

ABSTRACT

Judith KL Metusala Simangunsong, NIM. 7203220008, *The Influence of Perceived Value, Perceived Risk, and Quality of Accounting Information on Digital Payment User Satisfaction in UMKM in Medan City. Thesis, Department of Accounting, Accounting Study Program, Faculty of Economics, State University of Medan 2025.*

This study was conducted to determine the effect of Perceived Value, Perceived Risk, and Quality of Accounting Information on Digital Payment User Satisfaction in MSMEs in Medan City.

The sampling technique used The sampling technique used in this study is by using the convenience technique. Convenience sampling is sampling that is done by choosing samples freely according to the wishes of the researcher. The number of samples used was 45 respondents. Data collected from the questionnaire were analyzed using SmartPLS 4.0. Data analysis in this study used the Structural Equation Modeling method based on Partial Least Square (PLS-SEM).

The results of the study showed that perceived value has a positive effect on digital payment user satisfaction. Perceived risk has a negative effect on digital payment user satisfaction. Accounting Information Quality has a positive effect on digital payment user satisfaction.

Keywords: *Perceived value, Perceived Risk, Accounting Information Quality, and Digital Payment User Satisfaction*

ABSTRAK

Judith KL Metusala Simangunsong, NIM. 7203220008. Pengaruh Perceived Value, Perceived Risk, dan Kualitas Informasi Akuntansi Terhadap Kepuasan Pengguna *Digital Payment* Pada UMKM Di Kota Medan. Skripsi, Jurusan Akuntansi, Program Studi Akuntansi, Fakultas Ekonomi, Universitas Negeri Medan 2025.

Penelitian ini dilakukan untuk mengetahui pengaruh *Perceived Value*, *Perceived Risk*, dan Kualitas Informasi Akuntansi Terhadap Kepuasan Pengguna *Digital Payment* Pada UMKM di Kota Medan.

Teknik pengambilan sampel menggunakan Teknik penarikan sampel yang digunakan dalam penelitian ini adalah dengan menggunakan teknik *convenience*. Pengambilan sampel *convenience* adalah pengambilan sampel yang dilakukan dengan memilih sampel secara bebas sesuai kehendak peneliti. Jumlah sampel yang digunakan sebanyak 45 responden. Data yang dikumpulkan dari kuesioner dianalisis dengan menggunakan SmartPLS 4.0. Analisis data dalam penelitian ini menggunakan metode *Structural Equation Modeling* berbasis *Partial Least Square* (PLS-SEM).

Hasil Penelitian menunjukkan bahwa *perceived value* berpengaruh positif terhadap kepuasan pengguna *digital payment*. *Perceived risk* berpengaruh negatif terhadap kepuasan pengguna *digital payment*. Kualitas Informasi Akuntansi berpengaruh positif terhadap kepuasan pengguna *digital payment*.

Kata Kunci : *Perceived value*, *Perceived Risk*, Kualitas Informasi Akuntansi, dan Kepuasan Pengguna *Digital Payment*

