

RISK MANAGEMENT ANALYSIS IN DETERMINING THE LEVEL OF TRUST OF THE CLIENTS WHO USES THE DELIVERY OF GOODS THROUGH ONLINE APPLICATION. (A CASE STUDY OF DELIVERY SERVICE USING GO-SEND)

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ABSTRACT

Nowadays the development in the modern era is fast and it has not been realized that it has changed the pattern of the lifestyle of the society, so that the companies which provide service have to change the pattern of their sales service to become instant service. And in order to fulfill the need of fast service in Indonesia, a new way of delivering goods has been presented and this is also considered a new innovation in sending goods within the city. People can make use of Go-Send application. Because of it, goods can be delivered in shorter time or faster when compared to other transportation companies. The problem in this research is how to analyse the risk in using the application so that in the end, the result that is expected is to increase the trust from the customers. The methodology used is by the literature review. In collecting the data, the writer uses empirical research sources. It is done by collecting the data and information related to the system of delivering the goods. The sources are from national and international research journals, books, newspaper, and magazines. Results of the research are the risk management analysis in using Go-Send application so that the objectives that is going to be achieved is to increase the customers' trust.

Key words : Go-Send, Customers' trust, Risk Management

INTRODUCTION

Nowadays the development in the modern era is fast and it has not been realized that it has changed the pattern of lifestyle of the society. This has forced companies which provide service to change their way of sales service to become instant and fast service in order to fulfill those needs. Life style pattern is seen and taken by the transportation business "players" or particular by the business in delivering the goods. Widagdo (2012) defines transportation or delivery service is the mutual agreement between the carrier and the sender, where the carrier is bound himself to organize and to carry the goods and/or passenger from one place to certain destination safely, whereas the sender bounds himself to pay transportation fee.

Regarding the progress in transportation, not long ago, precisely early 2015, in Indonesia there has been a new model of transportation called Go-Jek which is under a company called P.T. (Private-Limited) Go-Jek Indonesia. In the application of Go-Jek, there is a delivery or transportation service for sending goods called Go-Send. Go-Send is also a new innovation in sending goods, because it can deliver goods in a faster way when compared to other transportation company.

In its development, transportation or delivery of goods especially for delivery of goods or documents in short distance, consumers are given alternatives to use the service that can be

accessed and tracked or seen on line through private cell-phones. The application can be used easily. It is used by the input of data such as the address where the goods are to be taken and the destination address, all of which are connected through GPS (Global Positioning System), then customers are asked to give the details of the goods, all information are needed including the point of departure address and destination address. The application will automatically search for the courier whose position is at the nearest location to the sender, and when the courier is found, the application will directly inform the details to the clients or customers' cell phones. And customers will be waiting for the confirmation from the selected courier about the goods that is being sent. When the courier arrives, the client or customer just has to wait, until the goods is already in the agreed destination written on the application and of course the tarif charged to the customer has been arranged by the application according to the distance that has been done until to the destination when the process of the deliver has been done.

Considering sometimes the urgent needs and the importance of understanding the risk that is going to happen to the goods or documents that are being sent are important; therefore, the aspect of risk management becomes the main principles in this process. In this case, the level of courier's honesty is at stake in doing the process from the beginning until the end result. What is expected is the level of trust from the customers or clients so that they will repeat the transactions using the application again.

LITERATURE REVIEW

The Definition of Delivery Service

The understanding of delivery service according to Kamus Besar Bahasa Indonesia (KBBI) or Indonesian Language Big Dictionary, the word delivery comes from the word deliver or "kirim" and it means to send or to deliver. It is a process or way of sending something using the middle man or courier. Whereas another definition of delivery service of goods according to Moenir (2014) is the activity that is done by someone or a group of people on the basis of material factor that is done through system, procedures, and certain methods with the objective to fulfill other people's interest and intention according to his/her right. During the process of delivery, the fee or the tariff is decided based on several factors which is stated by Salim (2006) which is: the delivery tariff is a list that contains prices for all the users of transportation service that is arranged regularly. The burden of the price is calculated according to what the traffic will bear.

The applicable tariff types that exist can be grouped as follows:

1. Tariff by routes is tariffs based on transport routes according to operational utilization and transport mode operated by taking into account the distance served by the local transport modes. (km/miles)
2. Local Tariff is the tariff applicable to certain region. For example, the bus tariff that is only applicable particularl in DKI Jakarta.
3. Differential Tariff is the freight rates where there are differences in tariff rates by distance, weight of charge, speed or the special nature of the transported load.
4. Container tariff is the rate applied to carry the box /container on the truck based on the size of the box/container picked up. The container tariff is also known as COFC (Container on Flat Car).

Definition of Risk

According to Lokabal (2014), risk is something that leads to uncertainty over the occurrence of an event over a certain period of time in which the event causes a loss, whether it is a minor loss that is not meaningful or a major loss that affects the survival of a company.

Risk in general is seen as something negative, such as loss, danger, and other consequences. The loss is the form of uncertainty that should be understood and should be managed

effectively by the organization as part of its strategy, so that in the end as the result, risk management can add to more value and can be used to achieve the organization's goal.

Risk management according to Hidayat (2015) is an attempt to know, to analyze, as well as to control risk in each company's activity with the aim of obtaining higher effectiveness and efficiency. The following things are things related to risk:

1. Uncertainly about something
2. Undesirable events
3. Something that goes beyond original purpose
4. Possible adverse events

The meaning of Data and Information

The meaning of data according to Kamus Besar Bahasa Indonesia (KBBI), the Big Indonesian Language Dictionary, is the explanation or real material that can be used to analyze the material or conclusions. According to Turban (2010), data is the basic description of things, events, activity, and recorded transactions, that are grouped and kept but not yet organized. They will be used to convey certain meanings or purposes. Based on the data collection, data can be differentiated into two kinds of data which is primary data and secondary data. Primary data is the data that is obtained or collected by people who have done the research or the concerned people need it. Primary data can be called as original data, or new data. Whereas the secondary data is the data that is obtained and collected from available and sources, this data can be obtained from library or from reports or documents from previous research. Secondary data can be called as existing data or available data.

The meaning of information according to experts is firstly the understanding of information according to O'Brien (2010), is the data that has been changed into context that has meaning and useful for certain end users. Second is the understanding about information according to Turban (2010), it is the data that has been organized and that's why it has meaning and value for the receiver of the data.

In the above research McLeod (2009) stated that there are 4 dimensions of information which are:

1. Relevance
Information is considered relevance if it is relevant and related to the problem that is being faced.
2. Accuracy
Information that is available must be accurate and can be used as the long-term economic forecast, and statistical reports.
3. Punctuality
Information should be available in order to make decision before the existing problem is developing or the disappearance of opportunity, the users should be able to obtain information that can unravel or solve the problem that is happening at the moment.
4. Completeness
Users should be able to obtain information that provide a complete picture or image on certain problems as well as to provide alternative solutions.

Customers' Trust

Customers' trust according to Mowen (2002) is the knowledge that is owned by the customers and all the conclusion that is made by customers or consumers about objects, its attributes, and its benefits. What is meant by object in this research are in the form of products, people, and everything where someone put the trust and attitude towards them.

Kinds of trust

There are 3 (three) kinds of trust according to Mowen (2002) which are:

- a. Object attribute trust

The knowledge about an object has certain special attribute which is called object attribute trust. Object attribute trust relates or connects an attribute to the object, such as someone, goods, or service. Through object attribute trust, consumers or customers state what they know about something about the variation of its attribute.

b. Attribute benefit trust

Someone searches products or services that can solve the problem and can fulfill his/her needs or in other words, the products or services have attributes that will give benefits that can be recognized. The connection or relation between attributes and benefits describes the second kind of trust. Attribute benefit trust is the consumer's or customer's perception of how far certain attributes produce or deliver certain benefits.

c. Trust the benefit of the object

The third kind of trust is formed by connecting the object and its benefits. Trust the benefit of the object is the customers' perception about how far the products, people, or certain services will be giving certain benefits.

RESEARCH METHODS

The approach that is used is literature review. In the process of collecting the data, the writer uses Literature Review by collecting data and information related to the system of transportation of goods. The source is from research journals, whether from national research journal as well as international research journal, text books, newspaper, and magazine.

Cooper in Creswell (2010) explains that literature review has several objectives which are to inform to its readers the results of other researches that is closely related to the current research at the moment, it also connects the research with available literature and at the same time it is also filling in the gaps of previous researches. Literature review contains reviews, summary, and writer's thought, or ideas about several literature resources (articles, books, slides, information from internet, and et cetera) about the topic that is being discussed, This literature study aims to obtain an several analysis of the possible risks that may occur in the process of delivery from order receipt to completion the delivery process

DISCUSSION

The shifting of the lifestyle of Indonesian society and the ever-increasing technological development resulted in the increasingly unstoppable use of the internet and the shifting population that tends to use mobile phones can be seen based on the data from the Indonesian Internet Service Providers Association (APJII) year 2016 which states that the amount of 63.1 million population or 47.5% like to use mobile gadget in doing the internet access and 67.2% or 50.7% uses mobile and computer in doing the internet access.

Table 1. Behavior of internet users in Indonesia

No	Device	Total user (Million)	Percentage (%)
1	Mobile	63.1	47,6
2	Mobile & Computer	67.2	50,7
3	Computer	2.2	1,7

Source : APJII, Processed by researchers

Apart from the dependency in the use of electronic devise, it can be redefined what content is often accessed based on the data from APJII year 2016. Above 90%, the content that

is frequently accessed are social media content, entertainment, news, education, commercial, and public service such as written on the table

Table 2, Contents accessed by internet users in Indonesia in year 2016

No	Contents	Total (Million)	Percentage (%)
1	Social Media	129,2	97,4
2	Entertainment	128,4	96,8
3	News	127,9	96,4
4	Education	124,4	93,8
5	Commercials	123,5	93,1
6	Public Service	121,5	91,6

Source : APJII, Processed by researchers

Experience is something that is able to create positive attitude towards customers, causing a sense of satisfaction, or customers' satisfaction, in addition to the positive feelings built on a particular product or brand, experience will build customer trust. Mowen and Minor (2002) states that consumers' trust is all the knowledge that is owned by the consumers and all the conclusion made by the consumers/customers about the object, attribute, and benefits. Trust is the cognitive knowledge of an object, then attitude is a feeling or affective response that is owned about the object. Consumers or customers will form trust in a product and then develop an attitude. If the attitude is positive, there will be loyalty to the product or brand. How to form customer trust as revealed by Morgan and Hunt (1994) outlines that trust is a key variable in developing a long lasting desire to continue maintaining long term relationships. Trust will build consumers' perception, whether the brand has integrity, competence, and benevolence, and others that will affect attitudes and behavior.

Customer trust is considered to be able to affect the image and cause the customer to have a high sense of loyalty towards Go-Send. This is reinforced by Bloemer and Schroeder (2002) who found that trust influences commitment and commitment influences word of mouth (WOM), repurchase intention and price intensity. Garbarino and Johnson (1999) found that trust influence customer commitment and trust and customer commitment influence future intention.

As one of the commercial services, Go-Send is one of the features in Go-Jek application developed by P.T. Go-Jek Indonesia where the role and the important task is to carry the concept of Personal Online Booking (POB) in delivering goods and document quickly which is in less than 3 (three) hours time and to any destination as long as they are still in the same city. Although it carries the concepts of Instant Courier) the payment rate charged to the user is based on the distance or proximity of the distance indicated on the application so that the courier can not determine by himself the delivery rate that will be charged to the user.

The concept of E-commerce that is carried by Go-Send is to use the concept of business to customer (B2C) where each feature and electronic transactions that occur through the Go-Send application features which is accessed through Go-Jek features is being supervised directly by P.T. Go-Jek Indonesia. This is proved by the existence of some terms and conditions that must be fulfilled by the user in utilizing the application and as a step by P.T. Go-Jek Indonesia itself in minimalizing the possibility of the risk to happen. The terms listed on the official page of P.T. Go-Jek Indonesia regarding the terms of delivery of goods through Go-Send feature is as follows:

1. Customers must provide complete and accurate information about the kind of goods to be delivered.

2. Go-Send does not provide special box for delivery and customers is responsible to pack the goods which is going to be delivered. Special packaging and wrapping is suggested for the fragile or non-durable items such as cakes, ice-cream, food, and fresh flowers. Go-Send shall not be liable for any damages or alterations that may occur upon the delivery of such goods.
3. Go-Send will do the taking of the goods and make the shipment and delivery of the goods on the same day with the estimated delivery time up to 3 (three) hours since the goods were taken.
4. Go-Send will not cater the delivery service for the following item:
 - a. Goods prohibited by the authority to be owned or to be circulated.
 - b. Animals and real plants.
 - c. Things that are dangerous, flammable, smell, and stink need special handling.
 - d. Things or goods that its dimension should not exceed the length of 70 cm (length), 50 cm x 50 cm width, 50 cm height or goods that do not weight more than 20 kgs.

While Go-Jek on its official page itself is willing to provide compensation in case of the unexpected things happen during the delivery of goods or documents through Go-Send features by providing insurance that can be used by users by following the terms and conditions as under:

1. Make sure the user fills in the item description column clearly and correctly because replacement of damaged or missing items will be based on the note in that column.
2. The amount of replacement will be based on the price of normal goods on the market.
3. The insurance provided will be maximumly Rp 10.000.000,--
4. If the goods are damaged, the user must store the goods immediately and report to Go-Send call center (021-5025-1110) right way within the maximum period of 48 hours after delivery is done.

Some steps to implement Risk Management for delivery of goods or documents that can be applied by P.T. Go-Jek Indoensia on its Go-Send feature through the writer's analyzais which in to follow langkah-langkah di bawah ini:

1. Mistake on the delivery destination

The risk that usually happens is a mistake on the destination of delivery. In order to anticipate this, then the user is asked to fill out the retrieval address and the destination address completely and the user will receive confirmation from Go-Send driver who will take the item or the document. During the process of shipping or the process of taking the goods / documents, the user can monitor or can track through Go-Jek application on users' private cell phone, so that the last position of the driver can be seen whether the paths or routes are in accordance with the route or path that is determined by the application or the driver goes through alternative path or route, or driver does not reach the desired destination.

2. Human Resource Management

In recruiting the driver, P.T. Go-Jek Indonesia is recruiting through the media on the official page of P.T. Go-Jek's web site and the driver candidate can fill out the available column and P.T. Go-Jek Indonesia will make a call if it is necessary for recruiting the prospective driver. The requirement to register to be a driver is that the potential driver is asked to complete the various requirement as below

1. Has motorcycle which is manufactured above year 2011
2. Has valid ID (KTP)
3. Has valid driving license type C (SIM C)
4. Has motor vehicle registration (STNK)

5. Hasr valid good behavior statement (SKCK) , the original or legalized one
6. Is able to work 10 hours per day and 5 days in a week.
7. Preferable the age is below 35 year-old
8. Cell Phone RAM at minimum is 1 Giga Byte
9. Cell Phone screen is minimum 5 inch

And for drivers who have registered to be Go-Jek drivers, P.T. Go-Jek is obligated to provide rules that must be followed by the driver along with the sanctions if they violate the rules and P.T. Go-Jek also explains the task analysis, job descriptions, benefits and obligation by Go-Jek drivers.

Go-Jek also has provided the procedure or (Standard Operating Procedure) for the driver from the beginning of the order process up to the end of the order of Go-Send as shown in the picture below:

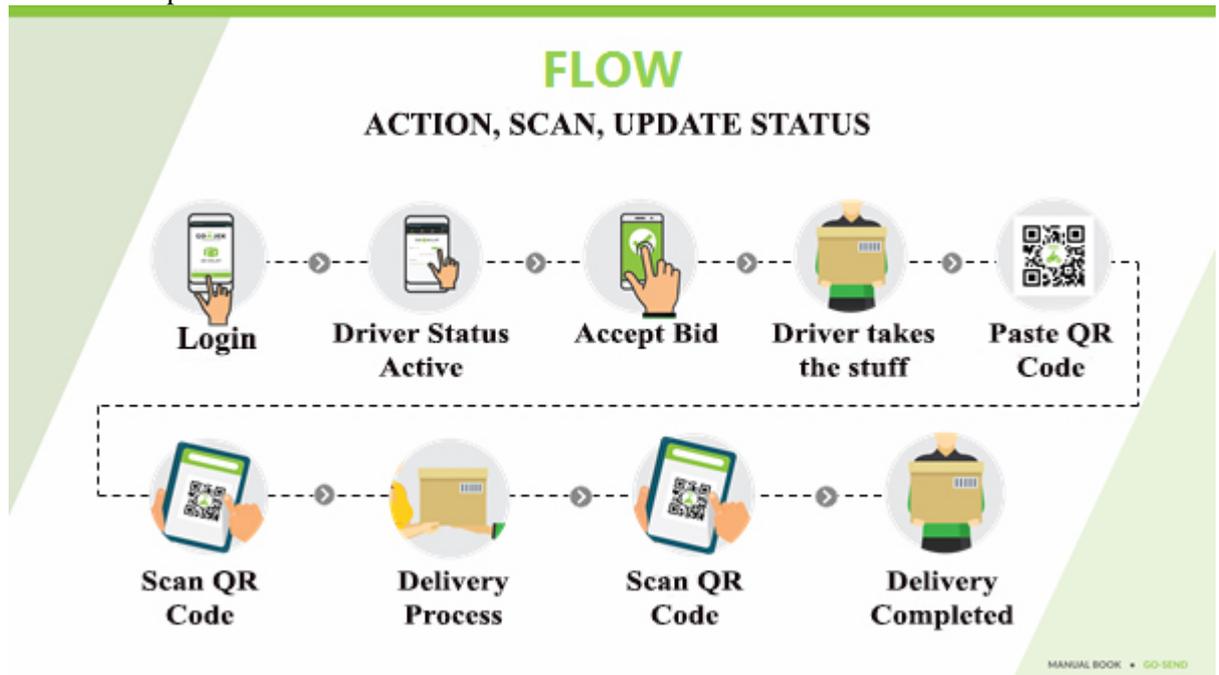


Figure 1. Go-Send Flow in Go-Jek Driver Application

Source : Go-Jek

3. Competition among shipping companies
With the increasingly swift era of information and technology, there are also companies that provide similar services, then PT. Go-Jek Indonesia does not want to operate only on a feature, that is Go-Send. In addition to Go-Send feature, there are also other features that can be utilized by users according to the needs and want of the users which are overall available and can be accessed through one Go-Jek application.
4. Damaged to the goods or documents sent
P.T. Go-Jek Indonesia has provided the applicable terms and conditions regarding the damage handling procedure that will possibly happen and P.T. Go-Jek Indonesia on its own is willing to give compensation in the form of insurance claim against the damage that happened by the way of reporting to Go-Send call center not more than or maximumly 48 hours after the delivery is done.
5. Theft of goods and documents sent
To minimize the risk of the theft of goods that are sent, in Go-Send feature there is application review of the driver along with the commentary fields that can be filled by

the user if users want to express their disappointment, they can fill in the form and PT. Go-Jek Indonesia is going to examine and investigate and an action by giving strict sanctions to the driver who is perceived to perform the action.

6. System Malfunction

If an application error happens due to the system-error on the user's phone, the user can re-install it without worrying about losing the data from the last transaction. It can certainly be done by typing in the user's name and password account and also the cell phone number and email account that has been used for the previous application and the user can do the management and arrange the account through the menu of our own account on Go-Jek application which is accessed through each individual cell-phone.

7. The lost of Electronic gadget (Cell phone)

Supposedly the gadget is lost, or the cell-phone of the user is lost, the user still can use the application on the desktop / computer as an alternative for the user to be able to track and trace the condition of the goods or document which is sent.

8. Data Loss

One of the way that PT. Go-Jek can do to avoid the loss of the data that can result bigger loss for the company, PT. Go-Jek uses the Cloud computing for server management using the internet as the center of the data server and to process the data, so that all memories of the users and even the soft-ware are not located on the computer but they are all integrated directly by using cloud computing. It is for the purpose that all the memories from users and the software itself is not stored in the computer but it is integrated directly using the cloud system with the medium of computer and it is connected by the internet connection.

PT. Go-Jek Indonesia also diligently performs system up-dates and system maintenance periodically to avoid loss of data and customer information such as Go-Pay balance, and customer transaction record along with the description of the transaction history.

The Go-Send driver or courier must be pro-active in responding to the services of the customer either at the time of the order taking or during the delivery of goods or documentations in order to increase the customers' confidence to the company. This matter has actually been arranged through procedure and the regulation that is given by PT. Gojek Indonesia as shown in the table below:

Table 2 Procedures and general requirement of Go-Jek drivers

Bid Order Procedure	Procedure After Bid order	General Term
<ol style="list-style-type: none"> 1. Ensure that the mobile battery is fully charged and ensure to carry power bank 2. Fill the mobile internet quota 3. Dress neatly and wear shoes and use (helmet attributes and jackets) Go-Jek 4. Make Sure the transportation unit in Prime condition 	<ol style="list-style-type: none"> 1. Telephone the customer after getting the order 2. Speak in a good and polite language 3. Ensure the customer's pick-up address is correct 4. Promise to pick up in an estimated time of 15 minutes 	<ol style="list-style-type: none"> 1. Take good care of Go-Jek attributes. They should not be lent to other people. 2. Take good care of drivers' account. It should not be lent to others or to be spread to others. 3. All kind of services given by Go-Jek are free

		of charge. 4. Contactcall center in number (021) 5023 3200 5. Safety First
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Source : Go-Jek

Based on the above thing, the implementation of risk management becomes very important to re-manage the risks that happen during the delivery process starting from the order stage until the documents arrive to their destinations, particularly managing the risk management to protect the consumers. With the implementation of risk management, consumers will feel that they are more protected and risk management is expected to minimize the possibility of cases or problems that are not desirable to happen.

CONCLUSION

Based on the discussion that has been done, conclusion can be drawn as follows:

1. The shifting of lifestyles of society that is instant and quick can lead to accurate data and accurate information and it plays an important role in increasing the competitive power of the company that provides the service.
2. Due to the rapid data exchange and information, it is required that the application management is well managed.
3. The security factor is not the only one from the human resources factor which is the drivers but also on the data and information security presented by Go-Send application.
4. Risk management is an important aspect in achieving the trust of customers or users who use Go-Send future in entrusting the delivery of goods or documents by using this application.
5. The advantages of using risk management analysis are to increase revenue, shareholder value, and risk management analysis can create a robust risk management infrastructure in order to improve Go-Jek competitiveness.
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