Yes, they can explain _____

☐ No

16. If there are any tools that can help you analyze and make decisions for your enterprise, what types of tools you prefer?

☐ Ready-use software ☐ Excel ☐ Website

☐ Cloud computing that can be used on tablet

☐ Others.....................................

17. Other suggestions

Appendix B

Interviews

Part 1: General questions: for the entrepreneurs and executives of small enterprises

1. Gender...........................
2. Age.............................
3. Position…………………………………………………
4. Education level ....
5. Additional training ....duration...........................
6. Additional training ....duration...........................
7. Type of business...
8. Duration of operation............................year(s)   total employees...............
9. Registered capital ....
10. Location...
7. Types of enterprises

   ☐   Single owner   ☐   Partnership limited

   ☐   Company limited   ☐   Others (please specify)...................

8. Annual sales

   ☐   below 10,000,000.-   ☐   10,000,000 - 20,000,000

   ☐   20,000,001 - 40,000,000   ☐   40,000,001 - 60,000,000

   ☐   60,000,001 - 80,000,000   ☐   over 80,000,000

9. Financial programs currently used in your enterprise

   ☐   Yes, name of program...   ☐   No

Part 2: Data about attitudes of the entrepreneurs

10. Have financial information been used for analysis and decision making in your enterprise?

 ☐ Yes, because..

 ☐ Partially, because...

 ☐ No, because..

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11. Do you think that financial information is beneficial for the operation of your enterprise?

☐ Yes, (please explain)..

☐ No

12. Do you have knowledge and understanding about financial information? Please explain.

----

13. What do you think about financial programs or financial tools currently being used?

☐ Simple   ☐ Fairly comprehensible   ☐ Complicated

14. What do you think about the results from analysis of financial information currently practiced?

☐ Easy to understand   ☐ Partially understandable   ☐ Incomprehensible

15. For financial programs currently used in business, do you thinks the results obtained can be immediately used for making decision?

☐ Yes, they can explain _____

☐ No

16. Please mark / on the areas you wish to answer.

In Column 1. (Do), please mark / if your enterprise practices the financial information listed on the items.

In Column 2. (Think), please mark / if you perceive that the particular items have significance and are suitable for your enterprise.

Financial Information	1.(Action)	2.(think)
Revenue-Expense (Cash Flow)		
Income Statement		
Balance Sheet		
Financial ratio		
Break-even point		

17. Please rank from 1 (most important) to 5 (least important) the components crucial for your enterprise.

Financial Information	Rank
Revenue-Expense (Cash Flow)	
Income Statement	
Balance Sheet	
Financial ratio	
Break-even point	

18. From the answers in 16 of Column 1. (Do), please add more details in the following Table. Your enterprise completed………………items.

1.Financial Information	How	Why
Channel of access		
Select data		
Statistical data		
Financial hypothesis (+ - x / > <)		
Financial conclusion		
Beliefs of conclusion		
Methods of practices		

2. Financial Information	How	Why
Channel of access		
Select data		
Statistical data		
Financial hypothesis (+ - x / > <)		
Financial conclusion		
Beliefs of conclusion		
Methods of practices		

3. Financial Information	How	Why
Channel of access		
Select data		
Statistical data		
Financial hypothesis (+ - x / > <)		
Financial conclusion		
Beliefs of conclusion		
Methods of practices		

4. Financial Information	How	Why
Channel of access		
Select data		
Statistical data		
Financial hypothesis (+ - x / > <)		
Financial conclusion		
Beliefs of conclusion		
Methods of practices		

5. Financial Information	How	Why
Channel of access		
Select data		
Statistical data		
Financial hypothesis (+ - x / > <)		
Financial conclusion		
Beliefs of conclusion		
Methods of practices		

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19. If there are any tools that can help you analyze and make decisions, would you like to use them?

    ☐ Yes, because..

    ☐ No, because...

20. What do you think financial tools that can help analyze and make decisions should look like?

----

21. Results of financial tools that you expected (answers can be more than 1)

    ☐ Shown in figures   ☐ Shown in data

    ☐ Shown in graphs   ☐ Others ....

22. If there are any tools that can help you analyze and make decisions for your enterprise, what types of tools you prefer?

    ☐ Ready-use software   ☐ Excel   ☐ Website

    ☐ Cloud computing that can be used on tablet

    ☐ Others.....................................

23. Other suggestions

Appendix C

Interviews (Effective Financial Information)

Business...

Position...

1. How do you apply financial statement of SMEs Enterprises?

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2. What do you think suitable financial statement for SEs Enterprises?

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3. From the answers in 2, How do you think of efficiency Financial Information?

1.Financial Information	How	Why
channel of access		
Select data		
Statistical data		
Financial hypothesis (+ - x / > <)		
Financial conclusion		
Beliefs of conclusion		
Methods of practices		

2. Financial Information	How	Why
channel of access		
Select data		
Statistical data		
Financial hypothesis (+ - x / > <)		
Financial conclusion		
Beliefs of conclusion		
Methods of practices		

3. Financial Information	How	Why
channel of access		
Select data		
Statistical data		
Financial hypothesis (+ - x / > <)		
Financial conclusion		
Beliefs of conclusion		
Methods of practices		

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4. Financial Information	How	Why
channel of access		
Select data		
Statistical data		
Financial hypothesis (+ - x / > <)		
Financial conclusion		
Beliefs of conclusion		
Methods of practices		

5. Financial Information	How	Why
channel of access		
Select data		
Statistical data		
Financial hypothesis (+ - x / > <)		
Financial conclusion		
Beliefs of conclusion		
Methods of practices		

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Appendix D

Interviews and Observations for SEs owner

Business**..** Type of business**.......................................**

Position**..**

Time**..................**D/M/Y**……………………………………………..**

1. Do you think of suitable cloud computing finance for your enterprise?(interview)

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2. Would you like to use cloud computing finance ? Why? (interview)

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3. SE owner has changing behaviors after presenting the model of cloud computing finance. The changes in behaviors could be discussed as follows:

(observable)……………………………………………………………………………
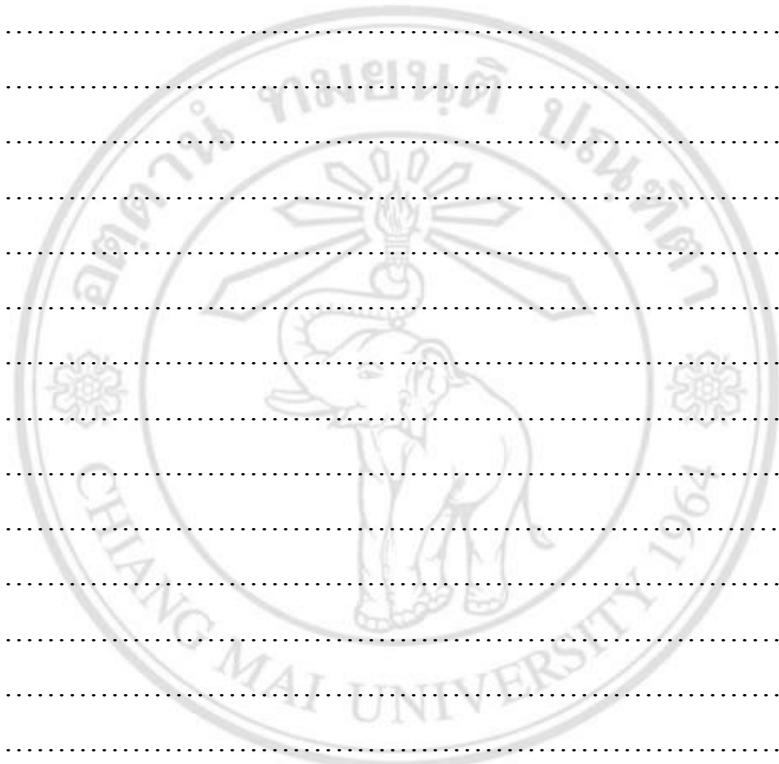
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4. How does SEs owner apply about finance information? (observable)

1. Financial Information Revenue-Expense	Detail
channel of access	
Select data	
Statistical data	
Financial hypothesis (+ - x / > <)	
Financial conclusion	
Beliefs of conclusion	
Methods of practices	

Memo…………………………………………………………………………………………………
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2. Financial Information **Income Statement**	Detail
channel of access	
Select data	
Statistical data	
Financial hypothesis (+ - x / > <)	
Financial conclusion	
Beliefs of conclusion	
Methods of practices	

Memo……………………………………………………………………………………………
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3. Financial Information Balance Sheet	Detail
channel of access	
Select data	
Statistical data	
Financial hypothesis (+ - x / > <)	
Financial conclusion	
Beliefs of conclusion	
Methods of practices	

Memo………………………………………………………………………………………
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Appendix E

Interview and Observation for SEs owner

Business.. Type of business.......................................

Position...

Time.................D/M/Y……………………………………………..

1. How does SEs owner change behaviors after receiving the model of Cloud Computing Finance? (observation)

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2. How does SEs owner apply about finance information? (observation)

1. Financial Information Revenue-Expense	Detail
channel of access	
Select data	
Statistical data	
Financial hypothesis (+ - x / > <)	
Financial conclusion	
Beliefs of conclusion	
Methods of practices	

Memo………………………………………………………………………………………………
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2. Financial Information Income Statement	Detail
channel of access	
Select data	
Statistical data	
Financial hypothesis (+ - x / > <)	
Financial conclusion	
Beliefs of conclusion	
Methods of practices	

Memo……………………………………………………………………………………………
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3. Financial Information Balance Sheet	Detail
channel of access	
Select data	
Statistical data	
Financial hypothesis (+ - x / > <)	
Financial conclusion	
Beliefs of conclusion	
Methods of practices	

Memo……………………………………………………………………………………

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Appendix F

1. Gender of 20 SMEs

Gender	Males	Females	total
number	7	13	20
%	35	65	100

2. Categories of 20 SMEs

type	Manufacturing	Wholesale	Retail	Service	total
number	3	2	8	7	20
%	15	10	40	35	100

3. Duration of operation of 20 SMEs

Duration	<5 years	>5-10 years	>10-15 years	>15-20 years	>20 years	total
number	2	5	9	2	2	20
%	10	25	45	10	10	100

4. Types of 20 SMEs

type	single owner	partnership limited	company limited	Other	total
number	8	2	8	2	20
%	40	10	40	10	100

5. Employees of operation of 20 SMEs

Employees	<25	25-50	51-100	101-200	>200	total
number	12	2	2	-	4	20
%	60	10	10	-	20	100

6. Registered capital of 20 SMEs

Fixed assets	<500,000	500,001-1,000,000	1,00,001-10,000,000	10,000,001-30,000,000	>30,000,000	total
number	8	6	2	-	4	20
%	40	30	10	-	20	100

7. Annual sales of 20 SMEs

Annual sales	below 10,000,000	10,000,000-20,000,000	20,000,001-40,000,000	40,000,001-60,000,000	60,000,000-80,000,000	over 80,000,000	total
number	5	8	1	1	1	4	20
%	25	40	5	5	5	20	100

CURRICULUM VITAE

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