

CHAPTER I

INTRODUCTION

1.1 Overview of Research Objects

Shopee is No. 1 Online Shopping Place in Indonesia. Shopee is a platform specifically designed to provide an easy, safe and fast online shopping experience with a strong security payment system and logistical support. Shopee has a wide selection of product categories, from Electronics, Home Appliances, Health, Beauty, Mother & Baby, Fashion to Sports Equipment. Shopee, a subsidiary of Sea Group. Shopee was launched simultaneously in 2015 in 7 countries, namely Singapore, Malaysia, Thailand, Taiwan, Indonesia, Vietnam and the Philippines. Sea Group has a mission to improve the quality of life for consumers and small entrepreneurs for the better with technology. Sea Group is listed on the NYSE (New York Stock Exchange) under the symbol SE.

Shopee is the first consumer-to-consumer (C2C) mobile marketplace application that is safe, fun, easy, and practical in buying and selling. Shopee as one of the sites where online buying and selling has made changes to attract customers to transact more through this site. Shopee is more focused on the platform mobile so that it is easier for people to find, shop, and sell directly on their cellphones. Shopee is also equipped with live chat, sharing (social sharing) and hashtag features to facilitate communication between sellers and buyers and make it easier to find products that consumers want. The Shopee application can be downloaded for free on the App Store and Google Play Store.

In 2017, the platform recorded 80 million app downloads with more than four million sellers and more than 180 million active products. In the fourth quarter of 2017, Shopee reported a gross trade value (GMV) of US \$ 1.6 billion, up 206 percent from a year earlier. Shopee had a total GMV value in 2018 of US \$ 2.7 billion, up 153 percent from 2017. In Malaysia, Shopee became the 3rd most visited e-commerce portal in Q4 2017, replacing Lelong and surpassing Lazada's ranking as the best app on Google Play and iOS App store.

Likewise among consumers in Indonesia, a survey conducted in December 2018 by TheAsianParent revealed that Shopee is the shopping platform of choice for mothers in Indonesia (73%), followed by Tokopedia (54%), Lazada (51%), and Instagram

(50%). In April 2018, Shopee Indonesia began promoting the sale of ready-to-eat food on the Shopee platform. The program, called ShopeeFood, has recruited more than 500 food vendors in the Jakarta area. There's also one of the features contained in Shopee is Shopee PayLater or SPayLater is a breakthrough new payment method from Shopee for its loyal users. ShopeePaylater is one of the new payment methods from Shopee, which was launched in 2019. Through the ShopeePaylater feature, Shopee offers benefits in the form of instant loan funds with very minimal interest, to active users on the Shopee application. But keep in mind, this loan can only be used for shopping, so it cannot be disbursed to our bank account. Unlike the ShopeePay method which can be activated automatically, SPayLater can only be enjoyed by active users of the Shopee application who are deemed eligible to use Shopee PayLater or SPayLater.

Aktifkan & Dapatkan Batas Kredit
Rp6.000.000
Aktifkan Sekarang

— **Keuntungan** —

- Beli Sekarang Bayar Nanti**
 Beli sekarang dan bayar dengan tanggal jatuh tempo bulan depan
- Program Cicilan**
 Berbagai program cicilan tersedia dengan bunga rendah
- Penambahan Limit**
 Tingkatkan batas kreditmu secara otomatis berdasarkan konsumsi dan perilaku pembayaran di Shopee

— **Cara Kerja SPayLater** —

- Tanggal Tagihan**
 Pilih tanggal jatuh tempo yang kamu inginkan
- Tanggal Jatuh Tempo**
 Bayar tagihan kamu pada tanggal jatuh tempo bulan depan melalui **ShopeePay**, **Virtual Account** atau **Indomaret**

Figure 1.1 Features of Shopee Paylater

Source : (Shopee, 2021)

1.2 Company Logo

The logo owned by Shopee can be seen in Figure 1.2 below:



Figure 1.2 Shopee Company Symbols and Logo

Source: (Shopee, 2021)

The shopee logo is an image of a shopping bag with an S in the middle. This logo really symbolizes the profile of this shopee company as a marketplace application that brings together sellers and buyers. The main color used in shopee is orange. This color is also the color of Shopee's brand. Brand color is also important for your business.

1.3 Research Background

Economic development is increasingly complex and increasing every day, making everyone have to continue to carry out activities every day to fulfill their needs and desires. The development of technology in this modern era of economic activities has experienced many innovations in living it. To simplify and accelerate economic activities, humans are increasingly developing many ways and the breakthrough in the modern era is technology. It is undeniable that technology now covers all human activities, from small activities to important activities. said that technology is a whole of methods that are rationally directed and have the characteristics of efficiency in every field of human activity. Technological advances driven by the internet revolution have changed the face of the financial services industry leading to changes in electronic financial services (Elul in Miarso, 2007). This change in services is seen in almost all forms of financial services such as banking, insurance and stock trading, which are carried out using electronic media,

such as the internet and the World Wide Web. This financial service system allows any person or company to access accounts, conduct business transactions, and obtain information about financial products and services without having to make physical contact with financial companies. From a banking point of view, this so-called “online” system has the potential advantages of lower operating costs, clearer managerial information, and more efficient communication within the company. Interaction is felt more comfortable with customers and potential customers (Lee and Shin, 2018).

According to Still, Lahteenmaki and Sappanen (2019) Financial Technology (Fintech) is a form of software-based banking and financial services in providing financial services using computer programs and other technologies. Currently, in the financial sector, many companies are starting to adapt to using fintech. Social network search engine service providers also participate in traditional banking services which were originally only carried out by a bank institution (Still, Lahteenmaki and Sappanen, 2019). Therefore, the growth of fintech is changing the business environment in banking, especially in financing which makes banks need more innovative solutions. In Indonesia, there are also many fintech companies that have started to join and begin to influence the wheels of the economy in Indonesia. In addition, the government takes this seriously by establishing an institution that oversees and grants permits for a fintech company in Indonesia.

According to the website ojk.go.id OJK (Financial Services Authority) has the task of regulating and supervising financial service activities in the banking sector, capital market sector, and the IKNB sector. OJK carries out its authority as an institution that provides regulations and oversees fintech-based companies. Broadly speaking, OJK is tasked with reviewing and studying fintech developments and preparing regulations and development strategies. In the current era with the proliferation of fintech developments in Indonesia, Indonesia should be ready to secure developing fintech companies because on the other hand there are several cases of fintech companies that have not been registered with the OJK that commit fraud and harm many people, therefore it is necessary to have a body that oversees these activities. There are several types of fintech that are recognized in Indonesia as reported by the ojk.go.id website. Fintech has many services and products that can be utilized by the public. However, according to Bank Indonesia, fintech is divided into 4 types, namely:

1. Peer to Peer (P2P) Lending and Crowdfunding

P2P lending and crowdfunding are also said to be financial marketplaces. Platforms like this are able to bring together parties who need funds with those who provide funds as capital or investment. Usually, the process through P2P lending is more practical because it can be done in one online platform.

2. Investment Risk Management

In this type, you can monitor your financial condition and also do financial planning more easily and practically. This type of investment risk management is usually present and you can access via a smartphone. You only need to provide the data needed to be able to control your finances.

3. *Payment, Clearing, dan Settlement*

There are several financial startups that often provide payment gateways or e-wallets, both of which are still included in the payment, clearing, and settlement categories.

4. *Market Aggregator*

Reporting from the ojk.go.id website, OJK Regulation No.77/POJK.01/2016, fintech lending/peer-to-peer lending/P2P The loan is a service that directly borrows the Indonesian rupiah currency between the creditor / lender and the debtor / borrower based on information technology. Fintech loans are also known as Information Technology Based Lending Services (LPMUBTI). As of February 19, 2020, the total number of registered and licensed fintech operators is 161. Fintech P2P lending creates an online platform that provides facilities for fund owners to provide loans directly to debtors with higher returns, while fund borrowers can apply for credit directly to fund owners with easier terms and a faster process compared to conventional financial institutions. Investing in P2P lending promises a fairly high return per year, but investing must be in accordance with our profile and risk appetite and how to manage it. Therefore, The first step in the investment process in P2P lending is to understand the risks.

In the current era, the development of e-commerce in the world is very rapid. There are hundreds of online shopping sites with various product groups ranging from electronics, clothing, to health. According to indonesia.go.id Suharso said the annual growth of e-commerce sales reached 15.4 percent. In fact, sales of e-commerce gross merchandise value (GMV) rose 54 percent from USD21 billion in

2019 to USD32 billion (or equivalent to IDR266.3 trillion) and continued to rise to USD83 billion in 2025. Now there is a lot of e-commerce frequently used include: Lazada, Shopee, and Tokopedia. Various payment methods have also been used. the ease of payment and also the security of transactions provided by the company is one of the factors to increase user intentions. One of the most commonly used payment methods is e-commerce.

Indonesia leads the ranks of these countries with 78% growth in 2018, as seen from the data of 10 countries with the fastest e-commerce growth where Indonesia is the country with the first position of fastest growing e-commerce.

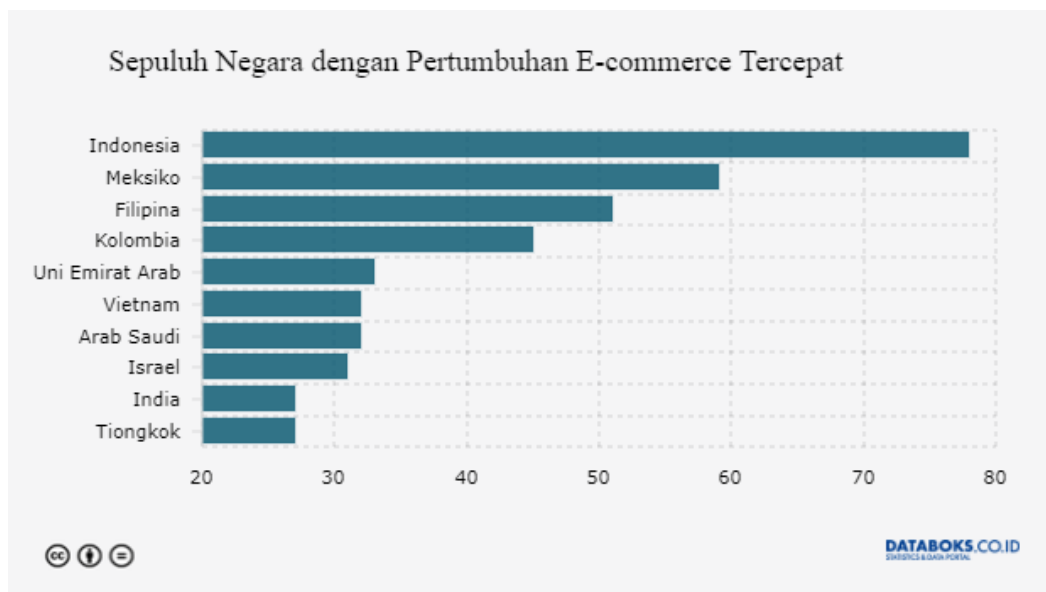


Figure 1.3 Ten Countries With The Fastest Growing E-Commerce

Source : (databoks.co.id, 2019)

Reporting from liputan6.com (2020) ShopeePay is the e-wallet that experienced the fastest growth, followed by OVO, GoPay, Dana, and LinkAja. In Indonesia, a fairly popular e-wallet user is Paylater. According to the 2019 Fintech Report data released by DSRResearch, paylater (56.7%) is the third favorite service after digital wallets (82.7%) and investment applications (62.4%).

Currently in Indonesia, several fintech companies including e-commerce that provide paylater services have started to appear. Its implementation appears in many applications, of which the most popular are e-commerce platforms or online marketplaces.

Table 1.1 Paylater Comparison

Comparison	OVO Paylater	GoPayLater	Shopee Paylater
User Terms	Chosen	Upgrade Gojek account	Minimum 3 transactions shopping
Initial Limit Balance	Rp. 500.000	Rp. 500.000	Rp. 450.000, Rp. 1.800.000
Date of return	Before the 1st	Before the 1st	Before the 5th
Loan interest	0-2.90% / month	0-12% / month	0-2.95% / month
How to activate	Tokopedia	Gojek	Shopee
Facility Use	Shop through the Tokopedia marketplace	Go-ride, Go-car, Gobills, Go-tix dan Go-Shop.	Shop through Shopee marketplace

Source: Putri and Iriani (2020)

Table 1.1 shows a comparison of the most used Paylater services. From the table, it can be seen that Shopee PayLater is easier to apply in terms of how to activate, the number of loan limits given is more and the loan period given is longer. According to DailySocial Research (2019) also shows that 51.9% of respondents from 347 people said that the PayLater that was used the most this year belonged to OVO PayLater. Furthermore, in the second position is occupied by Gopaylater and the third position is Shopee PayLater. Shopee showing a good growth by maintainace their in intention of their users, Reporting from databoks.katadata.co.id (2021) the most popular paylater user in Indonesia is shopee, which can be seen from the percentage data of 54.3%.

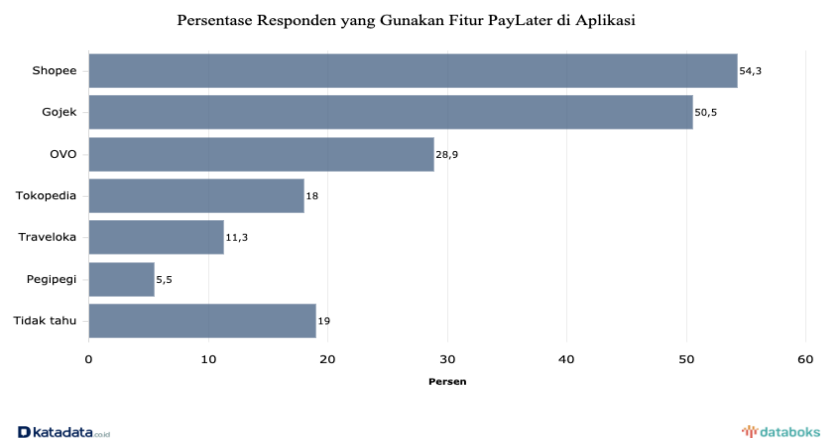


Figure 1.4 Percentage of Respondents Using The Paylater Features in The App

Source : (infografik.katadata.co.id, 2021)

From the development of this paylater feature, it shows that the Indonesian people are starting to like fast and efficient installment payments and it can be said that every time there is a fairly rapid development in a technology feature, there are various threats that can arise, may be experienced by users of this paylater feature. In shopee their also growth Until 2020, the number of Shopee Paylater users reached 1.27 million users with active borrower accumulation reaching 67%, which is around 850 thousand borrowers. The amount of loan funds issued by Shopee Paylater reached almost IDR 1.5 trillion with a success rate of almost 95% (Lentera Dana, 2020). If viewed more deeply, the factor that makes the penetration of paylater services higher is due to the growth of e-commerce customer in Indonesia. According to Keni et al. (2020) intention to use could be understood as people's probability of learning, using, or adapting certain technologies to their daily activities.

Wrong one of them is a threat to security if paylater is hacked and used by irresponsible people. Besides threats, the intention to use Shopee Paylater can decrease due to fear of use. Intention to use Shopee Paylater can be caused by several perceptions such as ease of use and security. This is evidenced by the existence of several previous studies which state that perceived ease of use and security are affecting the intention to use, These two factors are in line with previous research according to Keni et al. (2020), where the results show that perceived ease of use and security are factors that influence interest in using an application. According to Keni et al. (2020), they define perceived Ease of Use could be defined as people's perception that certain technologies are easy to learn, easy to use, effortless, and their time won't be wasted on learning to use the technology. While perceived security could be understood as consumer or people's perception and believe that all of their personal and private data or information won't be abused or use for fraudulent purposes. Although the use of shopee paylater in Indonesia is ranked first, in fact there are still obstacles or problems from the service, including the perceived ease of use and perceived security factor, Keni et al. (2020).

According to Saraswati (2021), it shows that the perception Ease of Use has a positive and significant effect of 27.1% on the intention to use e-money and the perception of security has a positive and significant effect of 40% on the intension to use, where this is due to the suitability of consumer expectations with what obtained by consumers after using e-money.

While perceived security could be understood as consumer or people's perception and believe that all of their personal and private data or information won't be abused or use for fraudulent purposes. Although the use of shopee paylater in Indonesia is ranked first, in fact there are still obstacles or problems from the service, including the perceived ease of use and perceived security factor.

There are several problems that often arise in the Shoppe application regarding Shopee Paylater. The problem that occurs in shopee paylater related to the perceived of ease of use is that the paylater feature does not appear in the shopee application. Reported from mediakonsumen.com (2020), there is a person named Varanthio, one of the Shopee account owners who is affected by this kind of problem. Varanthio has been using Shopee for years. But now he is very disappointed with Shopee because he can't use the Shopee PayLater payment method. Even though he got the limit and it was still intact and not spent.

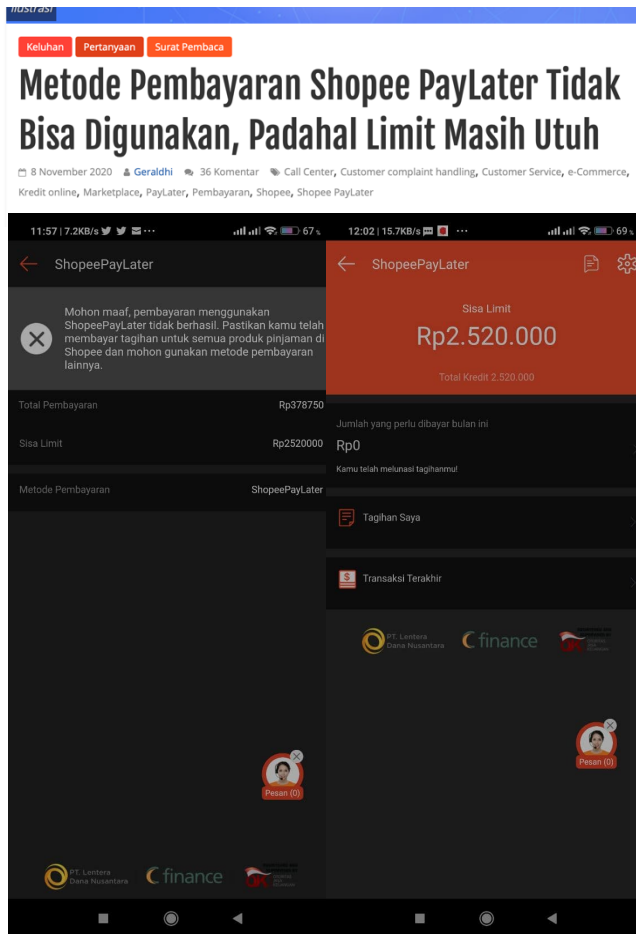


Figure 1.5 News About Shopee Paylater That Cannot Be Used

Source : (mediakonsumen, 2020)

Furthermore also has a similar case reported from mediakonsumen.com (2020), where one of the shopee paylater users with the account name fannyjulia1 wants to complain about the poor service of Shopee in resolving his complaints as a platinum shopee customer because from August 25, 2020 until today he cannot use Shopee Paylater to transact with the information rejected by Shopee even though according to the user's information, the bill has been paid before the due date. The users complain every day to Shopee but are always asked for a screen shot of the problem even though she had sent it many times but I feel like she being toyed with by Shopee operators who are complicated for asking for this and that.

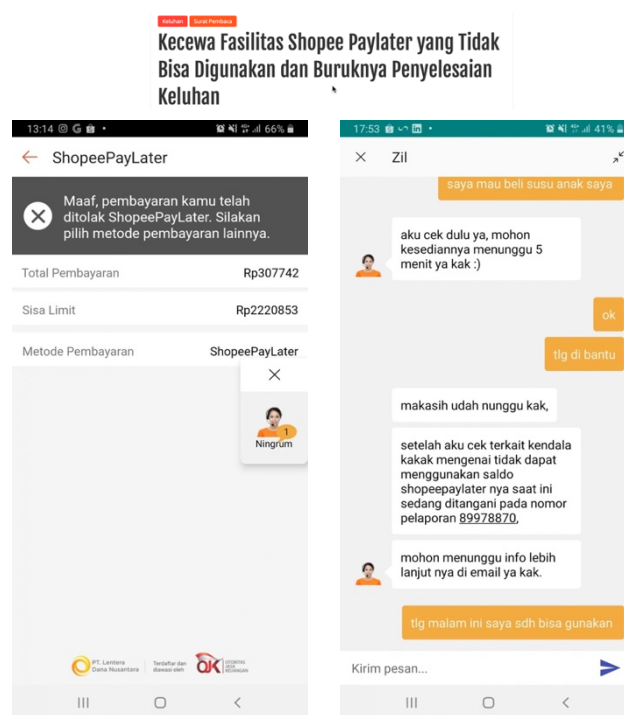


Figure 1.6 Some of Features Cannot Be Used and Bad Complaint Resolution
 Source : (mediakonsumen.com, 2020)

Prior to August 25, 2020 Shopee Paylater users were added to their limit from 1.1 million to 2.2 million even though earlier in April 2020 my limit was lowered from 2.2 million to 1.1 million without notification and now the limit is returned but Shopee Paylater can't used at all for transactions.

The third problem that is no less important is the level of security of the Shopee Paylater feature, where there are several incidents of hacking on their Shopee Paylater. Reporting from MediaKonsumen (2021), someone with a Shopee account in the name of tinaandriyan on January 6, 2021 received a fraudulent call on behalf of Shopee. They use the OTP code to take the owner's account and make online loan transactions Shopee Pay Later to buy a cellphone and the payment burden is charged to the account owner. The account owner has reported this incident to Shopee but until now there has been no response from Shopee.



Figure 1.7 News About Hacked Shopee Paylater Account

Source : (mediakonsumen.com, 2021)

For the last case reported from media konsumen.com (2021), one of Shopee user with account: nurulhasanah035 was hacked, even though the user never gave the OTP code to anyone. Initially on June 1, 2021 at 15:37, someone called via WA using an overseas number, but the user did not want to pick up.

Shopee SPayLater Dibobol 3 Juta Rupiah, Padahal Tidak Pernah Kasih Kode OTP dan Angkat Telepon Pembobol

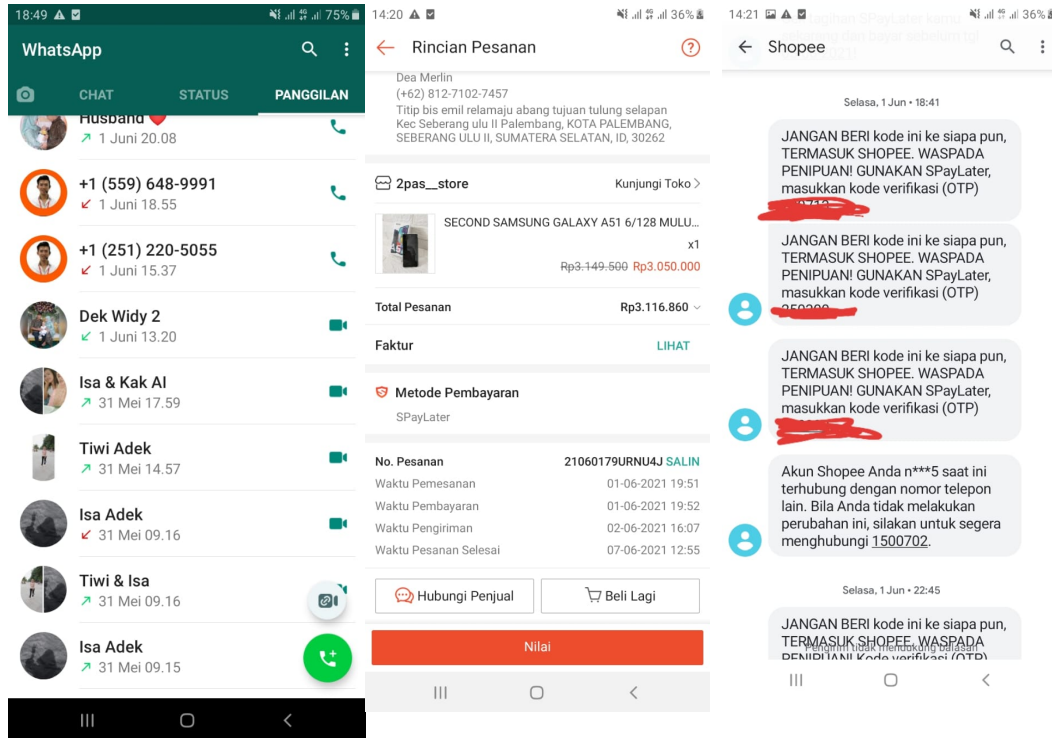


Figure 1.8 The Shopee Paylater Account Was Burglarized 3 Million Rupiah
Source : (mediakonsumen.com, 2021)

Due to the emergence of many reports and complaints regarding online loans amid the increasing enthusiasm of borrowers, it makes people feel restless and worried to use this paylater product.

According to Kotler (2005: 202), consumers make decisions not in a place that is isolated from the surrounding environment. Consumer behavior is influenced by cultural, social, personal and psychological factors. Most of these factors are out of control for marketers, but must be taken into account.

Even though there have been many offers and security guarantees provided and the interface from shopee paylater is getting easier, there are still many people who are afraid to use Shopee Paylater because of the many frauds that occur and also the shopee paylater system which still has some problem. This problem is one of the problems with Shopee Paylater security and perceived ease of use.

In this study the author chose to conduct research in DKI Jakarta. The reason for this selection is according to www.bps.go.id (2020) they state in the table with the title "Presentase Usaha E-commerce Menurut Provinsi dan Metode Pembayaran yang Sering Digunakan, Tahun 2019" in column 4 with one of the payment methods using paylater and the result that Jakarta is the city with the highest user city which gets a percentage value of 15.69%. This is the supporting data for the author to choose the research location in DKI Jakarta.

Tabel 11. Persentase Usaha *E-Commerce* menurut Provinsi dan Metode Pembayaran yang Sering Digunakan, Tahun 2019

Provinsi	Metode Pembayaran yang Sering Digunakan					Total
	1	2	3	4	5	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Aceh	77,92	21,56	0,26	0,26	-	100,00
Sumatera Utara	72,05	20,72	0,24	6,99	-	100,00
Sumatera Barat	72,70	22,55	-	4,75	-	100,00
Riau	74,09	22,27	-	3,64	-	100,00
Jambi	84,06	12,35	0,40	2,79	0,40	100,00
Sumatera Selatan	80,19	12,35	0,70	6,76	-	100,00
Bengkulu	89,78	9,53	-	0,52	0,17	100,00
Lampung	86,40	12,05	0,12	1,43	-	100,00
Kep. Bangka Belitung	89,05	10,95	-	-	-	100,00
Kepulauan Riau	81,16	16,67	0,72	1,45	-	100,00
DKI Jakarta	31,25	47,25	5,81	15,69	-	100,00
Jawa Barat	64,31	29,14	0,35	6,20	-	100,00
Jawa Tengah	79,99	15,78	0,17	4,06	-	100,00
D.I. Yogyakarta	73,39	20,98	0,82	4,69	0,12	100,00
Jawa Timur	68,08	24,96	1,39	5,57	-	100,00
Banten	83,64	12,76	1,20	2,40	-	100,00
Bali	76,46	17,88	2,92	2,74	-	100,00
Nusa Tenggara Barat	83,06	15,03	0,27	1,37	0,27	100,00
Nusa Tenggara Timur	81,71	17,68	-	0,61	-	100,00
Kalimantan Barat	78,71	19,77	0,38	0,76	0,38	100,00
Kalimantan Tengah	88,44	11,56	-	-	-	100,00
Kalimantan Selatan	76,70	21,49	0,23	1,58	-	100,00
Kalimantan Timur	84,07	13,46	0,27	2,20	-	100,00
Kalimantan Utara	90,48	9,52	-	-	-	100,00
Sulawesi Utara	82,59	9,72	0,40	7,29	-	100,00
Sulawesi Tengah	86,07	13,52	0,41	0,00	-	100,00
Sulawesi Selatan	66,23	23,38	0,78	9,61	-	100,00
Sulawesi Tenggara	81,77	18,23	-	-	-	100,00
Gorontalo	93,48	6,52	-	-	-	100,00
Sulawesi Barat	76,89	23,11	-	-	-	100,00
Maluku	82,92	15,66	0,71	0,71	-	100,00
Maluku Utara	83,61	16,39	-	-	-	100,00
Papua Barat	88,97	10,24	0,79	-	-	100,00
Papua	71,43	11,43	8,57	8,57	-	100,00
Indonesia	73,04	21,20	1,06	4,67	0,03	100,00

Keterangan:

- 1 : Pembayaran dengan tunai (*Cash on Delivery*)
- 2 : Pembayaran dengan transfer bank (ATM, *Internet banking, Mobile banking*)
- 3 : Pembayaran dengan kartu (debit/kredit/kartu uang elektronik)
- 4 : *E-Wallet* (contoh: Ovo, Dana, *GoPay, LinkAja, Kredivo, AkuLaku, PayLater*, dsb)
- 5 : Lainnya

Figure 1.9 Presentation of E-Commerce Business By Province and Frequently Used Payment Methods, In 2019

Source : (bps.go.id, 2020)

To find out the respondent's response to the Shopee Paylater, which was conducted on December 04, 2021, which was distributed to 30 respondents, namely people who know and had been use Shopee Paylater. Respondents regarding customer interntion to use can be seen in table 1.2 below.

Table 1.2 Pre-Questionnaire

Factors	Item	Percentage
Do you know about Shopee Paylater?	Know	100% (30)
	Didn't Know	0% (0)
Interest to use Shopee Paylater.	Very interested	76,1% (23)
	Interested	16,9 % (5)
	Interested Enough	7% (2)
Perceived Ease of Use	Easy to use	30% (9)
	Quite Easy to Use	50% (15)
	Not Easy to Use	20% (6)
Perceived Security	Safe to use	53% (16)
	Safe enough to use	30% (9)
	Not safe to use	17% (5)
Constraints when using Shopee Paylater	Limits hacked	(10)
	Cannot use Shopee Paylater limit	(10)
	Fear because of many hacker cases	(2)
	There were disturbances and errors	(4)
	Difficult to activate	(2)
	Afraid to use because the limit is too big	(1)
	Fear of withdrawal fraud cases	(1)
	100% (30)	
	No other Paylater used	80% (24)
	Gopay Later	17% (5)
	Traveloka Paylater	3% (2)

Other Paylater Types used		
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Source: Author Data Proceed, 2021

Based on Table 1.2, it is explained that the intention to use Shopee Paylater is influenced by perceived ease of use and perceived security. From 30 respondents, all know about Shopee Paylater, with percentage 76,1% are very interested to Shopee Paylater. However, there are still some problems that Shopee Paylater users often experience. It can be seen in the results of the pre-questionnaire above about perceived ease of use, that Shopee Paylater is quite easy to use with a percentage of 50%, and there are still no easy to use with percentage of 20%. There are some problems experienced, one of them is cannot use Shopee Paylater limits that 10 people experienced that problem. It can also be seen in perceived security that Shopee Paylater is safe to use with a percentage of 53%, but there are still 30% who said that Shopee Paylater is safe enough to use, and not safe to use 17%. But there are problems related to security, namely the limit being hacked that 10 people experienced that problem. The total percentage who experience problems while using Shopee Paylater is 100%, which is 30 people out of a total of 30 respondents. So it can be concluded that if Shopee Paylater has problems with its ease of use and security, consumers will be reluctant to use this payment method from Shopee.

Based on the description above, this study will discuss usage intentions based on the analysis of consumer psychological factors, namely perceptions of convenience and security. This research will raise the title “*The Effect Of Perceived Ease of Use and Perceived Security On Intentions To Use Shopee PayLater In DKI Jakarta.*”

1.4 Problem Formulation

Based on the background of the research problem that has been described, the problem is formulated as follows:

1. How is perception of ease of use at Shopee Paylater in DKI Jakarta?
2. How is perceived of security at Shopee Paylater in DKI Jakarta?
3. How is the intension to use at Shopee Paylater in DKI Jakarta?

4. How is the effect of perceived ease of use and perceived of security on intention to use the shopee paylater in DKI Jakarta Partially?
5. How is the effect of perceived ease of use and perceived of security on intention to use Shopee Paylater in DKI Jakarta simultaneously?
6. How big is the effect of perceived ease of use and perceived security on intention to use Shopee Paylater in DKI Jakarta?

1.5 Objective Research

In order to be more focused in conducting this research, the focus of this study is as follows:

1. To find out perceived ease of use on Shopee Paylater in DKI Jakarta.
2. To find out perceived security on Shopee Paylater in DKI Jakarta.
3. To find out Intention to use on Shopee Paylater in DKI Jakarta.
4. To find out The effect of perceived ease of use and perceived of security on interest in using Shopee Paylater in DKI Jakarta is partially.
5. To find out the effect of perceived ease of use and perceived security on interest in using Shopee Paylater in DKI Jakarta simultaneously.
6. To find out how big of the effect of perceived ease of use and perceived security on intension to use Shopee Paylater in DKI Jakarta.

1.6 Research Usefulness

In accordance with the research objectives to be achieved, it is hoped that this research can provide useful both theoretically and practically, as follows:

a. Theoretical Aspects

Results of this study are expected to help and complement the science in marketing on the influence perceived ease of use and perceived security toward intention to use.

b. Practical Aspects

Results of this study are also expected to provide information and input to Shopee Paylater to develop business strategies, especially marketing strategies for the future.

1.7 Writing System

To provide an overview of the material contained in the writing of this final project, the authors arrange a series of each chapter as follows.

CHAPTER I INTRODUCTION

This chapter describes the general description of the object of research, background of the problem, formulation of the problem, research objectives and systematics of writing.

CHAPTER II. LITERATURE REVIEW

This chapter describes the theoretical basis of marketing, consumer behavior, purchasing decision processes, buying interest, global products as the basis for research analysis and previous research tables.

CHAPTER III. RESEARCH METHODOLOGY

This chapter describes the types of research and data sources, methods of data collection, and methods of analysis.

CHAPTER IV. RESEARCH RESULTS AND DISCUSSION

This chapter describes the results of the author's research on the influence of Perceptions of Security and Ease on Interest in Buying Shopee Paylater Online Loan Products which are used as the basis for preparing the framework and problem formulation.

CHAPTER V. CONCLUSIONS AND SUGGESTIONS

This chapter outlines the conclusions based on the research results and suggestions for the company's consideration and further research.

1.8 Research Time and Period

This research was conducted from May 2021 to January 2022.