

The Urgency of Legal Protection for Couriers in COD (Cash on Delivery) Transactions

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Abstract. COD transactions involving marketplaces, sellers and buyers are connected with other parties, namely couriers and goods delivery service companies, which are not found in conventional buying and selling transactions. The involvement of couriers in the Cash On Delivery transaction process is important to the successful completion of the transaction. The lack of regulations and protocols mandating delivery service companies and e-commerce parties has led to a dearth of explicit directives and frameworks for risk management and the implementation of mitigation systems to safeguard couriers. Consequently, when the company introduced the Cash on Delivery (COD) system, it was not accompanied by a comprehensive assessment of potential issues that may arise. This article aims to investigate the extent to which the Oversight Agency fulfills its role in overseeing the Courier in Cash on Delivery (COD) transactions, as well as the rules implemented by the Government to ensure the safeguarding of couriers involved in such transactions. This journal uses a qualitative descriptive research method. Until now, there has been no sales monitoring through e-commerce and the Internet. Currently, the regulation of the Cash on Delivery (COD) mechanism by marketplace organizers lacks legal enforceability, as it solely functions as a technical guideline. Consequently, it fails to offer adequate protection for couriers and does not hold accountable those who engage in violations.

Keywords: Courier, Cash on Delivery, Protect

1 Introduction

Buying and selling are one of the fulfilment of human needs. However, buying and selling used to be generally carried out in a particular place, namely a meeting place between traders and buyers to carry out bargaining activities, such as markets, malls, supermarkets, and other shopping centres. With the density of work and human activity in this modern era, coming to a shopping centre will take up his work and rest time. Therefore, the initiative of modern humans is to find a way of buying and selling that takes little time and can be done anywhere without disturbing their mandatory activities as workers.

In Indonesia, the increase in users buying and selling through social media is also proliferating; networks play an essential role in meeting basic human needs. However, some people often commit fraud in buying and selling through social media when many fake online buying and selling sites emerge. Who only use the network as an open field to earn income improperly. Therefore, legal protection is needed for both consumers and online business owners.

Consumers typically engage in two primary activities within the realm of cyberspace, which refers to the digital environment created by the interconnected network of the internet. One approach is to examine the items or services promoted by affiliated companies via their websites, specifically through online advertisements. The second is to look for specific data or information needed in connection with the business or trade transactions (buying and selling) that will be carried out. If interested in the products or services offered, consumers can conduct trade transactions in two ways. The initial method traditionally employed is by conventional means, such as telephone, fax, or in-person visits to the designated point of sale for the relevant products or services. Another method involves the utilization of electronic means, specifically online ordering, which can be facilitated by the use of a computer device accessible from many locations such as one's residence, educational institution, place of employment, or internet cafes, among others. (Undrajit, 2013)

The subject of online commerce pertains to goods, services, or information that are not physically observable but are instead represented by images displayed on a computer screen via the internet. These images are accompanied by descriptions that provide details about the nature and availability of the item. There is information regarding the brand of goods, the quantity of goods (quantity), the quality of goods, prices of goods, mechanisms in the transaction process, mechanisms in the process of sending goods and information on the number of goods available (Fitriah, 2020)

In Indonesia, the increase in users buying and selling through social media is also snowballing; networks play an essential role in meeting basic human needs. However, some people often commit fraud in buying and selling through social media when many fake online buying and selling sites emerge. Who only use the network as an open field to earn income improperly. Therefore, legal protection is needed for both consumers and online business owners.

Trading through e-commerce platforms involves various parties, including e-commerce platforms, sellers, buyers, and goods delivery services. The parties involved in online buying and selling transactions are interdependent; failure on the part of one party to fulfill their obligations can result in transactional disruptions or unfavorable outcomes.

There are different transaction methods between the transaction process in conventional commerce, where buyers and sellers make transactions directly, with transactions known as cash on-delivery transactions or commonly abbreviated as COD, which is a form of sale and purchase agreement offered when shopping online. The payment for desired products is normally supplied in cash upon the receipt of the order to the customer. The aforementioned transaction takes place between the purchaser and the courier who bears the responsibility of transporting the goods. The

process entails the purchaser taking possession of the merchandise and remitting payment in the form of physical currency. (Retnowati et al., 2022)

Regarding its implementation, it is hoped that the goods that have been ordered are adequately delivered to the buyer through a freight forwarder, which a courier delivers. The courier meets directly with the buyer to carry out the transaction by receiving payment after the goods are delivered. Sometimes the transaction process does not run smoothly, starting from problems with the late delivery of goods, and discrepancies in goods, to buyers who are reluctant to accept and pay for goods that have been delivered. These conditions make the courier the party to blame, especially in COD transactions; the courier is only tasked with delivering goods from the seller to the buyer. The act of a buyer refusing to remunerate for the items they have procured would inevitably result in detrimental consequences for the courier responsible for delivering these goods. These consequences encompass both tangible and intangible losses, hence inflicting harm upon the courier.

COD transactions involving marketplaces, sellers and buyers are connected with other parties, namely couriers and goods delivery service companies, which are not found in conventional buying and selling transactions. Couriers in the Cash On Delivery transaction process have an essential role in the transaction. The e-commerce platform has explained a lot about the COD transaction method. However, of course, some people are still unfamiliar with and need help understanding COD transactions, where the status of the courier is only as a delivery person for goods previously ordered.

2 Methods

This publication employs a qualitative descriptive research methodology, which aims to investigate and comprehend the interpretations and significance attributed by various persons or groups to social or humanitarian matters. Creswell provided additional clarification regarding the qualitative research method, which encompasses fundamental endeavors such as posing inquiries and implementing processes, gathering precise data from participants, doing inductive analysis of the data to derive specific themes and subsequently general themes, and interpreting the significance of the collected data. Qualitative descriptive is a research method that describes qualitative data descriptively. This type of qualitative descriptive research is often used to analyze events, phenomena, or situations socially (Hardani et. al, 2020)

3 Discussions and Results

3.1 Rights and Obligations of Sellers, Customers, and Couriers in the Cash On Delivery (COD) System

The payment method with the COD system is one of the strategies used by e-commerce to attract Indonesian people's interest in buying and selling transactions online. The reason for the continued relevance of bank accounts or digital wallets lies in the special needs of certain individuals. Consequently, the Cash on Delivery (COD) system serves as a convenient solution for individuals lacking bank accounts or digital wallets, enabling them to engage in online buying and selling activities. In general, the Cash on Delivery (COD) system is implemented by merchants and purchasers in immediate proximity, enabling both parties to conveniently engage in transactions. In the event that the seller or buyer are unable to convene in person, the Cash on Delivery (COD) system can be implemented with the assistance of a courier intermediary. When the buyer has received the goods, then the buyer can make payments to the seller who delivers or to the courier as an intermediary (Febronia Juniati Sanjaya, 2023)

The COD transaction system offers payments handed over to the courier after the goods reach the buyer. There are four parties involved in this transaction, namely:

- a) Seller. The seller is the party that offers goods on the marketplace. The seller must provide clear and correct information on the goods being sold.
- b) Buyer. Buyers are parties who buy goods from sellers through the available marketplace. The buyer should provide payment in the amount of the price of the goods purchased. On the other hand, the buyer has the right to receive the goods purchased according to the order.
- c) Marketplaces. Marketplace is an internet-based online media platform that functions as a facilitator in performing economic operations and transactions between buyers and sellers.
- d) Goods Delivery Service Provider. Goods Delivery Service Providers are third parties in e-Commerce whose job is to deliver goods to buyers previously ordered to sellers through the marketplace (Nabihati, 2021)

The emergence and evolution of the COD system are closely tied to the various benefits and drawbacks that contribute to its growing appeal among consumers. One notable benefit of Cash on Delivery (COD) is the assurance that the acquired products would be received by the buyer prior to making any payment, so establishing a safeguard against fraudulent activities. However, a notable disadvantage is that the purchaser possesses the capacity to withhold payment as a means of expressing dissatisfaction with the merchandise, stemming from its unsuitability. The existence of consumer complaints in online shopping transactions which are pretty high has been revealed in various research, as stated by Daily Socialid (2016), which states that online shopping transactions have drawbacks and constraints, namely high consumer doubts 40.6 with the proportion and problems from the service side as well as products that include:

- The delivery time refers to the promptness with which the vendor sends out the items, hence influencing the promptness with which the buyer receives them,
- Verification of payment and technical limitations in the process of validating the payment initiated by the purchaser,
- The occurrence of product delivery faults is characterized by a discernible disparity between the initially requested product specifications and the actual specifications of the product received, and
- The presence of flaws in products can arise from various sources, including manufacturing defects, production defects, or defects that occur during storage, shipping, and related processes. (Wiryawan, 2021)

In another part, Quareshi (2015) also reveals other problems, namely:

- The absence of adequate security measures throughout the packaging and shipping process poses a significant risk, as the assurance of secure handling cannot be guaranteed,
- The absence of adequate security measures throughout the packaging and shipping process poses a significant risk, as the assurance of secure handling cannot be guaranteed,
- Insufficient provision of information, discrepancies between visual displays and actual items, and incongruity between visual images and tangible reality. (Wiryawan, 2021)

The aforementioned entitlement is a prominent factor contributing to the discontent experienced by consumers in the online realm. Meanwhile, Cao, Haya, & Paul (2017) revealed several other factors that impact consumer satisfaction and purchase intention: customer service, shipping, and post-purchase tracking systems. This research shows that various indicators of deficiencies can cause consumer complaints in online shopping transactions, which causes an increase in complaints. As revealed by APJII in 2017, online shopping complaints reached 16 percent.

According to Article 1 of Law no. 8 of 1999 on consumer protection, individuals who make purchases are recognized as consumers. Consequently, Article 4 of the aforementioned law outlines the rights of buyers or consumers, which encompass the following: • The entitlement to comfort, security, and safety when consuming goods and services; • The prerogative to select goods and services, and to acquire them at the agreed exchange rate, along with the promised conditions and guarantees.

The obligations of consumers, as stipulated in Article 5 of Law no. 8 of 1999 on Consumer Protection, include the need to read and adhere to informational instructions and procedures pertaining to the use or use of goods and services, with the aim of ensuring security and safety. Demonstrating a strong belief in the ethical execution of transactions including the acquisition of goods and services. Compensate in accordance with the mutually agreed upon exchange rate. Engage in lawful endeavors to effectively address conflicts pertaining to consumer protection. (Wulandari, 2018) The consumer's obligation to read or follow instructions in using goods and services

should be addressed by consumers. Usually, business actors have included instructions for use in their products. In carrying out a sale and purchase contract, the existence of good faith must be owned by the parties. The legality or legitimacy of a contract or agreement, especially in electronic buying and selling contracts, is a relatively new juridical phenomenon for positive Indonesian law in general. This needs to be studied further on the legal aspects of evidence. This law also regulates the rights and obligations of sellers as mentioned in Article 8, namely:

- The right to get the payment according to the agreed value;
- The entitlement to seek legal recourse against consumer acts for the purpose of obtaining legal protection;
- The entitlement to legal representation in criminal proceedings;
- The right to return his good name if proven innocent according to consumer accusations.(Kiranaa et. al, 2022)

In the interim, the responsibilities of corporate entities, as stipulated in Article 7, include:

- Have good faith in serving consumers;
- Provide accurate and honest information related to what is being sold. The description is not exaggerated. Many sellers exaggerate descriptions intending to attract many consumers;
- Treat consumers in a friendly and non-discriminatory manner, or not be racist;
- Provide guarantees regarding the quality of goods, such as providing a warranty period;
- allow consumers to try goods;
- In the event that the goods fail to correspond with the provided description or the promised benefits, it is imperative to offer appropriate recompense or restitution. (Kiranaa et. al, 2022)

The Cash On Delivery system entails certain rights and obligations for couriers. Specifically, couriers are expected to fulfill their duties as employees of a goods delivery service company that collaborates with various marketplaces. Each marketplace has its own platform page where these transactions take place. The precise protocols governing the procedural aspects of online shopping transactions have elucidated the rights and responsibilities of the courier involved. Specifically, the courier possesses the entitlement to receive remuneration for the merchandise, while concurrently bearing the duty to transport the ordered goods to the designated delivery location.

The attempts have been made to establish rules within the mechanism of online shopping transactions involving the Cash On Delivery (COD) method. These rules aim to inform consumers about their rights and obligations as buyers, as well as the responsibilities of couriers. In the operational process, couriers are required to provide explanations to consumers regarding the payment procedure, wherein consumers are obligated to make payments to couriers who act as representatives of the business entities upon receiving the COD goods package. Namely, consumers must pay in

advance before the package of goods is opened. (Helmi Djardin et. al, 2022) There is a treatment of consumers who do not pay COD (Cash On Delivery) shipping costs or for goods that have been sent, causing losses to the courier, because sometimes there are also delivery service companies who charge responsibility to the courier if the consumer does not pay for COD (Cash On Delivery) goods. The occurrence of financial deficits incurred by courier services due to consumers' lack of comprehension regarding the rights and responsibilities associated with Cash On Delivery transactions.

3.2 Supervision Agency Overshadowing the Courier

Until now, there has been no supervision for selling products from the Internet and e-commerce. The Ministry of Trade is still waiting for regulations from the Ministry of Communication and Informatics (Kominfo) for online buying and selling. Until now, there has been no sales monitoring through e-commerce and the Internet. Currently still conducting supervision and still coordinating with Kominfo policies. The Ministry of Communication and Informatics (Kominfo) makes the rules, which are then consulted with the Ministry of Trade. The Ministry of Trade supervised 582 products. This number increased by 23 percent compared to last year. The 582 products comprise electronic goods, cooking equipment, clothing, and consumption. (Sinaga & Rivani, 2018)

Supervision is carried out for products subject to SNI provisions and provisions such as safety, security, health, and the environment. Supervision is also carried out on products that must carry labels in Indonesian, as well as telematics and electronic products that must be equipped with instructions for use and guarantee/after-sales guarantee (MKG) cards in Indonesian.(Kusdarwati, 2021) For those that do not comply, we carry out coaching. This means that we provide information to business actors to withdraw goods that are not suitable and also to withdraw goods and then secure them. The significant growth of electronic commerce (e-commerce) in the contemporary digital landscape has resulted in delivery service businesses becoming a pivotal position in the distribution of items to consumers. Consequently, couriers are now directly involved in interacting with buyers.

In several cases, consumers are often at a disadvantage if it turns out that the seller, after being traced, is a citizen of another country who also lives abroad. In this case, it will not be easy to resolve because the legal settlement uses transnational law and must pay attention to a jurisdiction with other countries. Moreover, a process that is, of course, complicated and often avoided by buyers who choose to ignore losses. (Sudrajat, 2020) Because resolving disputes, of course, will require additional costs, which are also small, it is better to avoid dealing with transnational dispute cases. Also, in the case of transnational disputes, there is a language barrier that bridges the two sides, and again if the loss is judged not to be greater than the cost of settlement, the consumer is better off avoiding it.

For this reason, it is better to make purchases with domestic sellers because if something goes wrong, the settlement will be more accessible. Based on this case,

dispute resolution is better done by alternative settlement. Alternative dispute resolution has advantages, including:

- Inexpensive, alternative dispute resolution mechanisms are not administered within the judicial system, hence resulting in reduced financial expenditures;
- Faster compared to court institutions. In court, there is a schedule which, of course, waits in line with many other cases so that the process will take longer;
- By reaching a resolution to this conflict, the party that has been wronged will be granted a settlement, which may take the form of either financial compensation or non-financial compensation. This outcome will facilitate the restoration of amicable relations between the two involved parties, specifically the seller and the buyer;
- The assurance of confidentiality is provided in order to safeguard the reputation of all individuals involved in the transaction, including buyers, sellers, and other parties engaged in electronic commerce;
- Managed by individuals that possess specialized knowledge and expertise in their respective domains, and devoid of any form of unfairness, such as favoritism towards a certain party.(Arianto Hulu et. al, 2020)

3.3 Government Policy in Overshadowing the Protection of Couriers in COD Transactions

The COD mechanism option on the marketplace organizer page solely comprises technical recommendations and lacks legal enforceability in safeguarding the interests of couriers. The absence of a legal framework necessitates the establishment of comprehensive recommendations for enterprises to effectively manage and mitigate risks associated with the Cash on Delivery (COD) system, particularly in addressing challenges encountered by couriers during the transportation of products. The regulation of payment methods, products reception procedures, and complaint resolution mechaprimarily undertaken bv marketplace organizing themselves.(Wiryawan, 2021)Concerning these provisions, consumers must first read the COD terms and conditions in the relevant marketplace because, on some marketplace pages, there are also sometimes regulations that result in law if the buyer refuses to accept the goods because they are not following what was agreed, as well as the mechanism for returning goods that are not following the order to the seller, and so on so that the rights and obligations of the courier can be determined.

Couriers, as workers who are carrying out their profession, normatively have rights and obligations that have been regulated normatively in statutory regulations, both in Law No. 13/2003 concerning Manpower, which was subsequently amended by Law No. 11/2020 concerning Job Creation and in various other regulations and policies. The provisions in these regulations and policies will be concretized again in the technical provisions concerning the field of work in the Work Agreement, Company Regulations, Collective Labor Agreements (PKB), Job Descriptions, as well as other provisions which serve as the basis for regulating the rights and obligations of workers in shipping service companies. Goods. (Ageng Nur Muhamad Buana Al Kahfi et. al,

2022)By carrying out the obligations of the courier, in carrying out his profession, the courier will have the right to obtain protection according to what is regulated:

- Occupational health and safety (OHS) refers to the multidisciplinary field concerned with the identification, assessment, and mitigation of risks and hazards in the workplace. It encompasses the promotion and maintenance of physical;
- Morals and Decency. The concepts of morals and decency are fundamental aspects
 of human behavior and societal norms. These principles guide individuals in making ethical decisions and engaging in appropriate conduct within a certain community or; And
- The treatment that adheres to principles of human dignity, morals, and religious beliefs, as outlined in article 86 of Law no. 13/2003 pertaining to Employment. (Wiryawan, 2021)

The impact of the development of the COD system, on the other hand, is the rise of the problem in Indonesia, as stated by various print and online media about the rise of e-commerce consumers who complain to couriers in unpleasant ways such as swearing, refusing to pay even to the point of personal threats, from the courier. A courier, as a profession, is an employee of a freight forwarding company who has the task of delivering goods by the buyer as a seller's representative, so complaints are made to the courier, which is made after the buyer opens the package of goods provided by the courier. (Naufal, 2021) Actions from Consumers that harm the courier immaterially and materially can occur due to violations of the provisions set by several marketplaces that the buyer must pay the courier before receiving or opening the package.

In the context of goods delivery service companies, it is normatively recognized that workers, commonly referred to as couriers, are entitled to legal protection under Law no. 13/2003. This legislation primarily aims to safeguard their Occupational Safety and Health, uphold moral and ethical standards, and ensure treatment in accordance with human dignity and values. It is important to note that Law no. 13/2003 has been subsequently updated by Law no. 11/2020, which focuses on Job Creation as a means to enhance the investment ecosystem and expedite national strategic projects. This update also emphasizes the augmentation of worker protection and welfare (Condro S. Riyadi, 2021). In contrast, it is noteworthy that shipping service companies have been subject to extensive regulation through a multitude of regulations and policies. There are various regulations related to the transportation of goods issued by the Ministry of Transportation, namely the Minister of Transportation Regulation Number 60 of 2019, concerning the Implementation of Transportation of Goods by Motorized Vehicles on Roads (in the future referred to as Permenhub No. 60/2019) which replaces the Decree of the Minister of Transportation Number KM 69 of 1993 concerning Implementation Transportation of Goods on Roads (in the future referred to as Kepmenhub No. KM 69/1993) and Decree of the Minister of Transportation Number KM 30 of 2002 concerning Amendment to Decree of the Minister of Transportation Number KM 69 of 1993 concerning Implementation of Transportation of Goods on Roads (from now on referred to as Kepmenhub No. 30/2002).(IS, 2021)

Substantial changes to these regulations include those related to Minimum Service Standards (SPM), Safety Management Systems (SMK), supervision, competency of

vehicle crews, and freight rates. In addition to the existing regulations, there remain numerous regulations and policies that govern delivery service companies. These regulations have not yet been able to effectively address the challenges posed by the emergence of online-based delivery services. According to Muhammad Kadrial, the General Chairperson of Asperindo, the development of online courier services through applications has created both challenges and business opportunities for the courier service industry. Technological advancements have led to a surge in concerns regarding regulations in the online services sector. As a response, the Association of Indonesian Express Post and Logistics Delivery Service Companies (Asperindo) urges the government to take decisive action in regulating online courier service applications. (AD, 2016)

The complexity of the legal relations that are built into the e-commerce system, which results in the many regulations and policies that have been set to regulate, is also unable to provide solutions to problems for courier workers who directly deal with buyers as consumers who feel they have the right to complain.(Riska Natagina Putri et. al, 2021) As previously stated by the chairman of YLKI, Tulus Abadi, this fact results from literacy and education about e-commerce in society, which is still not optimal, coupled with the COD system, which requires a comprehensive understanding due to the complexity of existing legal interactions.

Seeing this, the Executive Director of CORE Indonesia, Mohammad Faisal, stated that there were severe problems in the COD digital system in terms of digital monitoring or tracking of COD activities as a result of a weak risk management system in the COD system in Indonesia. The weakness of the risk management system for COD will always cause problems on various sides of the parties, namely the platform side, the consumer side, and the courier; even the CORE Executive Director strictly recommends that online shopping services using the COD method be temporarily suspended.(Abdi ,2021)

The low level of risk management in the COD system has directly become a separate threat to couriers who, at this time, are still regulated in general regarding legal protection, occupational health, and safety in various norms. However, they need to touch on the e-commerce transaction system, a source of potential problems for workers emerging from buyers. The existence of consumer actions that touch not only on the professional aspects of workers but also on the personal aspects of workers shows that this problem is a fundamental problem because the aspect of worker protection is very complex. (Febronia Juniati Sanjaya, 2023) The complexity of worker protection issues causes efforts to protect workers in general, and workers who act as couriers are carried out with work norms that apply within the company environment both internally and about external parties concerning increasing the recognition of human rights, physical and technical protection and social, where Imam Soepomo divides worker protection into 3 (three) types, namely:

• Economic protection pertains to endeavors aimed at ensuring that workers receive an income that adequately covers the daily necessities of both themselves and their families, even in situations where they are unable to work due to personal volition. This form of protection is sometimes referred to as social security.

- Social protection refers to the provision of support and safeguards for individuals as well as their families within the community. Its primary objective is to enable individuals to enhance their social well-being, which is contingent upon their overall physical and mental health. Specifically, the aspect of social protection that pertains to ensuring the well-being of individuals in their work settings is commonly referred to as occupational health.
- Technical Protection protects workers from work accidents that can impact the worker's personality; this protection is called work safety. The description of the three types of protection shows that the aspects of worker protection in the three types of protection are more oriented towards the factors that cause workers' problems from internal or other parties who have a direct legal relationship with workers. Of the three types of legal protection, it can be expanded to include protection for courier workers from potential threats that arise from third parties (buyers) who do not have a direct legal relationship with the courier but have legal relations with other parties, namely sellers, both in terms of economic, social and economic protection. Technical.(Asikim, 2012)

Some actions lead to threats that could harm the courier as a worker. Personally, this is already included in the criminal context because of Law No. 13/2003 concerning Manpower) Furthermore, Law No. 11/2020 concerning Job Creation only regulates in the context of occupational health and safety norms, which relate to potential problems that are directly related to work and not potentials that arise from third parties. This phenomenon shows that parties outside workers, such as sellers, marketplaces, and delivery service companies, are responsible for taking preventive measures for work accidents or risks, as stipulated in various regulations that companies are required to map out what risks can occur. It has not run optimally because, until now, the parties have been unable to mitigate work-related risks from emerging couriers.

4 Conclusion

- Until now, there has been no sales monitoring through e-commerce and the internet. Currently still conducting supervision and still coordinating with Kominfo policies. The Ministry of Communication and Informatics (Kominfo) makes the rules, which are then consulted with the Ministry of Trade.
- The Cash on Delivery (COD) payment mechanism necessitates a thorough comprehension among the involved parties due to the intricate nature of the legal transactions, which may give rise to issues resulting in litigation involving couriers. Currently, the regulation of the Cash on Delivery (COD) mechanism by market-place organizers lacks legal enforcement, serving merely as a technical guideline. Consequently, parties involved in violations and couriers are not provided with adequate protection. As a result, there is a lack of regulations governing the safeguarding of couriers in e-commerce transactions utilizing the COD payment mechanism. The organization lacks well-defined protocols for risk management and mit-

igation methods pertaining to challenges encountered by couriers. Consequently, the development of the Cash on Delivery (COD) system is not accompanied by an optimal identification and assessment of potential issues that may arise.

Recommendations

It is suggested to the government form a remarkable supervisory institution for couriers or similar transportation services, and the government should make clear regulations regarding the rights that couriers, especially in COD transactions, can obtain.

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