

**The Influence of Perceived Safety System Accounting on Customer Satisfaction  
(survey of SMEs in Cimahi City)**

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**ABSTRACT**

The e-commerce business in Indonesia has shown rapid growth over the past few years. The increasing number of online transactions presents both opportunities and challenges for companies to provide optimal services. However, the growth in transactions does not always align with higher customer satisfaction, as online fraud cases—particularly those involving financial data—still frequently occur. From an accounting perspective, customer satisfaction is closely related to *Perceived Safety System Accounting*, which reflects consumers' perceptions of the security of a company's accounting system in recording, processing, and protecting transaction data. This study aims to analyze the influence of *Perceived Safety System Accounting* on *Customer Satisfaction* among SMEs in Cimahi City. The research method used is a quantitative approach with a purposive sampling technique, involving 376 SME respondents. The results indicate that *Perceived Safety System Accounting* has a significant effect on customer satisfaction. The higher the perceived security of the accounting system used by e-commerce platforms, the higher the level of customer satisfaction.

**Key words:** *Perceived Safety System Accounting, Customer Satisfaction, e-commerce, UMKM*

**INTRODUCTION**

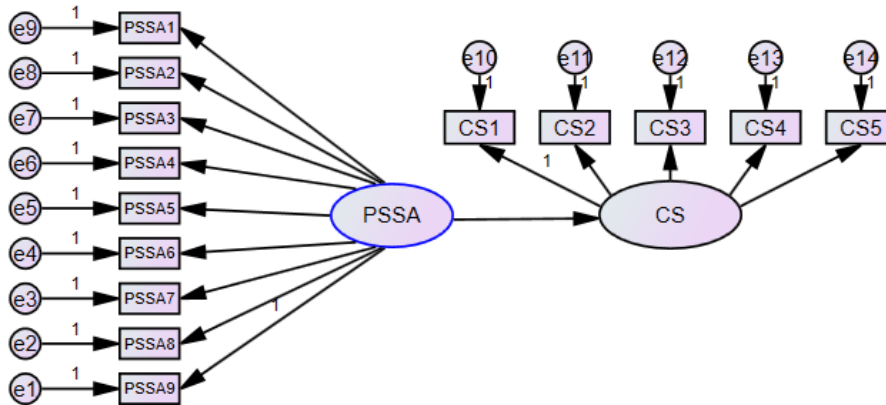
The e-commerce business in Indonesia has experienced sales growth over the past few years. Data from Bank Indonesia reports that e-commerce transactions have continued to grow by 2.43%, reaching Rp 44.4 trillion. This increase in online shopping transactions presents both challenges and opportunities for e-commerce companies to improve optimal shopping services. However, the growth of online transactions does not necessarily guarantee an increase in customer satisfaction. In practice, consumers often face various issues when shopping online, such as online fraud, product mismatches, delivery delays, and financial data security concerns, which remain major complaints among e-commerce users (Detik.com, 2018). Data from IDNTimes (2025) also shows a 28% increase in consumer complaints about e-commerce services. This rise indicates that more people are experiencing dissatisfaction when shopping online. From an accounting perspective, customer satisfaction is closely related to the concept of perceived safety system accounting. This suggests that consumers indirectly assess or perceive the quality of the financial systems used by e-commerce companies — for example, how these companies record, process, and protect transaction data. Kotler & Keller (2016) define customer satisfaction as the result of comparing expectations with perceptions of actual product or service performance. When companies can manage accounting information systems that are transparent, efficient, and secure, customers tend to feel satisfied and are more likely to make repeat purchases. A report from the Ministry of Trade states that total e-commerce transactions could reach Rp 533 trillion, but it emphasizes the need to strengthen transaction security systems and consumer protection (Kemendag.go.id, 2024). This indirectly implies that customer satisfaction has become a strategic concern for e-commerce companies not only as a measure of service success but also as a reflection of the effectiveness of their accounting information systems. In the e-commerce environment, accounting systems are not only an internal concern but also an external benchmark for consumers in assessing transaction security such as data protection and transaction verification which are used by e-commerce platforms to maintain transaction integrity and safeguard users' financial data.

Hawila (2024) reported that at the end of 2020, around 91 million Tokopedia user data were leaked and sold online. The leaked information included names, email addresses, phone numbers, and transaction data. Bukalapak also experienced a major incident in 2019 where approximately 13 million user accounts were hacked, indicating that internal security systems (including accounting controls over financial data) were not robust enough to prevent unauthorized access (Malia, 2021). Lazada's RedMart platform suffered a data breach involving 1.1 million user accounts, including financial information such as credit card numbers, addresses, and other sensitive details (Malia, 2021). Phishing cases targeting e-commerce consumers by impersonating merchants or official payment systems to steal login credentials or financial information have also been reported (Puspitasari & Sutabri, 2023). Reports from Detik, Liputan6, and other media show that many consumers have fallen victim to online shopping scams with losses reaching millions of rupiah — for instance, a customer purchasing a jersey only to lose their money, or others deceived by fraudsters posing as legitimate merchants. These cases indicate that security systems (seller verification, payment protection, transaction auditing) in marketplaces are not always adequate.

**METHOD**

This type of research is quantitative method. Descriptive analysis is statistics used to analyse data by describing or depicting the collected data as it is without intending to make general conclusions or generalisations. Quantitative methods, on the other hand, are research methods used to study a specific population or sample, employing purposive sampling techniques, data collection using research instruments, and statistical data analysis with the aim of testing pre-established hypotheses (Sugiyono, 2012). This study was conducted in the city of Cimahi. The unit of analysis for this study was the SMEs in the city of Cimahi. The sample size used in this study was 376 SMEs in the city of Cimahi.

**RESULTS AND DISCUSSION**



**Hasil Statistik Deskriptif**

Kode Item	Pernyataan Singkat	Rata-rata	SD
PSSA 1a	Data transaksi melalui e-wallet aman	4,12	0,78
PSSA 1b	Bukti transaksi lengkap menunjukkan keamanan	4,05	0,81
PSSA 1c	Aplikasi mematuhi UU perlindungan data	3,94	0,90
PSSA 2a	Data tidak dimanipulasi oleh pihak lain	3,98	0,86
PSSA 2b	Aplikasi memiliki kapasitas teknis yang memadai	4,01	0,82
PSSA 3a	Aplikasi menjamin kerahasiaan data pengguna	4,08	0,80
PSSA 3b	Pengguna merasa aman saat mengirim informasi	4,10	0,79
PSSA 4a	Aplikasi hanya mengumpulkan data yang diperlukan	3,90	0,92
PSSA 4b	Data tidak dibagikan tanpa persetujuan pengguna	3,96	0,87
ATT 1	Menggunakan aplikasi adalah ide terbaik	3,85	0,95
ATT 2	Menggunakan aplikasi terasa menyenangkan	3,92	0,89
ATT 3	Menggunakan aplikasi memberikan manfaat	4,00	0,82
INT 1	Berniat sering menggunakan aplikasi	3,78	1,00
INT 2	Berniat menjadi pelanggan e-commerce	3,81	0,98

Skala Likert 1–5; nilai di atas 3,5 menunjukkan persepsi positif.

CFA analysis was conducted to test the construct validity and reliability of the latent variables PSSA and Customer Satisfaction.

Konstruk	Item	Loading Standar	Cronbach's $\alpha$	CR	AVE
PSSA	PSSA 1a	0,82	0,89	0,91	0,58
	PSSA 1b	0,78			
	PSSA 1c	0,74			
	PSSA 2a	0,76			
	PSSA 2b	0,80			
	PSSA 3a	0,84			
	PSSA 3b	0,86			
	PSSA 4b	0,75			
Customer Satisfaction	ATT 1	0,81	0,87	0,89	0,60
	ATT 2	0,84			

	ATT 3	0,88			
	INT 1	0,85			
	INT 2	0,87			

Based on the research results, all loading factor values were greater than 0.70 and significant ( $p < 0.001$ ). The Composite Reliability (CR) and Average Variance Extracted (AVE) values indicated good reliability and convergent validity.

Hypothesis	path	Koefisien Standar ( $\beta$ )	S.E.	C.R.	p-value	Conclusion
H1	PSSA $\rightarrow$ Customer Satisfaction	0,412	0,052	7,92	< 0,001	Signifikan Positif

This study involved 376 respondents who are Micro, Small, and Medium Enterprises (MSMEs) that use digital payment systems such as QRIS, DANA, OVO, Gopay, ShopeePay, and LinkAja in their online transactions. A questionnaire was used to measure two latent variables, namely Perceived Safety System Accounting (PSSA) and Customer Satisfaction (CS). Based on the research findings, it is known that Perceived Safety System Accounting has an influence on Customer Satisfaction. Customer satisfaction refers to e-commerce consumers' perception of the services provided by the e-commerce company, which are in line with Customer expectations. One of the factors that affects customer satisfaction is Perceived Safety System Accounting. An accounting information system is certainly not immune to the risk of system damage. Various threats can damage the effectiveness of the system and even destroy all existing data. Users naturally require a system that is comfortable and efficient to use. System security will encourage user interest in using the Accounting Information System, as information security is believed to provide benefits to system users. According to Titisari (2015), good and reliable technology is technology that is considered safe for its users. System security is part of the system's quality, which will ultimately influence user satisfaction with the accounting information system. Perceived safety of the accounting system can be measured through indicators such as: not worrying about providing information, believing that information is protected, and believing that the security of money on electronic devices is guaranteed during transactions (Waspada, 2012). (Mudjiyanti, Kusbandiyah, and Wardani, 2023) reveal that perceived safety of the accounting system measures the extent to which users of accounting information systems feel safe when using certain digital services. In this study, perceived safety of the accounting system is defined as the perception of SME entrepreneurs as users of accounting information systems who feel safe when using e-commerce. In this study, customer satisfaction is measured using two indicators, namely attitude and intention to use. This research finding is consistent with the results of (Trang et al., 2024). The research conducted by (Trang et al., 2024) revealed that perceived security has a significant and positive effect on customer satisfaction. The results of the study indicate that the higher the perceived security of accounting systems or digital payment systems among MSME users, the higher the level of customer satisfaction with the service. The main factors influencing this are the assurance of data confidentiality and compliance with personal data protection laws. These findings are consistent with the Perceived Risk Theory and the Technology Acceptance Model (TAM), which explain that perceived security can reduce perceived risk and enhance both satisfaction and the intention to reuse the system.

## CONCLUSION

Based on the results of the study, it was concluded that perceived safety system accounting influences Customer Satisfaction.

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