

ABSTRACT

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CONSUMER PROTECTION AGAINST THE USE AND IMPACT OF SHOPEE PAY LATER IN ONLINE SELLING TRANSACTIONS IN INDONESIA (STUDY ON SHOPEE INDONESIA MARKETPLACE)

(xi+ 105)

This study aims to find out what legal protection steps are for consumers in using Pay Later or Financial Technology-based loans. This study uses consumer protection theory and normative legal research methods with an approach to legal principles and an approach to legal systematics. Shopee was first established in Indonesia in 2015, but Shopee's popularity in Indonesia began in early 2019, at which time Shopee became the No. 1 marketplace most used in Indonesia. Shopee Pay Later is a Shopee product which is a loan service that has been registered with OJK, this service is provided by PT.Commerce Finance which aims to provide loans to Shopee users. Shopee Pay Later is a loan service based on Financial Technology (Fintech) in which Fintech is the result of an adaptation of the developments in the technological age combined with financial midwives for banking institutions, so that with the aim of creating a more practical, safe and modern financial transaction processing system, including Digital-based financial services that are currently developing in Indonesia, namely payment channel systems, digital banking, online digital insurance, Peer to Peer (P2P) Lending, and crowd funding. The implementation of the Shopee Pay Later system has weaknesses in the security of Shopee users, one of which is account hacking which results in losses for users. Therefore, the role of law is urgently needed in resolving this problem, so that the rights of consumers or Shopee Pay Later users can be protected and judged accordingly, because business actors known as Shopee have obligations to consumers, namely based on Article 4 Jo. and Article 62 of Law No.8/1999 concerning Consumer Protection.

References: 53 (1995-2022)

Keywords: Legal Protection, Consumers, Pay Later, Fintech