

**RISK MANAGEMENT PLANNING IN E-COMMERCE COMPANY PT. SIMPEL OM UNGGULAN "SIMPEL OM"****Mega Ekania<sup>1</sup>, Edi Hamdi<sup>2</sup>, Rhian Indradewa<sup>3</sup>, Ferryal Abadi<sup>4</sup>**<sup>1,2,3,4</sup>Faculty of Economics and Business , Esa Unggul University, Jakarta – Indonesia

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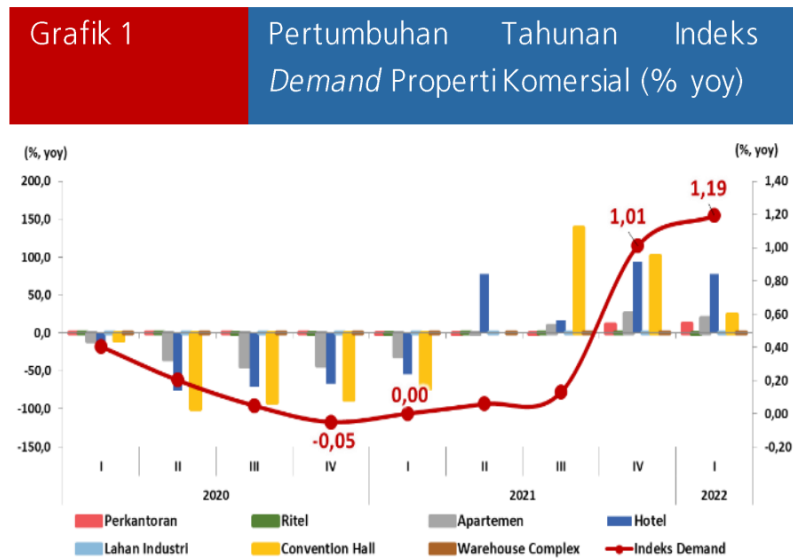
**Abstract**

This research aims to analyze and plan an effective risk management strategy for the e-commerce company PT. Simpel OM Unggulan, operating under the brand "Simpel OM." As a fast-growing e-commerce company, Simpel OM faces various risks that could impact its operations and reputation. In order to overcome this challenge, this research adopted a qualitative approach involving case studies and interviews with key company stakeholders. The research results show that Simpel OM has various risks, including data security risks, logistics risks, and reputation risks. Based on risk analysis, this research develops recommendations for risk management planning which includes risk identification, risk assessment, development of risk control strategies, and continuous monitoring and improvement. In addition, this research highlights the importance of effective communication and stakeholder participation in carrying out successful risk management. The results of this research will provide valuable guidance for PT. Simpel OM Unggulan to mitigate possible risks and strengthen its business sustainability in a rapidly changing e-commerce environment. In addition, this research also contributes to the risk management literature in the context of e-commerce companies.

**Keywords:** Planning, Risk Management, E-Commerce Company, PT. Simpel OM Unggulan, Simpel OM**INTRODUCTION**

The growth of the property sector in Indonesia has begun to show positive graphs since the COVID-19 pandemic occurred (Destiansi, 2021); (Sarayar, 2022); (Rambey & Ferlito, 2020). This occurs as the economic sector begins to recover and community activities gradually return to normal. The development of Indonesian commercial property (PPKom) released by the Bank Indonesia (BI) Statistics Department in the first quarter of 2022 and Knight Frank Indonesia as a property research and consulting company in Indonesia welcomes 2022 as the year of revival of the Indonesian property

sector. The annual performance ( year on year ) of the property industry ( real estate ) sector grow by 1.19%.



**Figure 1 Commercial Property Demand Index Growth Graph (yoy)**

Source: PPKom Bank Indonesia Statistics Department Released May 23 2022

Apart from property growth, technological developments are increasingly simplifying and speeding up processes and transactions or what is called *eCommerce* (Njatrijani, 2019).

The presence of *eCommerce* has had a major impact on people's lives and lifestyles, including creating new economic opportunities for people to start individual businesses (Putri, 2023); (Bahtiar, 2020).

To support the growing climate for the digital economy and fulfill the availability of data/information quickly, easily and accurately, the government issued several regulations related to *eCommerce* such as: Economic Policy Package XIV which regulates the electronic-based economy, Presidential Regulation (Perpres) No. 74 of 2017 concerning the Roadmap for the National Electronic Trading System or SPNBE and others.

*eCommerce* survey data up to September 15 2022 show that 34.10% of businesses carry out *eCommerce activities*. This shows that businesses that receive orders or sell goods/services via the internet in Indonesia are still relatively low and are still dominated by conventional types of business.

The transition from the Analog to Digital era encourages all business sectors to be more creative in mastering market competition (Trisantosa et al., 2022). In the current era of globalization and digital era, especially since the COVID-19 pandemic, all users and buyers are looking for efficiency and ease in obtaining and completing their needs. (Aprianto et al., n.d.); (Aprianto et al., 2022). There are still many restrictions on

mobilization that are not commensurate with the increasing rhythm of community demand for needs, especially in fulfilling materials for the Construction sector (Property Sector), many business actors and buyers want a platform that can facilitate their needs. *eCommerce* is an alternative that is currently in great demand. Report released " *Navigating Indonesia's eCommerce: Omnichannel as the Future of Retail*" . Based on this report, 74.5% of consumers shop more online than shop offline. This happens because the pandemic means that almost all fulfillment of basic needs and various other activities are diverted through digital and sustainable services.

## RESEARCH METHODS

Simpel OM research method adopts a qualitative approach involving case studies and interviews with key company stakeholders. The research results show that Simpel OM has various risks, including data security risks, logistics risks, and reputation risks. In the context of Simpel OM strategic planning, in accordance with the concept outlined by David (2011: 177), a very important first step is to set Simpel OM goals in the short, medium and long term.

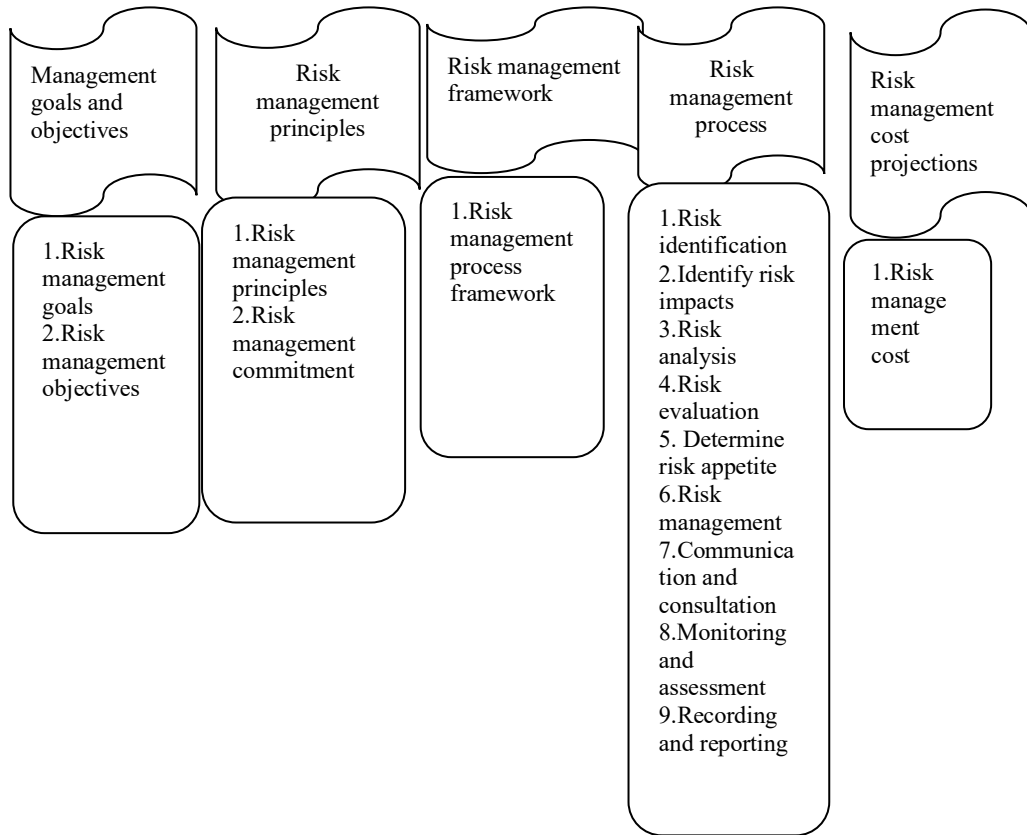
Finally, Simpel OM will continue by conducting Porter's generic strategy analysis and compiling a Lean Business Model Canvas. This is an important stage in directing the company to implement appropriate and efficient strategies in achieving the short, medium and long term goals that have been set.

This, Simpel OM strategic planning follows a series of structured and systematic stages, which assist companies in formulating, implementing and monitoring strategies that are in line with their vision and business goals.

## RESULT AND DISCUSSION

To carry out effective risk management, it must be well structured, systematic, cross-organizational and collaborative. Below are five aspects of risk management that can be included in Simpel OM.

The following is an overview *of the framework* related to *the risk plan* that will be carried out in Simpel OM.



**Figure 2 Simpel OM Risk Management Framework**  
 (Source: Processed results and author's discussion, 2023)

**1. Risk Management Goals and Objectives**

Risk Management in Simpel OM is the process of identifying, measuring, and analyzing risks that can affect the performance, security, and trust of an *eCommerce business*. This risk can come from internal or external factors, such as networks, buyers, sellers, payments, shipping, law and others. Risk management aims to reduce the negative impact of risks and increase the chances of success for *eCommerce businesses* like Simpel OM. Below are the goals and objectives of Simpel OM risk management.

**Table 1 Goals and Objectives of Simpel OM Risk Management**

Risk Management Goals and Objectives	
Objective	Target
<b>Short-term (Y0 to &lt; Y1)</b>	
1. Carrying out communication and application consultation activities	1. 100% of collaboration with simpel OM partners runs well and consistently

with partners every 1 month, 3 months, 6 months and annually (one of which is related to product quality and system services).	
2. Make a risk assessment and evaluate 1000 Simpel OM application downloaders.	1. Many people download the Simpel OM application
<b>Medium-term (Y2 to Y3)</b>	
1. Has 1 <i>risk management expert</i>	1. Operations run well and smoothly
2. Have financial management experts	1. Sufficient capital
3. Has 5 material QC experts in the company	1. There are no conflicts with partners or customers who use the Simpel OM application
<b>Long-term (&gt; 5 Years)</b>	
1. Installation of 1 reliable internet <i>security</i>	1. Avoid <i>cyber security disturbances</i> that can disrupt the security of the Simpel OM application
2. Creation of company ERM applications.	1. Comply with government regulations
3. Intense promotion of Simpel OM	1. The community believes in Simpel OM and always uses Simpel OM to meet their building material needs

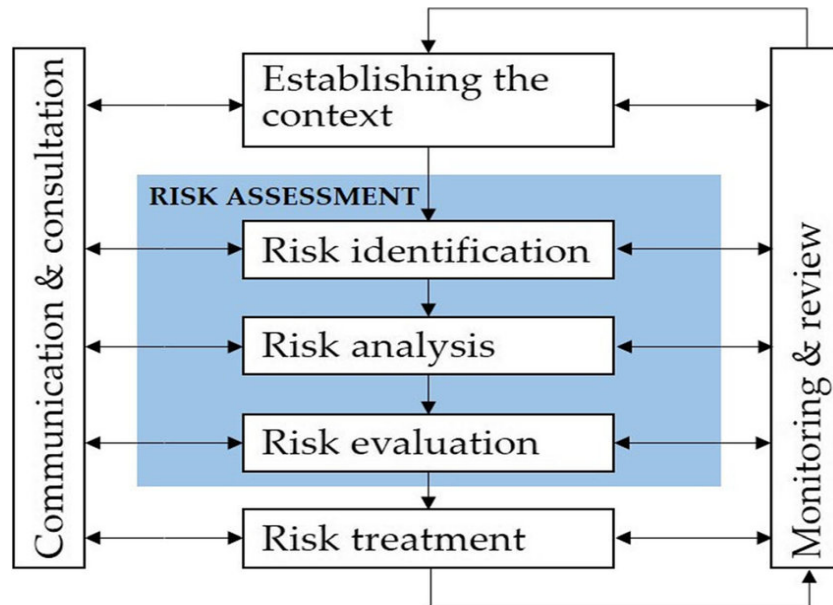
## 2. Risk Management Principles and Commitments

Simpel OM Management determines the principles and commitments that will be adopted in the risk management process in the company. Basically, Simpel OM risk management principles will be applied based on the risk management principles contained in ISO 31000, 2018 concerning Risk Management, this standard replaces ISO 31000, 2009 Risk management - Principles and guidelines which was published in November 2009.

## 3. Risk Management Framework

The risk management framework includes determining the context (basic risk parameters related to the internal and external environment), identification, analysis, evaluation and treatment of *risks*, communication and consultation as well as monitoring and *review*. All of these processes must be carried out regularly and

systematically taking into account available costs, benefits obtained and existing opportunities.



**Figure 3 Risk Management Process based on ISO 31000; 2018**  
 (Source: researchgate.net, 2018)

**4. Risk Management Process**

Simpler OM risk management process based on the risk management process contained in ISO 31000 in Figure 3 includes:

**a. Risk Identification (Risk Identification)**

Simpler OM identifies potential risks from both internal factors and externally based on table 1 above, this is done so that Simpel OM goals and objectives can be achieved. Below is a risk identification from Simpel OM

**Table 2 Simpel OM Risk Identification**

CODE	TYPES OF RISK
	<b>Internal Risk</b>
R001	Collaboration with partners is not going well
R002	Operations are not running well
R003	There was a conflict between the company's
R004	human resources
R005	Lack of Capital
	Simpler OM application server <i>down</i>
	<b>External Risks</b>
R006	Lack of app downloader
R007	Consumers do not continuously use applications
R008	

R009	Consumers do not trust the Sempel OM application and choose to come directly to the material store
R010	Collaboration with partners is interrupted
R011	<i>cyber security</i> disturbance that disrupted the security of the Sempel OM application
R012	Business license revoked
R013	Increase in tax rates
R014	Natural disasters
R015	Fire
	Delays in delivery

**b. Risk Impact Identification**

After identifying risks, causes and control symptoms, Sempel OM will identify the impacts that will arise from these various risks and are depicted in the table below.

**Table 3 Identification of Sempel OM Risk Impacts**

CODE	RISK	
	Risk	Impact
R001	Collaboration with partners is not going well	Partners do not want to cooperate
R002	Operations are not running well	Income decreases
R003	There was a conflict between the company's human resources	Company operations were disrupted
R004	Lack of Capital	Business operations will be disrupted and expansion will be difficult
R005	Simple OM application server <i>down</i>	Application cannot be run
R006	Lack of app downloader	Not getting income
R007	Consumers do not continuously use applications	Revenue targets not achieved
R008	Consumers do not trust the Simple OM application and choose to come directly to the material store	Reduced income
R009	Collaboration with partners is interrupted	Unstable operations and declining revenues

R010	<i>cyber security</i> interference that interferes with the security of the Simple OM application	The application experiences <i>down</i> and <i>errors</i>
R011	Business license revoked	Company closed
R012	Increase in tax rates	Increase in prices of services and goods
R013	Natural disasters	The company's operations were chaotic so that the company could not run as usual
R014	Fire	The company suffered large losses due to damaged assets
R015	Delays in delivery	There were so many complaints from customers that customers stopped using Simpel OM

**c. Risk Analysis**

After identifying the impact of the risk, Simpel OM then analyzes the risks posed by assessing (weighting) the possibility of the risk (probability) that will occur and the impact that will arise. The values of the possibilities and impacts are all depicted in the table below.

**Table 4 Simpel OM Probability Values**

POSSIBLE FREQUENCY (PROBABILITY)		
Index	Frequency	Description of time of incident
1	Very rarely	< 2 times per year
2	Seldom	2-5 times per year
3	Normal	6-12 times per year
4	Often	1-7 times per month
5	Certain	7-12 times per month

**Table 5 Simpel OM Impact Values**

Index	Impact	Impact on Company Reputation	Impact on Company Performance	Impact on Company Business Operations	Impact on Partners
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1	Very small	No reputational impact	Very small impact, performance targets can still be achieved	There is no significant operational impact	<i>Customer Satisfaction Index</i> : 81%-100%
2	Small	Internal Impact	Impact on achieving company performance slightly below target	There is operational <i>shutdown</i> <i>disruption</i> < 1 day	<i>Customer Satisfaction Index</i> : 61%-80%
3	Normal	Local impact (Bekasi Regency and City)	Delay in achieving company targets	There is disruption, operational <i>shutdown</i> 1-7 days	<i>Customer Satisfaction Index</i> : 41%-60%
4	Big	Regional Impact (Jabodebek)	Impact on achieving company performance far below target	There is disruption, operational <i>shutdown</i> for 1-2 weeks	<i>Customer Satisfaction Index</i> : 21%-40%
5	Very large	National scale impact	Failure to achieve company performance targets	There was a disruption, operational <i>shutdown</i> > 2 weeks	<i>Customer Satisfaction Index</i> : 0%-20%

**Table 6 Possible Values ( *Probability* ) of Simpel OM Impact**

CODE		INTERNAL RISKS		
	Risk	Possibility (Probability)	Impact	<i>Risk Priority Number (RPN)</i>
R001	Collaboration with partners is not going well	4	5	20
R002	Operations are not running well	3	4	12
R003	There was a conflict between the company's human resources	2	4	8
R004	Lack of Capital	2	5	10

R005	Simple OM application server <i>down</i>	2	5	10
R006	Lack of app downloader	4	5	20
R007	Consumers do not continuously use applications	3	3	9
R008	Consumers do not trust the Simple OM application and choose to come directly to the material store	3	3	9
R009	Collaboration with partners is interrupted	3	4	12
R010	The occurrence of <i>cyber</i> interference <i>security</i> that interferes with the security of the Simple OM application	3	4	12
R011	Business license revoked	1	4	4
R012	Increase in tax rates	1	4	4
R013	Natural disasters	1	5	5
R014	Fire	1	5	5
R015	Delays in delivery	3	4	12

#### ***d. Risk Evaluation***

After identifying risks, risk impacts and risk analysis, Simpel OM management then evaluates these risks using mapping (x, y) graphs which depict the relationship between possibilities (probabilities), then there are 4 areas on the graph, namely very low, low, medium, high and very high. In the risk evaluation, Simpel OM management determines the parameters, matrix and risk magnitudes in the table below.

**Table 7 Simpel OM Risk Evaluation Parameters**

Possibility (Probability)	Impact	Risk Level
Very rarely	Very small	Very low
Very rarely	Small	
Very rarely	Small	
Seldom	Very small	
Normal	Very small	
Very rarely	Normal	Low
Seldom	Small	
Often	Very small	
Very rarely	Very large	Currently
Seldom	Normal	
Seldom	Normal	
Normal	Small	
Normal	Normal	
Often	Small	
Almost	Very small	
Normal	Very large	
Normal	Normal	
Often	Normal	
Almost	Small	
Normal	Very large	Very high
Often	Normal	
Often	Very large	
Almost	Normal	
Almost	Normal	
Almost	Very large	

**Table 8 Simpel OM Risk Evaluation Matrix**

Risk Analysis Matrix			Impact Level				
			1	2	3	4	5
			Very small	Small	Normal	Large	Very large
Possibility level	5	Certain	5	10	15	20	25
	4	Often	4	8	12	16	20
	3	Normal	3	6	9	12	15
	2	Seldom	2	4	6	8	10
	1	Very rarely	1	2	3	4	5

**Table 9 Simpel OM Risk Amount**

Risk Level	Risk Amount	Color
Very high	15-25	Red
High	10-14	Orange
Currently	5-9	Yellow
Low	4	Green

Very low	1-3	Blue
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Apart from determining the magnitude of the risk, Simple OM also includes the magnitude of the risk into the probability value *and* impact value of the risks contained in the table below.

**Table 10 Risk Evaluation Matrix Based on Possibility, Impact and Sempel OM Risk Level**

CODE	INTERNAL RISKS				Levels
	Risk	Possibility (Probability)	Impact	Risk Priority Number (RPN)	
R001	Collaboration with partners is not going well	4	5	20	Very high
R002	Operations are not running well	3	4	12	high
R003	There was a conflict between the Company's HR	2	4	8	Medium
R004	Lack of Capital	2	5	10	high
R005	Simple OM application server <i>down</i>	2	5	10	high
R006	Lack of app downloader	4	5	20	Very high
R007	Consumers do not continuously use applications	3	3	9	Medium
R008	Consumers do not trust the Simple OM application and choose to	3	3	9	Medium

	come directly to the material store				
R009	Collaboration with partners is interrupted	3	4	12	high
R010	cyber interference security that interferes with the security of the Simple OM application	3	4	12	high
R011	Business license revoked	1	4	4	Low
R012	Increase in tax rates	1	4	4	Low
R013	Natural disasters	1	5	5	Medium
R014	Fire	1	5	5	Medium
R015	Delays in delivery	3	4	12	high

From the results of observing the table above, Simpel OM management then entered these risks into the risk evaluation matrix in the table below.

**Table 11 OM Simpel Risk Evaluation Matrix**

Analysis Matrix Risk		Impact Level				
		1	2	3	4	5
		Very small	Small	Normal	large	Very large
Possibility level	5 Certain					
	4 Often					R001 R006
	3 Normal			R007 R008	R002 R009 R010 R015	
	2 Seldom				R003	R004 R005
	1 Very rarely				R011 R012	R013 R014

The blue line is the risk limit that Sempel OM management is willing to take, the yellow and green colors are risks that are considered normal and ignored because they have an impact, while the orange and red colors are risks that Sempel OM management is willing to take and require treatment .

**e. Risk Appetite**

As a newly established company, Sempel OM needs to determine the risk appetite value according to the level of risk that the company can accept. Sempel OM is also very dependent on the business environment and technological advances. The table below is the risk appetite determined by Sempel OM.

**Table 12 Tastes ( Appetite ) Sempel OM**

Risk Level	Risk Amount	Actions taken
Very high	15-25	Immediate action required to manage risks (short term)
High	10-14	Action required to manage risk (short term)
Currently	5-9	Action will be taken in the medium term
Low	4	The risk is acceptable to the company and no action is required
Too Low	1-3	The company ignores the risk because it does not interfere with the company's activities

**f. Risk Management**

In Sempel OM, 15 risks are identified, but according to the risk appetite value, there are 7 risks (R003, R007, R008, R011, R012, R013, R014)) which can be accepted by the company and do not need special handling. Meanwhile, there are 8 other risks that will be taken to address both in the short and medium term and they are all summarized in the table below.

**Table 13 Sempel OM Risk Evaluation Residual Matrix**

Matrix Analysis Risk		Impact Level				
		1 Very small	2 Small	3 Normal	4 Large	5 Very large
Possibility Level	5 Certain	Yellow	Orange	Red	Red	Red
	4 Often	Green	Yellow	Orange	Red	Red
	3 Normal	Blue	Yellow	Orange	Orange	Red
	2 Seldom	R007 (Blue)	Green	Yellow	Yellow	Orange

		R008	R006 R010 R015		
1	Very rarely		R009	R002 R003 R012 R013	R001 R004 R005 R011 R014

**g. Communication and Consultation**

According to ISO 31000:2018, communication and consultation in the risk management process aims to assist Simpel OM management in understanding the risks faced and as a basis for decision making, and the reasons for taking certain steps. It is hoped that an effective communication and consultation process within Simpel OM can result in the exchange of information that is timely, relevant, accurate and easy to understand while maintaining the confidentiality and integrity of information as well as the confidentiality of Simpel OM management.

The communication and consultation process aims to bring together various areas of expertise at each stage of the risk management process, ensure that various different views are taken into account in the process of determining risk criteria and in the risk evaluation process, provide adequate risk information related to monitoring and decision making in the organization, foster a sense of ownership and involved among the parties affected by a risk, namely management, partners and Simple OM customers.

**h. Monitoring and Assessment**

In ISO 31000;2018 monitoring and assessment is carried out to find out whether all programs running within Simpel OM management are in accordance with the plan, or whether there are obstacles, problems and obstacles in implementing them. Monitoring and assessment are very important for further analysis, especially regarding emerging risks.

**i. Recording and Reporting**

Every 3 months, Simpel OM risk management will record, report and conclude the results of each risk management discussion so that all risk management activities are clearly recorded and can be used as accurate information in decision making in improving the process of risk management activities within Simpel OM internal management. will be carried out by the head of the finance division, the head of the marketing division.

**5. Cost Risk Management Projections**

**1. Risk Management Assumptions**

Carrying out each risk management activity certainly requires costs and these costs are used to mitigate risks in table 9.15, and the costs vary over time because the activities carried out will definitely increase over time. Procurement of servers and internet security will be carried out in the 2nd year and will be upgraded every

year . Once every 3 years so as not to disrupt the company's finances. Promotion will be carried out intensively in the first year.

### **Risk Management Cost Planning**

Below is an estimate of the costs of risk management activities for the next 5 years.

**Table 14 Simpel OM Risk Management Cost Planning**

No	Type of cost	Y-1	Y-2	Y-3	Y-4	Y-5
	<i>Management Risk</i>					
1	Training	Rp 30,000,000	Rp 32,500,000	Rp 35,000,000	Rp 37,500,000	Rp 40,000,000
2	Meeting	Rp 10,000,000	Rp 15,000,000	Rp 20,000,000	Rp 25,000,000	Rp 30,000,000
3	Server Procurement	Rp -	Rp -	Rp 25,000,000	Rp -	Rp 35,000,000
4	UPS	Rp 6,000,000	Rp -	Rp -	Rp -	Rp 8,000,000
5	Generator	Rp -	Rp 15,000,000	Rp -	Rp -	Rp 20,000,000
6	Security Server Procurement	Rp -	Rp 15,000,000	Rp -	Rp -	Rp 25,000,000
7	BPJS Health	Rp 49,500,000	Rp 54,450,000	Rp 59,895,000	Rp 65,884,500	Rp 74,472,950
8	BPJS Employment	Rp 59,400,000	Rp 65,340,000	Rp 71,874,000	Rp 79,061,400	Rp 86,967,540
9	CCTV	Rp -	Rp 7,500,000	Rp -	Rp -	Rp 10,000,000
10	Insurance Cost	Rp 50,000,000	Rp 60,000,000	Rp 70,000,000	Rp 80,000,000	Rp 90,000,000
11	Other Cost (Maintenance, etc)	Rp 10,000,000	Rp 15,000,000	Rp 20,000,000	Rp 25,000,000	Rp 30,000,000
	<b>Risk Management Cost</b>	<b>Rp 214,900,000</b>	<b>Rp 279,790,000</b>	<b>Rp 301,769,000</b>	<b>Rp 312,445,900</b>	<b>Rp 449,440,490</b>

## **CONCLUSION**

Based on the research title "Risk Management Planning in E-Commerce Company PT. SIMPEL OM Unggulan 'SIMPEL OM'," it can be concluded that this research aims to examine and identify the risk management planning process implemented by the e-commerce company PT. SIMPEL OM Unggulan in its efforts to become superior in the field of E-Commerce, especially in the construction sector. This research will likely focus on aspects such as risk analysis, risk mitigation strategies, and risk management practices used by companies.

This conclusion reflects the importance of risk management in the operations of e-commerce companies, especially in a competitive and dynamic environment such as "SIMPEL OM." With a good understanding of the risks they may face and strategies to manage them, companies can increase their chances of success and business continuity in the e-commerce market.

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