

ABSTRACT

Daafa'a Alhaqqy Muhammad (01051180114)

LEGAL REVIEW OF SHOPEE PAYLATER TERMS AND CONDITIONS BASED ON STANDARD CLAUSES OF CONSUMER PROTECTION LAWS

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Buy now and Pay Later is one of the latest breakthroughs in the development of technology and the internet. Now transactions are becoming easier with various existing technological developments. Cash and direct transactions are increasingly being sidelined with the presence of Financial Technology aka FinTech. The development of FinTech also created many new innovations in the field of trade, one of which is the birth of the Shopee Marketplace which has shopping offers with a delayed payment method or Shopee Paylater. The existence of Shopee Paylater arises because of a contract between the lender and the user. In the contract there are provisions for the Shopee Paylater implementation mechanism. This study will examine the terms and conditions in Shopee Paylater and how it is reviewed from the Standard Clause of Law Number 8 of 1999 concerning Consumer Protection.

Keywords : Financial Technology, Electronic Money, Peer to Peer Lending

References : 62 references (1990 – 2022)