

## **ABSTRACT**

*This study aims to analyze the effect of perceived convenience, perceived benefits, perceived risk, and brand image on purchasing decision making (a study on Shopee PayLater users in Tembalang during the Covid 19 pandemic), as well as to find out the variables that most influence purchasing decision making. so that it can be an overview in making strategies to increase purchasing decisions for Shopee PayLater users.*

*The population in this study were all Shopee PayLater users in Tembalang, Semarang City. The number of samples used in this study were 150 respondents selected by purposive sampling with the respondent criteria being Shopee PayLater users in Tembalang who are 17 (seventeen) years old and have transacted at Shopee using the Shopee PayLater payment method more than 1 (one) time during the Covid-19 pandemic.*

*The results of this study indicate that perceived convenience has a positive and significant effect on purchasing decision making. Perceived benefits have a positive and significant effect on purchasing decision making. Perceived risk has a significant negative effect on purchasing decision making. Brand image has a positive and significant effect on purchasing decision making.*

*Keywords: Perceived Convenience, Perceived Benefit, Perceived Risk, Brand Image, Making Purchasing Decisions.*