

## **ABSTRACT**

*Shopee is the No. 1 largest marketplace in Indonesia today. This is because Shopee is able to provide the needs of consumers with a variety of payment facilities even consumers can pay for goods purchased when the goods have been received. The payment method is Shopee Paylater. There are still few Shopee users who use Shopee Paylater method which is about 25,8%. Therefore, the purpose of this study is to know and analyze trust, ease and risk to purchasing decisions using Shopee Paylater payment method and the effect of trust, ease and risk on purchasing decisions both simultaneously and partially.*

*This study uses quantitative methods with descriptive and causal research types. Sampling using non probability sampling method type accidental sampling with the number of respondents as many as 100 people. Data analysis techniques use descriptive analysis and multiple linear regression analysis. The results showed that Trust, Ease, Risk and overall purchasing decisions are in the good category. The results of multiple linear regression analysis of trust, convenience and risk simultaneously significantly affect purchasing decisions using Shopee Paylater payment method. The magnitude of the influence of trust, convenience and risk simultaneously influenced purchasing decisions by 0.563 or 56.3%, the remaining 43.6% was influenced by other factors not studied in this study. Partial trust, convenience and risk have a significant effect on purchasing decisions. The highest amount of influence is the risk variable to get a percentage of 21%, the second position is the trust variable gets a percentage of 19,1%, and the third position is variable ease of getting a percentage of 16,2%.*

**Keywords:** *Easy, Trust, Consumer Purchasing Decisions, and Risks*