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## **The Effectiveness of Gadget Protection Implementation in Purchasing Gadgets at Shopee Indonesia E-Commerce**

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### **Abstract**

This research focuses on the success rate of implementing gadget protection in purchasing gadgets at Shopee Indonesia E-commerce. The purpose of this study is to find out how far the success rate is for implementing gadget protection when purchasing gadgets at Shopee Indonesia e-commerce. The method used in this research is using a descriptive qualitative method with a phenomenological approach. Where to understand the meaning based on the experience of facts that have been experienced by individuals in detail. The results of this study are that researchers took three informants, one informant was satisfied with the effectiveness of the implementation of the gadget protection provided by e-commerce Shopee Indonesia. However, the informant did not reach the claim stage, because the gadget he had purchased was still in good condition and nothing happened. Meanwhile, two other informants thought that the effectiveness of the implementation of this gadget protection was not working properly, they had difficulty making claims.

**Keywords:** Effectiveness, Gadget Protection, Shopee Indonesia, E-Commerce

### **INTRODUCTION**

Along with the times, and in the midst of efforts to break the chain of transmission of the Covid- 19 pandemic, the government has first practiced Large-Scale Social Barriers (PSBB) and is designing a new normal life for activities in the midst of the Covid-19 pandemic. In this situation, there are many updates in behavior and activities in society in everyday life. One of the changes in people's behavior that appears is in the determination of how to shop online and also people's lifestyles are increasingly advanced and become instant because most people have high

movements in their daily lives.

As a result, people often pursue something that is easier and instant in their life needs. Therefore, many people do their daily shopping online in one of the E-commerce. In addition to shopping for daily life, people also buy many gadgets through e-commerce. Buying gadgets online is actually more common, especially for buying smartphones, tablets, to laptops.

Shopee is the most preferred e-commerce platform for Indonesians today (Harli et al., 2021). Indonesia is a country that has many citizens. Especially with the wealth of human resources.

This is also a big advantage in the Indonesian economy (Imsar, 2018). The existence of this technology greatly facilitates the community in using the necessary resources. The use of this technology is easy and efficient. Therefore, at this time this technology continues to spread to almost all Indonesian people (Rahma, 2018).

Shopee is an application that runs in the field of buying and selling online and can be obtained easily using a smartphone. Shopee has its head office located in Singapore owned by Sea Limited, which was built in 2009 by Forrest Li. Shopee was first published in Singapore in 2015, and has since expanded its reach to Malaysia, Thailand, Taiwan, Indonesia, Vietnam and also the Philippines (Sianturi et al., 2022). Shopee was established on February 5, 2015 in Singapore.

When shopping for gadgets online, so often someone becomes worried that their shopping activities will end up being a fraud. The lack of trust when shopping online has been experienced by some consumers who make them no longer want to buy gadgets on online shopping sites. Having a sense of trauma experienced because he has experienced fraud when doing online shopping can make the person no longer want to do online shopping. The risk of buying gadgets in shopping online is very large. Starting from the risk of damaged goods during shipping, theft, goods not arriving and much more. Therefore, Shopee e-commerce provides a gadget protection program to provide protection to consumers when shopping for gadgets at Shopee Indonesia e-commerce.

In meeting public interest in shopping for gadgets in Shopee e-commerce, Shopee provides a Gadget Protection program provided by PT Asuransi Simas Insurtech as the insurer and PT PasarPolis Insurance Broker which acts as a service provider partner. Insurer is also defined as an insurance company that is the party that should bear the payment of the sum insured and bear compensation if an unwanted risk has occurred (Susanto et al., 2021). In addition, the insurer also has the obligation to distribute the policy to the insured, divide the compensation by dividing it with the agreed amount of money, and make a

premium refund (Wulansari, 2017). The insured is the party concerned when transferring risks in the insurance agreement. The insured is also defined as the party who realizes the insurance agreement by paying a premium amount. Another meaning is as a policyholder (Santri, 2020).

The Gadget Protection Program serves to protect gadgets that we buy from the Shopee website/application. This Shopee device protection program covers accidental or accidental damage. Such as due to liquids, fires, lightning strikes, natural disasters, conceding. This gadget protection provides protection for one year since we receive the status of electronic products or completed orders in the Shopee application. The Utility Protection Program is non-cancelable and non-refundable if we have confirmed the order. The price of the gadget protection package will vary according to the price of the gadget that has been purchased, this can be seen on the Checkout page. In insurance it is also called premium. Premium is the price for a risk guarantee borne by an insurance company for a certain risk (Maharani & Ferli, 2020). Premiums that have been paid by the insured will be distributed by the insurer for compensation or benefits that will be returned to the insured, premium reserves and also for company operations (Iriana & Nasution, 2019). A policy is a written agreement created in insurance.

The policy can also be referred to as a cooperation agreement contract or coverage in writing between the insurer and the insured (Sulistiani, 2018). Usually, a policy is attached with a coverage sheet, special provisions, and a copy of the claim letter (Pawn, 2021). Claims are the most important part in insurance. Because claims are a method of submission by insurance customers to obtain sum assured after insurance participants have done all their obligations to the insurance company (Imanda, 2017).

The concept of gadget protection insurance products is a design to minimize the risks experienced by individuals (insured) to insurance companies (insurers) via an agreement (contract). Then the insured makes a payment as a sign of the agreement, and the insurer promises to provide

compensation if there is a risk experienced by the insured (Yusrizal & Lubis, 2020). The insurance industry in Indonesia has always felt growth. However, currently Indonesia's success in terms of insurance is still at 1.2%, still low when compared to other countries in Asia (Lubis, 2020). Insurance risk coverage is carried out by transferring the risk experienced by the insured policyholder to the insurance company. The main elements of insurance are the risk insured, the existence of a sum insured premium paid by the customer, a sum of compensation for dependents (Soemitra, n.d.).

This gadget protection insurance product was released in 2021. During the campaign (marketing activities that promote a product or service) "Shopee Mantul Sale" on November 25 to 27, 2021, this gadget protection insurance product is provided for free without any cost. This product can still be said to be new, because it is still 2 years old until 2023. This gadget protection insurance product is provided for loyal customers of Shopee Indonesia e-commerce. To be able to get this gadget insurance protection, customers need to buy gadget products at least Rp 500,000 to Rp 40,000,000.

The benefits of gadget protection insurance products that have been provided by Shopee are to minimize the risk of buyer losses. Similar to other insurance programs, this gadget protection also functions as protection for purchased goods. Thus, it can reduce losses experienced by buyers in the event of a disaster or unwanted event. If this happens and the buyer has used the Shopee gadget protection feature, then the buyer simply makes a claim to be able to get a replacement of the purchased item. In addition, the next benefit is to provide guaranteed protection during the process of shipping goods purchased by buyers to be safe to their destination. therefore, using Shopee's gadget protection feature is very beneficial and useful.

The collaboration between PT PasarPolis Insurtech Broker and Shopee Indonesia will strengthen the mission of PasarPolis to present technological updates in preparing this technology-based insurance, by realizing access

to gadget protection more thoroughly at prices reached by the public and can be accessed more easily by various groups of people through the Shopee application/site. This strategic cooperation related to each other can further widen the positive influence to be raised by completing the needs of the community to maintain every consumer gadget in the midst of this increasingly digital lifestyle.

In the second year of the Covid-19 virus outbreak, precisely in 2021, PT PasarPolis Insurance Broker has noted that one of the insurance products that is often purchased by Indonesians through PasarPolis is gadget protection insurance products. Buying gadgets through online is increasingly commonplace by many people, especially to buy smartphone products, tablets to laptops. Along the way with the increasing digital penetration in this Indonesian country, people are no longer strange to online shopping. A survey conducted by We Are Social in April 2021 has noted that 88.1% of internet users in Indonesia are e-commerce users. This percentage also symbolizes that Indonesia as a country with the highest e-commerce users in the world.

PasarPolis experienced strong business growth, 87% of total non-credit insurance claims have been settled in just 24 hours. Especially for gadget protection insurance, PasarPolis can handle around 80% of all claims in just under 2 hours due to its technology. This happens in 2022 (Herning Banirestu, 2023).

This all-digital civilization also affects the pattern of insurance consumption of the Indonesian people. With just a click, one can get protection, both for oneself and for goods, such as goods. Realizing the huge public need for gadget protection, PasarPolis collaborates with Shopee to introduce gadget protection and screen damage insurance products starting August 2021. This is also the first step in the cooperation of e-commerce platform Shopee in introducing utility protection insurance products in the market platform. All types of gadgets with different brands available on Shopee can receive this gadget protection insurance product without exception.

Director of Partnership PasarPolis, Adi Darmaputra indicated that in the future insurance trends will shift to products that are more personalized, meet unique needs, and are integrated in the daily lives of the wider community. This is increasing along with the increasing public interest in protecting devices recorded by PasarPolis. PasarPolis also continues to expand distribution, among others, by strengthening cooperation strategies with various players, especially in the digital ecosystem based on the evolution of user preferences. Consumers are truly digital. PasarPolis also invests in this strategic partnership with Shopee, because it can expand reach access to the community because of Shopee's very wide reach. PasarPolis hopes to create an easy, cheap, and enjoyable insurance experience for users in the future, in line with PasarPolis' commitment.

Daniel Minardi, Head of Brands Management & Digital Product Shopee Indonesia revealed that they welcome the collaboration with PasarPolis in bringing a sense of security to its users, especially when shopping for gadget products. As an effort to provide an online shopping experience for its users, Shopee Indonesia hopes that this collaboration can meet the needs of users, especially in providing easy access to users to get more protection in every purchase of gadget products at Shopee Indonesia e-commerce.

The success rate of a system is efficiency and effectiveness. The effectiveness of a system is calculated by how much it can achieve its goals. The diversity that has been created or user satisfaction is a measure of that effectiveness. Efficient simile between output and input, resources used and results that have been spent, an effective information system will prepare specific, timely and appropriate information for users (Sugiyantari et al., 2018). Effectiveness generally shows how far a predetermined goal has been achieved (Erawati et al., 2017). Effectiveness can also be tied to the relationship between the output of a responsibility center and the goals to be achieved, the greater the participation than the output produced against the achievement value, it can be said that it is effective (Yudhira, 2021).

In essence, effectiveness is the ability to create a desired result or the ability to create something desired. When something is considered effective, it will have the desired result or create a clear impression (Lantang, A. A., Goni, S. Y., & Suwu, 2022).

There is a previous study used as a reference in this study, namely "The Effectiveness of Online Promotion on Purchasing Decisions at Shopee in Indonesia" conducted by Adhitya Nugraha Putra Sularto in 2023. This research aims to determine the effectiveness of online promotion on purchasing decisions. This study used quantitative methods with descriptive-causal research type. The results of this study show that the influence of online promotion on the purchase decisions of Shopee e-commerce users is 54.3%. Based on the results of partial and simultaneous hypothesis testing, that online promotions have an influence on the purchase decisions of Shopee e-commerce users.

One of the studies that has explained about Shopee Indonesia's e-commerce is Adhitya Nugraha Putra Sularto. This research suggests that the influence of online promotion on the purchase decisions of Shopee e-commerce users is 54.3%. Based on the results of partial and simultaneous hypothesis testing, that online promotions have an influence on the purchase decisions of Shopee e-commerce users. This study used a sampling technique, namely a non-probability sampling technique, using the Bernoulli formula with a sample of 390 respondents. The data analysis techniques used are descriptive analysis and simple linear regression analysis. Based on descriptive analysis of online promotion variables in the excellent category, and on purchase decision variables in the good category (Sularto, 2023).

The next previous research was "The Effect of Advertising Effectiveness and Sales Promotion on Purchasing Decisions at Shopee (Case Study of the Faculty of Economics and Business, Pancasakti Tegal University)" written by Muhammad Rian Prasetya. In 2021. This study aims to determine the effect of advertising effectiveness on purchase decisions, to determine the effect of sales promotion on purchase

decisions, to determine the effect of advertising effectiveness and sales promotion simultaneously on purchasing decisions on Shopee.

The methods used in this study are classical assumption test, multiple correlation analysis and determination coefficient analysis. The results obtained from this study are that there is a positive and significant influence of advertising effectiveness variables with online purchase decisions at Shopee, there is a strong, positive and significant influence of pedestrian promotion variables with online purchase decisions at Shopee, there is a strong, positive and significant influence of advertising effectiveness and sales practices simultaneously with online purchase decisions at Shopee and the magnitude of the coefficient of determination is 98.7% (Prasetya, 2021).

The implementation of this gadget protection insurance product needs to be evaluated further. One of the methods used in this study uses qualitative descriptive research methods with a phenomenological approach. This research has never been done before, because this gadget protection insurance product has just been published, and there are still many users who don't know about it. So, based on the description above, researchers will formulate the main problem that is the focus of discussion in this study related to the effectiveness of the implementation of gadget protection in purchasing gadgets in Shopee Indonesia e-commerce. The formulation of the problem in this study is: How is the effectiveness of the implementation of gadget protection products when purchasing gadgets at Shopee Indonesia e-commerce.

## **METHODS**

This study uses qualitative descriptive research methods with a phenomenological approach. This study was conducted to describe the events of the object of research at this time based on the facts experienced by individuals. In addition, it also seeks or derives meaning from the basics of individual life experiences through in-depth interviews with resource persons. With this phenomenological approach, researchers

must describe through human life experience about a particular phenomenon as described by participants.

This description culminates in the essence of the experiences of some individuals who have experienced all these phenomena. To complete this research data, the researcher appointed 3 (three) people as informants. The stages in conducting this research will start from the preparation stage, interviews, observations, to writing research reports. Overall, all activities are carried out for approximately 3 months, namely from January 2023 to March 2023.

## **RESULTS**

Gadget protection is a program that provides protection that has been provided by PT Asuransi Simas Insurtech to protect gadgets that have been purchased from Shopee e-commerce from unexpected or accidental damage due to fire, liquid, lightning strike, explosion, natural disaster, theft or robbery for 1 year from the date of confirmation of receipt of the gadget by the consumer or the date of the consumer's gadget the message has reached the status of "Order Completed" on the Shopee website/app.

Protection Benefits:

Unexpected or accidental damage

Shopee will guarantee if the gadget that has been purchased is damaged due to unexpected and accidental events that are not excluded in the policy.

Damage due to exposure or ingress of fluids

Shopee will guarantee if the gadget that has been purchased is damaged due to liquid/water such as falling into water or submerged in water accidentally.

Fires, lightning strikes, explosions, and natural disasters

Shopee will guarantee if the gadget that has been purchased is damaged or lost due to fire, lightning strikes, explosions, and natural disasters such as earthquakes, volcanic eruptions, and tsunamis.

Loss due to criminal acts such as theft or robbery  
Shopee will guarantee losses if the gadget that has been purchased experiences loss accompanied by non-violence.

Researchers have conducted interviews with 3 informants, each of whom has different experiences. The results of his interview are presented below:

ISB (Gadget Protection Insurance Customers), has purchased gadgets through Shopee e-commerce accompanied by the purchase of gadget protection insurance products with an insurance period from October 29, 2022 to October 28, 2023.

According to informants, the effectiveness of the implementation of gadget protection provided by Shopee is very beneficial for consumers. At first the informant was worried when shipping

gadgets, but because of the gadget protection that had been provided by Shopee, his worries decreased and all feared risks would be borne. The gadget protection product that the informant bought is currently running for 5 months until now, namely March 2023. So far these 5 months, the gadgets that have been purchased through Shopee e-commerce as well as gadget protection insurance products are still in good condition and no damage has been experienced. Therefore, the informant did not reach the claim stage.

DF (Gadget Protection Insurance Customers), has purchased gadgets through Shopee e-commerce accompanied by the purchase of gadget protection insurance products with an insurance period from September 5, 2022 to September 04, 2023.

**Table 1.** Informant coverage summary 1

<b>Policyholder Name</b>	<b>Shopee QQ Iskandar Satria Budiman</b>
Object of Insured	Asus Vivobook Pro K3400PA OLED i5 1130 8GB 512GB SSD W11 14.0QHD 2.8K WQXGA – MCN0C-CX07S005490
Insurer	PT Asuransi Simas Insurtech
Policy Number	APP-452872683
Product Price	IDR 9.199.000
Date of Purchase	29/10/2022
Date Transaction Completed	29/10/2022
Total Premium	IDR 51.500
Amount Insured	IDR 9.199.000

Source: Interview.

**Table 2.** Informant coverage summary 2

<b>Policyholder Name</b>	<b>Shopee QQ Iskandar Satria Budiman</b>
Object of Insured	Infinix Note 12 2023 8/128GB - Up to 13GB Extended RAM - Helio G99 - 6.7" Amoled FHD+ - 5000 mAh - Hard Gyroscope - NFC
Insurer	PT Asuransi Simas Insurtech
Policy Number	APP-414715631
Product Price	IDR 2.799.000
Date of Purchase	05/09/2022
Date Transaction Completed	05/09/2022
Total Premium	IDR 40.000
Amount Insured	IDR 2.799.000

Source: Observation.

According to the informant, the effectiveness of the implementation of gadget protection provided by Shopee did not run properly. The informant felt remorse and dissatisfaction with what was expected, because the gadget he considered competent could reject the claim without prior investigative procedures. Initially on January 8, 2023, the informant suffered a damage incident on the Infinix Note 12 phone he bought on September 5, 2022.

When the informant bought the cellphone at Shopee at the same time with a gadget protection insurance product provided by Shopee from PasarPolis, with policy number APP-414715631 and a period of 12 months. So the product should be able to be tracked until September 4, 2023. On January 8, 2023, the informant's mobile phone was put in his bag. When he got home, and was about to use his mobile phone, it turned out that the phone screen was already in a cracked striped state and no longer had a picture. It can't be used at all.



**Figure 1.** 2 informant gadgets that suffered screen damage

Then the informant recalled that when buying the gadget he registered gadget protection. So the informant submitted a claim to PasarPolis on the same day as the incident, with claim number: KLM- 2301151029. However, it turned out that the claim he submitted was rejected on the grounds:

"Referring to the T&C Insurance Exclusion is not responsible for any loss or damage caused or incurred by Point 16 'Defective, damaged or rotten that occurs due to the nature or weakness inherent in the goods purchased or which are the responsibility of the manufacturer or assembler'". In accordance with the reason for the refusal, making informants even more confused because the damage to the cracked screen is a weakness of the Infinix Note 12 product, which is the responsibility of the manufacturer.

According to him, what PasarPolis should do is check the damage that occurs to his gadget, because he as a user does not know exactly what happened in it that resulted in the screen of his gadget becoming cracked. Inside the bag contained only dirty clothes, wallets and daily utensils. The informant was disappointed because it was easy to deny claims and was cited for reasons that the product was defective, damaged or degraded, which meant the nature or weakness of the goods purchased and the responsibility of the manufacturer. Confused and frustrated, it is clearly written that this insurance covers unexpected and accidental damages.

However, it was rejected on the grounds that damage arising from product weakness is the responsibility of the manufacturer. The informant said PasarPolis was adept at suspecting damage, mainly in the absence of an expert-directed investigative process. PasarPolis can suspect that the purchased product is defective by default. If this is true, it means that there is a mistake in the Infinix product as the brand owner and informant as a consumer feels cheated by the Infinix brand because it buys a defective product. The informant concluded from the incident:

- PasarPolis did not conduct a physical examination before the match, although it did work with the service center to create a power of attorney.
- PasarPolis did not provide clear information and did not provide clear evidence that the products he bought were damaged due to factory defects as he suspected.
- Brand owners should be careful because it is easy for insurance companies to reject claims

that are then charged to the manufacturer by mistake.

- If indeed the product purchased by the complainant is defective as alleged by PasarPolis, the reporter will firmly say that the product from Infinix is bad and needs further improvement.

But finally, after the informant made a complaint through the consumer media website, the party from PasarPolis also answered his complaint and apologized for the inconvenience experienced by the informant Dean Fauzi, and finally on 30 Januari 2023 the claim submitted by the informant was received and approved, also paid through the account recorded in the system, but the claim has been reduced by own risk fees in accordance with the applicable policy provisions. Payment of claims takes place for 11 days from the time the complaint is filed through the consumer media website, starting from January 19 to January 30, 2023.

SP (Gadget Protection Insurance Customers), has purchased gadgets through Shopee e-commerce accompanied by the purchase of gadget protection insurance products with an insurance period from March 16, 2022 to March 15, 2023.

According to informants, the effectiveness of the implementation of gadget protection provided

by Shopee makes it difficult for him when making claims. The informant bought a Samsung Galaxy A32 through Shopee at the same time with a gadget protection insurance product with policy number APP-324113910. Just bought for 2 weeks, accidentally the gadget bought by the informant fell in the bathroom when he wanted to wash his hands. The condition of the gadget is still on, but the touchscreen does not work, so it must be replaced LCD (Liquid Crystal Display). The repair fee at the official Samsung Center is Rp 900,000.

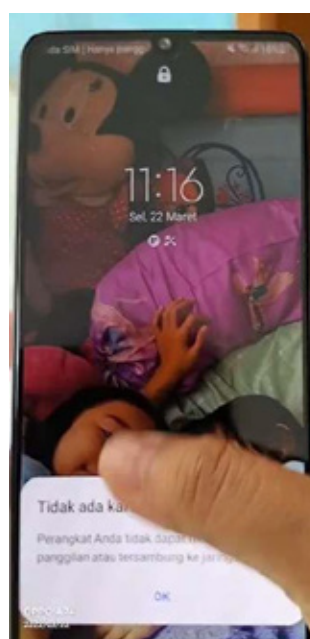


Figure 2. 3 informant gadgets that suffered touch-screen damage

Table 3. Informant coverage summary 3

Policyholder Name	Shopee QQ Iskandar Satria Budiman
Object of Insured	Samsung Galaxy A32 [6/128] [8/128] 4G- and 5G network Helio G80 – 5000Mah – sAMOLED OFFICIAL Warranty – 352160554078523/RR8T300M8MD
Insurer	PT Asuransi Simas Insurtech
Policy Number	APP-324113910
Product Price	IDR 3.799.000
Date of Purchase	12/03/2022
Date Transaction Completed	12/03/2022
Total Premium	IDR 40.000
Amount Insured	IDR 3.799.000

Source: Observation.



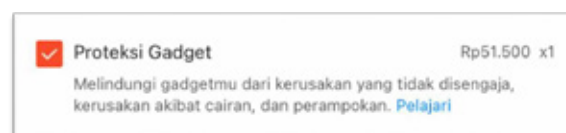
Just for information that Samsung does not cover water intake and this policy covers claims based on events experienced by informants. The informant tried to claim the case he had experienced, but it was greatly difficult. The informant has tried to attach the required documents, but always asks to be sent continuously. Customer service asked for a photo of the damaged front view, while the cellphone was still good. So it doesn't look broken, just the touchscreen doesn't work. The informant thought that the video evidence he had sent was very clear. The informant also argued that this gadget protection insurance product is very ineffective, because the policy can already assess the original serial number and match from the Samsung Center invoice.

After the informant filed a complaint on the consumer media website on March 29, 2022, PasarPolis finally responded to his complaint. And the claim filed by informant Santi Purwaningsih has been approved. Claim payment lasts for 3 days, starting from March 29 to April 1, 2022.

## DISCUSSION

Based on the results in the field in accordance with the data obtained about the effectiveness of the implementation of gadget protection in purchasing gadgets at Shopee Indonesia e-commerce, this needs to be discussed more broadly so that readers become more aware of gadget protection and do not hesitate anymore when shopping for gadgets at Shopee Indonesia e-commerce, as well as the effectiveness of the implementation of gadget protection (Lantang, A. A., Goni, S. Y., & Suwu, 2022).

To purchase gadget protection insurance products, namely by clicking the check on the gadget protection option on the checkout page. In the gadget protection option, the total premium to be paid has been displayed. The price of gadget protection will vary for each price range of the gadget purchased.



**Figure 3.** Gadget protection options within the check-out page

By clicking the check on the gadget protection option on the checkout page, the purchased gadget will automatically be immediately protected by the gadget protection insurance product. Of course this is very easy for consumers to do.

Premiums paid for gadget protection insurance products vary depending on the price of the gadget. However, it is possible that prices from the table below may change at any time. The following is a search for Insurtech Indonesia on September 11, 2021:

**Table 4.** Premium price

Gadget Price	Premium
IDR 1,000,000 – IDR 4,000,000	IDR 40,000
IDR 4,000,001 – IDR 8,000,000	IDR 45,000
IDR 8,000,001 – IDR 15,000,000	IDR 51,500
IDR 15,000,001 – IDR 20,000,000	IDR 80,500
IDR 20,000,001 – IDR 30,000,000	IDR 115,000

Source: Observation.

In the gadget protection that has been provided by Shopee Indonesia e-commerce, the type and value of coverage will be equated with the price of goods listed on the payment page. Then the coverage period that has been provided by partners (PT PasarPolis Insurance Broker) through gadget protection services is 12 months since the buyer confirms receipt of goods. Every gadget buyer accompanied by the purchase of gadget protection insurance products must

comply with all provisions for submitting claims made by insurance partners (PT Asuransi Simas Insurtech).

Buyers are also not allowed to cancel or refund gadget protection services for transactions that have been declared successful by the Shopee Indonesia site/application. This coverage is also non-transferable to other parties. The reimbursement value is based on the exhibition cost at the time of the event minus any deductible expenses. The largest installment of remuneration will not exceed all guarantors stated in the agreement. The limit of the guarantee area is only within the territory of the Republic of Indonesia.

The list of types of goods that can be insured for gadget protection are mobile phones, smartphones, laptops, wearable devices, tablets, portable wifi and drawing tablets. The conditions of the insured objects that can be guaranteed are:

- The object of coverage is in new and original condition and purchased online through Shopee Indonesia.
  - Warranty seal and seal sticker in one piece
  - Not a blackmarket product
  - Brand and type as stated on the policy certificate
  - Have an official warranty from the manufacturer
  - Is an original item, according to manufacturer's standards, not modified (no replacement parts)
- Assess own risk:
- Partial damage: 10% of claim value, min IDR 100,000
  - Total damage: 10% of claim value, min IDR 150.000
  - Robbery: 10% of claim value, min IDR 300,000

Gadget protection insurance products that have been provided by Shopee Indonesia e-commerce also make it easier for consumers to make claims. This is evidenced by the claim procedures provided by Shopee on the checkout page. To make a claim by visiting the <https://shopee.pasarpolis.io> link then login with the mobile number that has been registered with the policy and OTP, select the policy and benefits you want

to claim, and submit documents on the website then enter the account number for sending claim funds. The documents required when submitting a claim are:

1. For all claims:
  - Claim form (original)
  - Self-identity (copy)
  - Insurance policy (original/copy)
2. For Partial Loss claims
  - Invoice/receipt of purchase of the insured object
  - Original warranty card issued by the manufacturer
  - Technical analysis and repair offerings and authorized service center
  - Invoice/receipt for repair of the object of coverage from an authorized service center
3. For total claims (Total Loss)
  - Invoice/receipt of purchase of the insured object
  - Original warranty card issued by the manufacturer
  - Submit the object of arm coverage with chargers, cardboard and other equipment in accordance with manufacturer standards
4. For claims for theft by violent acts (burglary)
  - Invoice/receipt of purchase of the insured object
  - Original manufacturer-issued warranty card
  - Submit chargers, boxes and other equipment in accordance with manufacturer standards
  - Police certificate declaring theft with violence
  - Doctor's certificate if there is a body injury
  - Photos of property damage

In the event of an event that can give rise to a claim based on the above, the insured has the obligation to no later than within 5 days notify the insurer, either by telephone or in writing, of the nature and extent of the destruction and damage incurred. The claim handling time given when reporting claims is no later than 5 days from the date the incident occurred. The claim handling time for the completeness of claim documents is no later than 30 days from the reporting of the claim. The time for self-payment of the claim

is no later than 5 working days from the date of approval of the claim. From these predetermined times with a note that the required documents have been provided before the claim process occurs.

The effectiveness of the implementation of gadget protection insurance products according to researchers is quite good, starting from how to buy it is very easy, just tick the page that has been provided. After making a purchase, the insurance policy and product summary are directly left with the consumer, but there are things that become shortcomings, namely when the customer submits a claim, the PasarPolis does not conduct an investigation. This makes customers disappointed and dissatisfied with the service from PasarPolis.

## CONCLUSION

Based on the results and discussion above, researchers can conclude that gadget protection is a protection program that has been provided by PT Asuransi Simas Insurtech to protect gadgets that have been purchased from Shopee e-commerce from unexpected or accidental damage due to fire, liquid, lightning strike, explosion, natural disaster, theft or robbery for 1 year from the date of confirmation of receipt of the gadget by consumers or the date of the gadget that the consumer has ordered has reached the status of "Order Completed" on the Shopee site/application.

The consumers who have been interviewed by researchers, some are satisfied with the effectiveness of the implementation of gadget protection provided by Shopee, but there are also those who are dissatisfied. 3 people who have been interviewed, 1 of them is satisfied with the gadget protection insurance product. But the informant did not reach the claim stage because the gadgets they had bought were still in good condition, no damage was experienced.

While 2 more informants had difficulty in making claims. According to one informant, the effectiveness of the implementation of gadget protection provided by Shopee did not work properly and he felt regretful and disappointed. Fortunately, 2 informants who had difficulty

in making claims, filed complaints through the consumer media website. Therefore, PasarPolis also listened to their complaints and finally their claims have been accepted and paid by PasarPolis. Therefore, the implication of this study is that the results of this study are used as input or advice for PT PasarPolis Insurance Broker to pay more attention and investigate more deeply the claims made by customers of gadget protection insurance products, so that customers feel satisfied.

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