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# E-Transportation Business Partnership: Musharakah Perspective

Syaparuddin

**Abstract:** This study aims to evaluate the partnership proportionality of e-transportation business based community. This study was conducted in Yogyakarta for a month (August 2018). The data were obtained through the interviews with ten informants of Go-Jek drivers and an informant of PT. Go-Jek Indonesia in Yogyakarta area, and also from documents about the partnership of Go-Jek transportation business and references on the partnerships of online transportation business. The collected data were analyzed by a Musharakah Index (MI). MI was used to evaluating the partnership proportionality of Go-Jek transportation business. MI was prepared by the author himself. The result of study showed that the partnership proportionality level of Go-Jek transportation business is in the neutral category with a value of 14, namely in the third category with an interval of 10-14. This shows that the partnership of Go-Jek transportation business in Yogyakarta area is more profitable for Go-Jek than its partners. While its partners bear more risk. This finding can be proved that if a partner has entered Go-Jek application, the program will control him/her, from where he/she goes to what order he/she takes and the choice of work comes in just seconds.

**Index Terms:** Musharakah Index, DSN-MUI Fatwa, Partnership, Proportionality, Go-Jek.

## 1 INTRODUCTION

Studying on the business partnership, especially on the digital technology-based transportation business is very interesting to do, because the digital technology in the fourth industrial revolution has a massive impact on human life throughout the world and encourages the automation systems in all activities. The internet does not only connect millions of people around the world but also has become the basis for online trade and transportation transactions. For example, the online transportation business shows that the integration of human activities with the information technology and the economy is increasing. It means that the development of digital technology in the fourth industrial generation era nowadays can influence the change of world and human life fundamentally. These fundamental changes are not only in the change of ways or strategies but also in the aspects of business fundamental. These fundamental change domains range from cost structure, culture to industrial ideology. The implication is that business management is no longer centered on individual ownership, but becomes a division of roles or partners in managing it [1], for example PT. Go-Jek partners with its drivers in running a transportation business in Indonesia, and this study will focus on studying the partnership of Go-Jek transportation business. The studies on Go-Jek transportation business actually have been done a lot, they are the studies written by Sangwan in 2018 [2], Bayunitri in 2017 [3], Septiani in 2017 [4], Wahid in 2017 [5], Silalahi in 2017 [6], Novilah in 2017 [7], Anusanto in 2017 [8], Rasyid in 2017 [9], dan Amajida in 2018 [10]. However, none of them discussed specifically about the partnership proportionality level of Go-Jek transportation business. Therefore, this study is present to evaluate this matter. In business partnership relationships, the partnering parties are intertwined with an equal interaction and can determine how much money they will make, whenever they want [11].

This condition seems difficult to find in the field. It is true that the partnership of Go-Jek transportation business, drivers can decide to ensure the application whenever they want. But its reality is not simple like that. If they have entered the application, the program controls them, from where they go to what order they take, and the choice of work comes in just seconds. While in Islamic economics, the partnership in running a business is called musharakah. Musharakah is a general form of profit and lost sharing (PLS) in which two or more people contribute fund and skill in running a business with the proportion of profit and lost sharing can be equal or not. Profits are divided according to the agreement between partners, and losses will be distributed according to the proportion of fund [12]. The musharakah transaction is based on the desire of parties who work together to increase the value of the assets they have together by integrating all resources. If DSN-MUI Fatwa No: 08/DSN-MUI/IV/2000 about musharakah financing is used to evaluating the partnership proportionality level of Go-Jek transportation business, the parties who partner must pay attention to the following things: (1) Each partner must provide fund and skill, (2) Each partner has the right to manage musharakah assets in the business process, (3) Each partner authorizes another partner to manage assets and each is considered to have been authorized to carry out musharakah activities by paying an attention to the interests of his/her partners, without intentional negligence, and (4) Each partner is not permitted to withdraw fund or invest fund for his/her own benefit [13]. If a partner does not pay a close attention to the things mentioned above, he/she has become an unproportional one to the other partners of his/hers, namely has committed injustice. On this basis, this study is present to evaluate this problem so that the un-proportionality of one party does not occur to the other parties who have partnered in running an online transportation business, especially Go-Jek business partnership in Indonesia. Therefore, this study is expected to serve as a guide in developing online business partnerships proportionally in every business sector in the community in order to empower them, and also expected to provide a solution in resolving the unproportionality that occurs between those who partner in running an online business.

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## 2 METHOD

This study is an evaluative study that aims to evaluate the

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partnership proportionality of transportation business in the community, and the author used a Musharakah Index (MI) in the concept of Islamic economics to evaluate it. This study was conducted in the operational area of Go-Jek Yogyakarta for one month, namely in August 2018. The types and sources of data in this study are divided into primary and secondary data. Primary data were obtained directly from the field through the interviews with ten informants of Go-Jek drivers and an informant of PT. Go-Jek Indonesia in Yogyakarta. While secondary data were obtained from the documents of the partnership of Go-Jek transportation business, and references about the partnerships of online transportation business. The collected data were analyzed by a Musharakah Index (MI). MI was used to evaluating the partnership proportionality of Go-Jek transportation business. MI was prepared by the author himself. The dimensions and indicators of MI were derived from DSN-MUI Fatwa No: 08/DSN- MUI/IV/2000 about musharakah financing. The index structure consists of 9 dimensions, 23 indicators, with "yes" (1) and "no" (0) questionnaires. The MI value is obtained by using the following formula:  $MI = (\text{Acquisition Value of Indicators} / \text{Maximum Value of Indicators}) \times \text{Maximum Value of Indicators}$ , and the decision making category by using MI are: (1) 0-5, very unproportioned, (2) 6-9, unproportioned, (3) 10-14, neutral, (4) 15-18, proportional, and (5) 19-23, very proportional.

### 3 FINDINGS AND DISCUSSION

#### 3.1 The Partnership of Go-Jek Transportation Business

##### 3.1.1 Partnership Relations

The relationship between PT. Go-Jek Indonesia as an application provider company with its partners (drivers) is a partnership relationship based on a partnership agreement, not an employment relationship, therefore there is no element of wages and orders. This partnership relationship puts forward more on a mutualism among the parties, namely the partnership emphasizes more on mutual benefits. Therefore, the form of the agreement to carry out work on a partnership agreement at PT. Go-Jek Indonesia with its partners is a profit sharing agreement [14]. As stated in the partnership agreement of Go-Jek that if a partner takes an action to click electronically on the partnership agreement of Go-Jek, accesses and uses the application of Go-Jek, it means that he/she has agreed with the partnership agreement in the application. In addition, if he/she agrees with this partnership agreement, he/she has also agreed with the changes of terms and conditions applied [15]. However, if there is a unilateral change in the agreement clause at a later date, it can be explained that because the agreement was made on the basis of an agreement, the change of agreement must also be based on an agreement. If there is no an agreement on the changes made, of course the changes will not bind on the parties [14]. If a partner does not agree with the requirements in the application, he/she can choose not to access or use the application of Go-Jek. It means that he/she agrees that Go-Jek can directly stop using the application of Go-Jek, or in general he stops offering or refusing an access to the application of Go-Jek or any part of the application of Go-Jek at any time for any reason [16]. Based on the explanation above, it can be understood that if a partner takes an action to click electronically on the partnership agreement of Go-Jek,

accesses and uses the application of Go-Jek, it means that he/she has agreed with the partnership agreement in the application. In addition, by agreeing with this partnership agreement, it means that he/she has also agreed the changes of terms and conditions applied

##### 3.1.2 The Income Level of Partner

The income level of Go-Jek's partner (driver) is determined by tariffs, orders, bonuses and ratings, and if the partner achieves, he/she will get a commission from PT. Go-Jek Indonesia. The tariffs may change according to the policies set by PT. Go-Jek Indonesia. In Yogyakarta area in 2018, the net tariffs received are Rp. 2,500/km during rush hour and Rp. 2,000/km outside rush hour. These tariffs are received by a Go-Jek driver per kilometer if he/she has completed Go-Ride order [17]. For example, a driver searches for orders at 6:00 a.m. to 11:00 a.m. and at 13.30 p.m. -18.00 p.m. At 6:00 a.m. to 11:00 a.m., he/she gets 3 orders during rush hour with a total distance of 14 kilometers, so his/her income is  $14 \times 2,500 = 35,000$ , and 4 orders outside rush hour with a total distance of 38 kilometers, so his/her income is  $38 \times 2,000 = 76,000$ . At 13.30 p.m. -18.00 p.m., he/she gets 3 orders during rush hour with a total distance of 12 kilometers, so his/her income is  $12 \times 2,500 = 30,000$ , and 7 orders outside rush hour with a total distance of 42 kilometers, so his/her income is  $42 \times 2,000 = 84,000$ . The total income that he/she will receive is  $35,000 + 76,000 + 30,000 + 84,000 = 225,000$  and with a daily bonus of Rp. 25,000 for the Yogyakarta area because he/she got 16 points from 17 orders. The bonus will be paid directly if he/she reaches the minimum performance that has been determined and is calculated based on the rating he/she has obtained. So, he/she can get an income, of  $225,000 + 25,000 = \text{Rp. } 250,000$  in a day [17]. Rating is an assessment given by the customer to driver's service and performance. The use of rating is one of the determinants of driver's performance. If driver's rating is below average, he/she could get sanctioned or dropped out of Go-Jek partner due to his/her bad rating given by the customer in accordance with what have been stated in the application. The rating will be updated and calculated based on the accumulated rating of the last 25 orders, excluding customers who have not given a rating. If a driver gets rating 4 out from 10 first orders, and on the next 15 orders, he/she gets rating 5, his/her rating will be:  $4 (\text{rating}) \times 10 (\text{number of orders}) = 40$  and  $5 (\text{rating}) \times 15 (\text{number of orders}) = 75$ , so:  $40 + 75 = 115$  and  $115 : 25 = 4.6$ . It means that his/her performance is above average. Not only that, PT. Go-Jek Indonesia will also provide various points or additional commissions so that more drivers will have the opportunity to get bonuses and commissions [18]. Therefore, if the driver only takes 20 days to work in a month, Saturday and Sunday are off or there are other needs, he/she will get an average of Rp. 5,000,000 in a month. So the income of Go-Jek drivers comes from the number of orders they have completed. However, their income fluctuates according to their ability to obtain and complete orders and bonuses earned. Sometimes the order is quiet so it's not enough to get a daily bonus. Other factors that can influence the income level of Go-Jek drivers are physical factors, weather, area/city, quiet location, and driver's performance. In addition, Go-Jek drivers must remember that the income earned includes the operational costs that need to be spent for their motorbike maintenance and food/drink in carrying out their work as Go-Jek drivers [16].

### 3.1.3 Suspending Partners

Go-Jek's partners (drivers) must comply with the applicable operational standards or rules set by PT. Go-Jek Indonesia in order to provide a comfort to passengers. If the drivers violate, their Go-Jek account will be suspended. There are two types of drivers' Go-Jek accounts suspended, they are Auto Suspend, namely the penalty given to the driver because it is detected automatically by the application system of Go-Jek, and Manual Suspend, namely the penalty given to the drivers due to complaints and reports from consumers or other parties. The causes of Auto Suspend are: (1) the drivers do fictitious orders, namely they order themselves and pretend there are passengers. The goal is to get bonus points. If known, their account will be suspended and fined Rp. 300,000, and their partnership with PT. Go-Jek Indonesia will be terminated. (2) the drivers make unnatural orders, namely the calculation of distance, time, speed and number of orders that are not fair. If detected, their account will be suspended and also can be fined Rp. 300,000. (3) the drivers get orders from the same and frequent customers. This is very suspicious and can be detected by the system of Go-Jek because in fair conditions there is very little chance of getting the same customer for several times, because the system is random. If detected, their account will be suspended. (4) Drivers get a rating or a small star. This means that the customer is not satisfied with the service provided by the driver, and the partnership will be terminated. (5) the drivers receive a Go-Pay deposit unnaturally. If there are customers who fill the balance of Go-Pay in an unnatural amount, their account will be suspended, and (6) the drivers use certain applications to increase orders. The use of an unauthorized application or an additional application can cause their account suspended. However, PT. Go-Jek Indonesia provides an opportunity for drivers to make complaints or defenses, namely an appeal made up to a maximum of 2 months after Auto Suspend, if they are not proven guilty, their account will be active again [18]. While the causes of Manual Suspend are: (1) the drivers harass passengers, (2) the drivers commit crimes, (3) the drivers are late picking up customers, (4) the drivers drive at unnatural speeds, violate the rules, (5) the drivers do not pay an attention to customer's convenience, such as smoking, their helmets are not clean, (6) the drivers contact customers outside orders, their will be fined Rp. 300,000, (7) asking customers to cancel the booking, not giving the customer change so they will be given a warning. If it happens repeatedly, they will be suspended, (6) the drivers ask for more payments such as tips, parking fees and others, and (9) other violations, namely: the drivers remove customer goods, bring family when receiving orders, do not use complete attributes when receiving order, disseminate the identity of customers in social media and others, and spread false news about companies and consumers. PT. Go-Jek Indonesia will give a warning to the drivers who violate the things above, and if they happen repeatedly or include a serious violation, their partnership with PT. Go-Jek Indonesia will be decided unilaterally by PT. Go-Jek Indonesia [18]

### 3.2 The Partnership Proportionality Level of Go-Jek

The evaluation results of the partnership proportionality level of Go-Jek transportation business by using Musharakah Index (MI) based on the data description about Go-Jek business partnership above, can be presented in the Table 1.

**TABLE 1**  
**MUSHARAKAH INDEX (MI)**

No	Dimensi	No	Indicators	Grade	Score	
					Yes	No
1	Contract	1	The purpose of the contract must be clear	1	1	0
		2	The agreement is made at the time of contract	2	1	0
		3	The contract is written or in contemporary ways	3	1	0
2	Partner	1	Each partner should be competent to law	4	1	0
		2	Each partner provides fund and work	5	1	0
		3	Each partner has a right to manage partnership assets	6	0	1
		4	Each partner authorizes other partners to manage assets and carry out partnership activities without any negligence and intentional error	7	1	0
		5	Each partner may not withdraw or invest partnership fund for his personal interests	8	0	1
3	Capital	1	Capital in the form of cash or the same value	9	1	0
		2	Each partner can not divert partnership capital without any agreement	10	0	1
		3	Each partner may request a guarantee for that capital	11	1	0
4	Work	1	Each partner participates in work for the implementation of partnership	12	1	0
		2	The role of each partner must be clear	13	1	0
5	Income	1	Partner's income is clearly calculated	14	1	0
		2	Partner's income is given proportionally	15	1	0
		3	The percentage of partner's income is determined at the beginning	16	1	0
		4	Partners may complain about the excess/lack of income	17	0	1
6	Loss	1	The loss is borne jointly proportionally	18	0	1
7	Operating cost	1	The operational costs are charged to joint capital	19	0	1
8	Dispute	1	Being resolved through deliberation	20	1	0
		2	Being resolved through legal channels if deliberation fails	21	0	1
9	Negligence	1	Being resolved through deliberation	22	0	1
		2	Being resolved through legal channels if deliberation fails	23	0	1
Total Score					14	9

The value of MI is obtained by using this formula:  $MI = (\text{Acquisition Value of Indicators}/\text{Maximum Value of Indicators}) \times \text{Maximum Value of Indicators}$ . Based on the table above, the value of  $MI = (14/23) \times 23 = 14$ . Therefore, the partnership proportionality level of Go-Jek transportation business is in the neutral category (10-14). This means that the partnership of Go-Jek transportation business in the Yogyakarta area is more profitable for Go-Jek than its partner while its partners are more responsible for all the risks. It can be proven that if a partner has entered Go-Jek application, the program controls him/her, from where he/she goes to what order he/she takes, and the choice of work comes in just seconds. The partners only have 10 seconds to choose "accept" or "reject" the order addressed to them. The tariffs posted tend to be low (IDR 2,000-2,500 per kilometer for Go-Ride) so that they do not meet the needs of life. Most drivers depend on the daily bonus as the main income. Bonuses are awarded based on points. In order to be able to take a bonus, the partners must reach 60-75% of the average rate of order receipt and get a rating of 4.5 from the passengers. Partners' work is not as simple as picking up and dropping off passengers, but there is a math game that must be kept in their mind. Starting from calculating points, bonuses, performance, and rating to get enough wages, and to get enough income they must rely on the bonus system. For example, if a partner gets 20 passengers, it will be converted to 20 points, which means the bonus is IDR 90,000. Thus, to get a bonus every day the drivers must work more than 12 hours [16]. In addition, the application fee charged is too large. Every partner if he/she wants to access the application, he/she must first deposit some money. After that, each transaction is deducted 20% by the application owner. The operational costs are borne by the driver, starting from the provision of transportation, maintenance, fuel, internet package fees and pulse. If so, the partnership practice that occurs is a revenue sharing, not profit sharing. This situation makes the partners experiencing a "prisoner's dilemma", namely the desire of individual partners to get a maximum income as much as possible because it is done collectively, but more and more people play, the game becomes more difficult and becomes deadlocked.

#### 4 CONCLUSION

The partnership proportionality level of Go-Jek transportation business is in the neutral category with a value of 14, namely in the third category with an interval of 10-14. This shows that the partnership of Go-Jek transportation business in Yogyakarta area is more profitable for Go-Jek than its partners. While its partners bear more risk. This finding can be proved that if a partner has entered Go-Jek application, the program will control him/her, from where he/she goes to what order he/she takes and the choice of work comes in just seconds. Therefore, the parties who partner by online are advised to adopt musharakah values so that they can become good partners by paying a good attention to the following things: (1) Each partner must provide fund and skill, (2) Each partner has the right to manage musharakah assets in the business process, (3) Each partner authorizes another partner to manage assets and each is considered to have been authorized to carry out musharakah activities by paying an attention to the interests of his/her partners, without intentional negligence, and (4) Each partner is not permitted to withdraw fund or invest fund for his/her own benefit.

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