

ABSTRACT

in Indonesia, several fintech companies including e-commerce provide paylater services start to emerge. implementation appears in many applications, one of the most popular e-commerce platform and one of them is Shopee Paylater. There are many threats that can arise.

From the development of paylater feature, it shows that the Indonesian people are starting to like fast installment payments every time there is a change in a technology, there are various threats and are experienced by users of this paylater Until 2020. Every time there a change fairtechnology, there are various threats, which can affect the intention to use. Intention to use Shopee Paylater can be caused by several perceptions of ease of use and security

This study use a quantitative descriptive based on perceived ease of use and perceived security on intention to use. The sample of this research is 100 respondents who know or use Shopee Paylater in Jakarta. The sampling technique used was non-probability sampling.

*The perceived ease of use variable has a significant positive effect on the intention to use and the perception of security, and the perception of ease of use and security has a positive and significant effect on the intention to use Shopee Paylater.***Key Words: Perceived Ease of Use, Perceived Security, Intention to Use, Shopee Paylater**