

## ABSTRACT

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### **LEGAL PROTECTION OF SHOPEE APPLICATION USERS WITH THE PAYLATER PAYMENT SYSTEM**

(XI + 87)

Science and technology continues to develop rapidly over time, so that the law must also be able to keep up with the rapid development of science and technology so that a legal vacuum does not arise. This research discusses legal arrangements related to information technology, specifically regarding digital money lending and borrowing services provided by Shopee PayLater. The purpose of this research is to analyze the legality of the payment system through Shopee PayLater and to analyze legal protection for users of the Shopee PayLater service in Indonesia. This research is a juridical-normative research that uses data collection methods in the form of literature studies and secondary data. The data analysis technique used in this research is qualitative analysis. The type of approach used is a conceptual approach and statutory approach. The results of this study are that Shopee PayLater has actually carried out its business activities legally because it has been registered and supervised by the Financial Services Authority as stipulated in Article 7 POJK Number 77 of 2016. The current laws and regulations in Indonesia have succeeded in providing legal protection to consumers. in the field of digital transactions including the Shopee PayLater service, through the enactment of the ITE Law, UUPK, and POJK Number 10 of 2022.

References: 36 (1945-2022)

Keywords: Legal Protection, PayLater, Consumer