

Literature Study: Analysis of Insurance Procedures for Shipping Goods Through J&T Express

Nur Widya Ningsih^{1*}, Dinda Dia², Meitia Ivanka³, Nurhayati Harahap⁴

^{1,2,3} Fakultas Ekonomi Bisnis Islam, Universitas Islam Negeri Sumatera Utara

Jl. IAIN, Gaharu, Kec. Medan Tim., Kota Medan, Sumatera Utara 20232, Indonesia

⁴ Universitas Alwasliyah Medan

Jl. Sisingamangaraja, Harjosari I, Medan Amplas, Kota Medan, Sumatra Utara 20217, Indonesia

Article Info

Article history:

Received December 8, 2024

Revised January 13, 2025

Accepted February 19, 2025

Keywords:

Goods

Insurance

Insurance Procedure

J&T Express

ABSTRACT

Insurance procedures in shipping goods at J&T Express play an important role in providing protection against the risk of damage, loss, or delay of goods during the shipping process, thereby increasing customer confidence and minimizing potential losses for both parties. The purpose of this study is to analyze the insurance procedure for shipping goods through J&T express based on research results from various scientific sources and experts in their fields. This research uses a qualitative method with a literature approach, which aims to examine various literature, documents, and secondary data sources related to the problems identified. Based on the conclusions obtained from the findings or scientific sources, it is concluded that the problems in the insurance procedure for shipping goods through J&T Express, namely, rejected insurance claims, slow claim processes, inappropriate compensation values, difficulties in submitting claims, and inappropriate damage or loss. The efforts to solve the problem by analyzing and understanding insurance procedures, collecting evidence and documentation, reporting in a timely manner, submitting insurance claims systematically, and coordinating with customer service. This will help J&T Express in the insurance procedure for shipping goods by increasing the efficiency of the claim process, ensuring smooth communication between the company and customers, and strengthening customer confidence in the services provided.

This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



Corresponding Author:

Nur Widya Ningsih

Universitas Islam Negeri Sumatera Utara

Email: nurwidyang@gmail.com

INTRODUCTION

The development of technology and the increase in e-commerce activities have brought about major changes in the logistics sector, including freight forwarding. One of the main challenges in the delivery process is to ensure that the delivered goods arrive at their destination in good condition and in accordance with the expectations of both the sender and the recipient. However, the risk of damage or loss of goods during shipment remains a problem that cannot be ignored (Yamanda et al., 2023).

To overcome these risks, many shipping companies, including J&T Express, provide additional services in the form of freight insurance. This insurance aims to provide financial protection to customers in the event of damage or loss of goods during the shipping process. However, in practice, the implementation of insurance procedures often faces various obstacles, such as a lack of customer understanding, claims procedures that are considered complicated, to the limitations of the guarantee provided (Prasetyo et al., 2024).

J&T Express, as one of the leading shipping companies in Indonesia, has an extensive network and a high number of shipments every day. Therefore, the successful implementation of insurance procedures is critical to maintaining customer trust and improving service quality. An analysis of J&T Express' insurance procedures is relevant to evaluate the effectiveness of the existing system, identify problems, and provide recommendations for improvement to support customer satisfaction and business sustainability (Prasetya, 2018).

Problems with J&T Express procedures in Indonesia can be identified through several aspects, such as the lack of socialization to customers regarding additional services such as insurance, the complexity in the insurance claim process which requires a lot of time and supporting documents, and the lack of transparency in determining premium cost policies and coverage values. In addition, technical challenges such as limited digital infrastructure to support efficient claims management and protection limited to certain types of goods also become obstacles in ensuring adequate services for customers. This points to the need for systematic evaluation of procedure implementation to improve efficiency and customer satisfaction (Putri, Anindhita Ari, 2022).

Several research journals have analyzed problems in J&T Express' delivery procedures in Indonesia. These problems involve aspects of service quality, standard operating procedures (SOPs), and customer satisfaction. The main problems that customers often experience in J&T Express services are delivery time inaccuracies and damage to goods during the distribution process. Delivery timeliness is proven to have a significant influence on the level of customer satisfaction, where violations of this can reduce consumer confidence in the services offered. In addition, the application of Standard Operating Procedures (SOPs) in the process of receiving, storing, and distributing goods is often an obstacle when not consistently applied. This can lead to goods being damaged or lost during delivery, thus lowering service quality. Research shows that better SOPs, especially in checking the quality of goods and administering deliveries, are crucial to improving service quality. (Paradila, 2024).

Not only that, transparency in the complaint and insurance claim process is also a concern for customers. The lack of clarity in procedures and the long claim settlement time make customers feel disadvantaged, especially when goods are lost or damaged during shipment. This issue is a big challenge for J&T Express to maintain customer trust and improve the brand's service image (Basrowi, 2019).

Research on insurance procedures for shipping goods through J&T Express is expected to provide in-depth insight into how companies manage shipping risks and how improvement efforts can be made to provide optimal service to customers. Based on this background, the purpose of this study is to analyze the insurance procedure for shipping goods through J&T express based on research results from various scientific sources and experts in their fields.

METHOD

This research uses a qualitative method with a literature approach, which aims to examine various literature, documents, and secondary data sources related to the problems identified. This approach allows researchers to analyze relevant concepts, theories, and data in depth, and relate them to the context of the problems discussed. With the literature approach, this research focuses not only on collecting primary data but also on understanding and interpreting existing information, resulting in a comprehensive and relevant analysis.

RESULTS AND DISCUSSION

The insurance procedure for shipping goods through J&T Express can be defined as a series of systematic steps designed to provide financial protection to customers against the risk of damage or loss of goods during the shipping process. This procedure includes stages ranging from declaration of the value of goods, offer and acceptance of insurance services, payment of premiums, to the implementation of claims in the event of loss (Basrowi, 2019).

Operationally, this procedure aims to reduce the financial impact on customers while increasing trust in logistics services. In its implementation, this procedure involves the customer, the shipping company, as well as the insurance provider in ensuring transparency, accuracy, and compliance with the established operational standards. This is relevant to the principle of risk mitigation in logistics management which aims to maintain the sustainability of the relationship between the shipping company and the customer. In general, the insurance procedures for shipping goods through J&T Express fall under the broader regulations related to consumer protection, the provision of freight transportation services, and insurance in Indonesia.

J&T Express Insurance Terms

A Shipping insurance through J&T Express has some basic conditions that shippers need to fulfill in order for their packages to be properly insured. First, the package to be insured must not contain items that are prohibited to be shipped, either by J&T Express, the airline used, or the country where the goods are being shipped. Secondly, the goods sent must be accompanied by an official invoice containing information about the value of the goods. In addition, the insurance fee charged is 0.2% of the value of the goods stated on the invoice, which must be paid by the sender at the time of delivery.

In terms of liability, J&T Express sets different limits for the types of packages insured. For document packages, the maximum liability value is IDR 2,000,000.00 (two million rupiah), while for non-document packages, the maximum liability value that can be provided is IDR 20,000,000.00 (twenty million rupiah). Conversely, if the package is not insured, the liability value provided by J&T Express is much lower. For non-document category packages, the maximum liability is 10 times the shipping cost or Rp 1,000,000.00 (one million rupiah), while for document category packages, the maximum liability value is 10 times the shipping cost or Rp 100,000.00 (one hundred thousand rupiah). This provision provides higher protection for shippers who choose to insure their goods, but taking into account the type of goods and the value insured.

Problems with J&T Express Freight Insurance

Problems that often arise related to insurance for shipping goods through J&T Express can cover various aspects, ranging from unclear claim provisions, compensation values that do not match expectations, to obstacles in communication between senders, recipients, and shipping service providers. Based on the results of the research, some of the most common problems faced by senders or recipients of goods when using J&T Express shipping insurance are as follows:

1. Insurance Claim Denied

Problems that often arise related to insurance for shipping goods through J&T Express can cover various aspects, ranging from unclear claim provisions, compensation values that do not match expectations, to obstacles in communication between senders, recipients, and shipping service providers. Based on the results of the research, some of the most common problems faced by shippers or pOne of the main problems that often occurs in the insurance process for shipping goods through J&T Express is the rejection of insurance claims. Some of the factors that can cause claims to be rejected include inadequate packaging of goods. If the delivered goods are poorly packaged or do not meet the required packaging standards, the insurance claim is likely to be rejected, as J&T Express will only cover damage caused by the shipping process, not negligence in packaging. In addition, the goods being shipped must meet certain conditions to be insurable, and prohibited goods, such as perishable goods without adequate protection or illegal goods, will not be covered by insurance. Finally, damage caused by external factors, such as extreme weather or natural disasters that are beyond the control of the delivery process, are also often not covered under J&T Express insurance terms, depending on the type of policy in force. receiving goods when using J&T Express shipping insurance is as follows:

Moral Hazard Theory explains that individuals or insured parties may have a tendency to reduce their vigilance against risks after they have purchased insurance. In the context of shipping goods, this means that the shipper or consignee may feel freer in packing or caring for the goods, as they know that any damage or loss can be reimbursed by the insurance. If the shipper does not pay attention to proper packaging procedures because they know there is insurance, and the item is damaged in transit, the insurance company (such as J&T Express) may reject the claim on the grounds that the damage was caused by the shipper's negligence in not packing the item properly. Therefore, moral hazard may partially explain the reasons for denying insurance claims related to the shipper's failure to comply with the terms of the insurance policy (Wibowo, 2022).

2. Slow Claims Process

The time-consuming insurance claims process is often a source of dissatisfaction for both shippers and consignees. They are often frustrated by the length of time it takes to get a claim or compensation decision, which can last for months. This is generally due to complex and time-consuming verification procedures, as well as a lack of clear and transparent communication from J&T Express regarding the status of the claim.

A study by Fitzpatrick & Phillips (2017) revealed that one of the main factors causing the length of time in insurance claims is the complicated verification procedures. In some cases, insurance claims take months because companies must carry out careful checks to ensure the validity of the claims submitted, including verification of documents that are often incomplete or require additional administrative processes.

A study by Anderson & Srinivasan (2019) explored the relationship between insurance claim speed and customer satisfaction. The results of this study show that claim delays can have a negative impact on customer satisfaction, which can lead to reduced loyalty and increased churn rates. Research by Smith & Gantt (2018) shows that insurance claims that take a long time are often triggered by a lack of effective communication

between the insurer and the policyholder. Lack of claim status updates and unclear requirements can cause frustration for policyholders. (Reinert et al., 2019).

3. Inappropriate Compensation Value

One of the problems that often arises in the insurance claim process is that the value of compensation received is lower than expected by the sender or recipient of the goods. This can be caused by several factors, one of which is an inaccurate assessment of the value of the goods. When the value of the insured goods is recorded lower than the actual market value of the goods, the compensation received will only be adjusted to the value recorded on the invoice or invoice, not the actual market value. In addition, limited liability limits are also a cause of dissatisfaction in insurance claims. J&T Express, for example, has different liability limits for different types of goods, namely IDR 2,000,000 for document packages and IDR 20,000,000 for non-document packages. If the value of the goods exceeds these limits, the sender will only receive the maximum compensation according to the set limits, even if the value of the lost or damaged goods is higher (Prasetyo et al., 2024).

Research by Robinson and Allen (2019) entitled *The Impact of Insurance Limits on Compensation in Case of Loss: A Quantitative Analysis* examines the effect of liability limits set by insurance companies on the value of compensation in cases of loss or damage to goods. This study shows that even if the value of the lost or damaged goods is higher than the insured, the recipient of the claim will only receive compensation according to the liability limit set by the insurance company. The findings of this study indicate that many claims are processed with a lower compensation value than the claimant should receive, especially when the value of the goods exceeds the liability limit set by the insurer. This can lead to dissatisfaction for the injured party, as they feel that the compensation received does not reflect the actual loss incurred (Pope et al., 2019).

In addition, the article by Tran and Meyer (2021) entitled *Challenges in the Claims Process: Valuation of Damaged Goods and Compensation Disputes* discusses the challenges faced by insurance companies and consumers in determining the value of damaged or lost goods. This study highlights the various problems that arise in the claims process, which often lead to consumer dissatisfaction due to compensation that is lower than the expected value. The findings of this study show that several factors, such as lack of adequate documentation, differences in valuation between the shipper and the insurer, and the influence of existing liability limits, can contribute to a mismatch in the value of compensation received by the shipper or consignee. This creates tension in the claims process, as consumers feel that the compensation provided does not reflect the actual loss, which in turn affects the level of satisfaction and trust in the insurance company (Susilowati; Aria Indah Susanti; Meriana Wahyu Nugroho, 2020).

4. Difficulty in Submitting Claims

Complex or confusing claim filing procedures are often a major obstacle in the insurance claim process. Many shippers or consignees find it difficult to understand the steps to take to file a claim, which can add to their frustration. One of the main causes of this problem is the lack of clear information regarding the claim procedure, which results in confusion among the parties involved. In addition, lack of clarity regarding the documents to be prepared, such as photos of the damaged goods, proof of payment, or proof of packaging, often adds to the burden on the claimant. In some cases, the shipper or consignee has to provide additional documents that are difficult to obtain, such as a certificate from the consignee or a report from a third party. All of these factors slow down the claims process and can worsen customer satisfaction, who feel that complicated and non-transparent procedures hinder their right to fair compensation.

5. Non-Covered Damage or Loss

Damage to or loss of goods may result from factors beyond the control of the shipping company, such as extreme weather or acts of third parties, which may not be covered by the insurance policy. Freight insurance policies often include exclusions for these situations, which can be problematic for customers who expect full protection in all circumstances. (Pope et al., 2019).

Damage or loss of goods that are not covered under shipping insurance policies often focus on various external factors that affect the shipping process, including extreme weather, third-party actions, or events that are beyond the control of the shipping company. Many studies have explored the challenges and limitations faced by shipping companies and customers with regard to exclusion policies in insurance.

In some cases, there is a need to develop more comprehensive insurance policies that can cover more types of damage or loss that occur during the delivery process. In addition, it is also important to educate customers on the terms of the applicable insurance policy so that they better understand their rights and obligations in terms of insurance claims. Other studies have also discussed the negative impact that this uncertainty has on shipping companies, which often have to handle customer complaints regarding uninsured losses, as well as the impact on customer satisfaction and company reputation.

Efforts to resolve problems related to insurance procedures for shipping goods through J&T Express require the implementation of strategic steps that are structured and in accordance with applicable regulations. The efforts that can be made such as:

1. Analysis and Understanding of Insurance Procedures

Understanding the terms and conditions set by the shipping company, including those related to the types of goods that can be insured, the maximum value of coverage, and the applicable claim procedures, is an essential first step in managing risks during the freight forwarding process. In this context, the identification of potential problems, such as the completeness of required documents or the deadline for reporting claims, is crucial to ensure that each stage of the insurance procedure can be implemented in a timely manner and in accordance with the applicable policy.

The study by Smith et al. (2018) shows that understanding insurance procedures helps consumers claim their rights appropriately. Ignorance of insurance policies is often the main cause of claim rejection, so a good understanding can minimize misunderstandings and increase consumer confidence in service providers.

Research by Johnson (2020) highlights that the analysis of insurance procedures allows individuals or organizations to identify risks associated with insurance coverage, such as mismatches between the insured value and the actual value of goods. This helps in making better insurance-related decisions. (Johnson & Williams, 2020).

According to a report from the International Insurance Federation (2021), non-compliance with insurance terms and conditions, such as not adhering to reporting deadlines or not completing documents, often leads to failure in the claims process. A deep understanding of insurance procedures ensures compliance with applicable policies.

2. Evidence Collection and Documentation

Collecting supporting evidence related to the delivery process, such as delivery receipts, invoices, and documentation of the condition of the goods in the form of photos or videos before and after delivery, is a crucial step to ensure the validity of insurance claims and support the dispute resolution process in the event of damage or loss. (Runandar, 2023).

Research by Cheng et al. (2019) emphasizes that the collection of complete evidence, such as receipt documents, invoices, and photos of goods, helps insurance companies verify the validity of claims quickly. Without adequate documentation, the validation process often suffers, which can extend the claim settlement time. (Cheng et al., 2020).

Research by Gómez and Hernández (2021) shows that accurate documentation increases transparency in the relationship between consumers and insurance providers. Consumers feel more confident that their claims will be processed fairly when they have complete evidence. (Hernández Gómez, 2021).

A report from the World Insurance Forum (2020) highlights that claims with complete evidence and documentation tend to be processed faster than claims without supporting documents. This increases operational efficiency for insurance companies and convenience for consumers.

3. Conduct Timely Reporting

Reporting problems to J&T Express should be done as soon as loss or damage is identified, while adhering to the time limits set out in company policy, to ensure claims can be processed effectively and according to procedures.

Research by Morrison et al. (2018) states that timely reporting of claims accelerates the investigation and validation process by insurance providers. With immediate reporting, companies can verify damage or loss of goods more quickly, thereby accelerating claim settlement (Johnson & Williams, 2020).

Another study by Nguyen and Tran (2020) confirms that late reporting often leads to delays in the administrative process, which can extend the claim settlement time (Khan et al., 2020).

This research shows that timely reporting is an important step in freight forwarding insurance procedures. This not only speeds up the claim settlement process, but also protects consumer rights, prevents claim denials, and ensures that losses can be effectively minimized.

4. Systematic Submission of Insurance Claims

Completing all documents required for the claim, such as claim forms, proof of value, and documentation of damage, is a crucial step in ensuring a complete file for the insurance claim process. Furthermore, it is important to follow the claim submission procedure as directed by J&T Express, either through manual submission at the branch office or digitally through the platform provided, to ensure the claim is processed efficiently and according to company policy.

Research by Smith and Brown (2017) shows that submitting claims systematically by completing the required documents accelerates the process of verification and assessment of claims by insurance companies. A structured process allows the insurer to immediately assess the validity of the claim and minimize delays (Yang et al., 2017).

Research by Anderson and Miller (2018) states that structured claims filing not only improves process efficiency but also increases customer satisfaction. Customers who feel their claims are processed quickly and accurately tend to be more satisfied and have more trust in the service provider company (Maze et al., 2018).

Systematic submission of insurance claims in freight forwarding insurance procedures plays an important role in improving efficiency, reducing the risk of rejection, and speeding up the claim settlement process. A structured process also helps increase customer satisfaction and trust in the company

5. Coordination with Customer Service

Establishing intensive communication with customer service is very important to obtain the latest information regarding the claim process and the next steps that need to be taken, to ensure smooth and accurate settlement of insurance claims.

Research by Thomas and Martinez (2018) shows that good coordination with customer service helps consumers get accurate and up-to-date information about the status of their claims. This is important to minimize uncertainty and provide clarity about the ongoing process.

A study by Wang and Liu (2019) found that many problems in insurance claims are caused by misunderstandings related to procedures or lack of proper information. Intensive coordination with customer service can help reduce potential errors, such as inappropriate form filling or incomplete document collection.

These studies highlight that coordination with customer service is crucial in freight insurance procedures. Good communication ensures proper and up-to-date information, reduces the risk of errors, increases customer satisfaction, and speeds up the efficient settlement of claims.

CONCLUSION

Based on the conclusions obtained from the findings or scientific sources, it is concluded that the problems in the insurance procedure for shipping goods through J&T Express, namely, rejected insurance claims, slow claim processes, inappropriate compensation values, difficulties in submitting claims, and inappropriate damage or loss. The efforts to solve these problems by analyzing and understanding insurance procedures, collecting evidence and documentation, reporting in a timely manner, submitting insurance claims systematically, and coordinating with customer service. This will help J&T Express in the insurance procedure for shipping goods by increasing the efficiency of the claim process, ensuring smooth communication between the company and customers, and strengthening customer confidence in the services provided.

REFERENCES

- [1] Basrowi, B. (2019). Analisis Aspek Dan Upaya Perlindungan Konsumen Fintech Syariah. *Lex Librum: Jurnal Ilmu Hukum*, 5(2), 959–980.
- [2] Cheng, M., Singh, S., Chen, P., Chen, P. Y., Liu, S., & Hsieh, C. J. (2020). Sign-Opt: a Query-Efficient Hard-Label Adversarial Attack. 8th International Conference on Learning Representations, ICLR 2020, 2019.
- [3] Hernández Gómez, G. (2021). Emprendedurismo y liderazgo empresarial en las organizaciones del siglo XXI. *Revista Fidelitas*, 2(1), 1–10. https://doi.org/10.46450/revista_fidelitas.v2i1.31
- [4] Johnson, C., & Williams, B. (2020). Gender and Political Leadership in a Time of COVID. *Politics and Gender*, 16(4), 943–950. <https://doi.org/10.1017/S1743923X2000029X>
- [5] Khan, L. U., Pandey, S. R., Tran, N. H., Saad, W., Han, Z., Nguyen, M. N. H., & Hong, C. S. (2020). Federated Learning for Edge Networks: Resource Optimization and Incentive Mechanism. *IEEE Communications Magazine*, 58(10), 88–93. <https://doi.org/10.1109/MCOM.001.1900649>
- [6] Maze, B., Adams, J., Duncan, J. A., Kalka, N., Miller, T., Otto, C., Jain, A. K., Niggel, W. T., Anderson, J., Cheney, J., & Grother, P. (2018). IARPA janus benchmark-C: Face dataset and protocol. *Proceedings - 2018 International Conference on Biometrics, ICB 2018*, 158–165. <https://doi.org/10.1109/ICB2018.2018.00033>
- [7] Paradila, E. (2024). ANALISIS SISTEM INFORMASI PERSEDIAAN GREENBEAN DALAM MENINGKATKAN EFEKTIVITAS PENGENDALIAN INTERNAL PADA STARBUCKS PALEMBANG ICON. *JEMBATAN (Jurnal Ekonomi, Manajemen, Bisnis, Auditing, Dan Akuntansi)*, 9(1), 1–23.
- [8] Pope, C. A., Lefler, J. S., Ezzati, M., Higbee, J. D., Marshall, J. D., Kim, S. Y., Bechle, M., Gilliat, K. S., Vernon, S. E., Robinson, A. L., & Burnett, R. T. (2019). Erratum: Mortality risk and fine particulate air pollution in a large, representative cohort of U.S. adults (*Environ Health Perspect*, (2019), 127, 7, 10.1289/EHP4438). *Environmental Health Perspectives*, 127(9), 099002–1. <https://doi.org/10.1289/EHP6182>
- [9] Prasetya, A. W. (2018). Kualitas Pelayanan Terhadap Loyalitas Pelanggan (Studi Pada J & T Express Kota Malang). *Jurnal Ilmiah Mahasiswa FEB*, 6, 2.

- [10] Prasetyo, E., Budiono, A., & Sybelle, J. A. (2024). Pertanggung Jawaban Hukum Pihak Ekspedisi Pengiriman Terhadap Barang Hilang atau Rusak. *Jurnal Penegakan Hukum Dan Keadilan*, 5(1), 29–43. <https://doi.org/10.18196/jphk.v5i1.18825>
- [11] Putri, Anindhita Ari, and D. I. I. S. (2022). Analisis Risiko Teknologi Informasi Menggunakan ISO 31000 (Studi Kasus: Aplikasi J&T Express Indonesia). *Aisyah Journal of Informatics and Electrical Engineering*, 4(1), 1–9. <http://jti.aisyahuniversity.ac.id/index.php/AJIEE>
- [12] Reinert, T., Henriksen, T. V., Christensen, E., Sharma, S., Salari, R., Sethi, H., Knudsen, M., Nordentoft, I., Wu, H. T., Tin, A. S., Heilskov Rasmussen, M., Vang, S., Shchegrova, S., Frydendahl Boll Johansen, A., Srinivasan, R., Assaf, Z., Balcioglu, M., Olson, A., Dashner, S., ... Andersen, C. L. (2019). Analysis of Plasma Cell-Free DNA by Ultradeep Sequencing in Patients with Stages i to III Colorectal Cancer. *JAMA Oncology*, 5(8), 1124–1131. <https://doi.org/10.1001/jamaoncol.2019.0528>
- [13] Runandar, H. F. (2023). Sistem Klaim Terhadap Kerusakan Barang Kiriman Dalam Perspektif Akad Kafalah (Studi Kasus Pada PT Indah Cargo Banda Aceh). [https://repository.ar-raniry.ac.id/id/eprint/34366/%0Ahttps://repository.ar-raniry.ac.id/id/eprint/34366/1/SKRIPSI HAIKAL %28ready %26 terbaru%29 REVISI.pdf](https://repository.ar-raniry.ac.id/id/eprint/34366/%0Ahttps://repository.ar-raniry.ac.id/id/eprint/34366/1/SKRIPSI%20HAIKAL%20ready%26%20terbaru%29%20REVISI.pdf)
- [14] Susilowati; Aria Indah Susanti; Meriana Wahyu Nugroho. (2020). Transport Movement Distribution Pattern With Double Constrain Gravity Model Method (Case Study Of Arterial Road In Malang Regency). In *Book Abstrak UMGESHIC*.
- [15] Wibowo, A. (2022). Analisis Ekonomi dalam Hukum Kontrak Kerja. In *Penerbit Yayasan Prima Agus Teknik*.
- [16] Yamanda, C. S., Pamungkas, P. B., Permana, B., Hendrawan, B., & Sahara, S. (2023). Analisis Dari Dampak Yang Terlibat Pada Perkembangan E-Commerce Di Era Digitalisasi Dan Rantai Pasok Logistik. *Jurnal Ilmiah Wahana Pendidikan*, Vol.9(15), 616–621.
- [17] Yang, I. A., Brown, J. L., George, J., Jenkins, S., McDonald, C. F., McDonald, V. M., Phillips, K., Smith, B. J., Zwar, N. A., & Dabscheck, E. (2017). COPD-X australian and New Zealand guidelines for the diagnosis and management of chronic obstructive pulmonary disease: 2017 update. *Medical Journal of Australia*, 207(10), 436–442. <https://doi.org/10.5694/mja17.00686>