

## Strategies to Improve The Welfare of Online Ojek Drivers During the Covid-19 Pandemic Perspective on Islamic Economics

Nuning Nurna Dewi<sup>1</sup>, Achmad Fathoni Rodly<sup>2</sup>, Relita Rofiqoh<sup>3</sup>

<sup>1,2,3</sup>Maarif Hasyim Latif University, Indonesia

E-Mail: [nuning@dosen.umaha.ac.id](mailto:nuning@dosen.umaha.ac.id)

Submitted: 10-02-2023 Revised: 14-02-2023, Publication: 21-02-2023

### Keywords

Nusantara Ojek Strategy;  
Welfare; Online Ojek  
Drivers

### Abstract

Strategies for Improving Welfare of Online Ojek Drivers in the Covid-19 Pandemic with Islamic Economic Perspective is result of a qualitative study that aims to answer questions (1) How is business strategy of Nusantara Ojek (NU-Jek) to drivers during the Covid-19 pandemic (2) What is the strategy to increase NU-Jek for drivers in perspective of Islamic economics. Method used is a phenomenological-qualitative approach. Data collection techniques through interviews, documentation, and observations of NU-Jek Managers. NU-Jek Surabaya Branch drivers and Passengers or NU-Jek driver customers in Surabaya. The results obtained indicate that business strategies applied by Nusantara Ojek are: 1) Stability strategy while maintaining order driver rates, 2) Expansion strategy by adding NU-Self products, expanding cooperation, and additional deposit balances, 3) Strategy downsizing by providing discounts on NU-Jek attributes and registration for Mega Syariah insurance. Meanwhile, Nusantara Ojek's strategy in Islamic economic perspective is, 1) by expanding cooperation with Indonesian post office. NU-Jek drivers can be couriers between goods and services for post office. This strategy can improve performance of the drivers to increase their income. 2) Improving welfare seen from security aspect of Nusantara Ojek in providing guarantees for welfare of drivers during pandemic in form of insurance registration discounts.

### 1. Introduction

Technological developments are driving economic progress in various countries. The role of technology can create a digital economy in the current era. A digital economy is a tool for accelerating economic growth because it can create new job opportunities for the community. Based on data from the Central Statistics Agency (BPS) shows that in 2017 the contribution of the digital market increased by 4 percent.

Compared to 2016 and in 2018 increased by 10 percent. One sector of the digital economy that provides many job opportunities for the wider community is the online transportation service sector. The potential market share of online transportation services is extraordinary. Online transportation services in Indonesia are the latest breakthrough and can reduce unemployment (Lubis et al., 2018).

Online motorcycle taxi service is one of the public transportation that is in great demand by the people of Indonesia. Online motorcycle taxi services are more practical, strategic, and easy to reach from offline ojek (base) making the online motorcycle taxi business grow quickly. Public interest in online motorcycle taxi services can increase the labor demand for online motorcycle taxi drivers. The work of online motorcycle taxi drivers has a positive impact on the community because it provides job opportunities for the community and can reduce the unemployment rate (Andrianus & Yunekha, 2020).

Working as an online motorcycle taxi driver is very helpful to the community's economy. The system of working without being bound by time guides for some people to earn additional income. The existence of job opportunities can generate income to meet daily life and provide a prosperous life. The welfare of individuals and households can be seen from a person's ability to earn a certain amount of income (Azizah & Adawia, 2018) (Yulhendri & Susanti, 2017).

Law No. 11 of 2009 explains that social welfare is a condition of meeting material, spiritual, and social needs to develop themselves so that they can live properly. Working as an online motorcycle taxi driver can materially generate income to improve living standards and become a determining factor in achieving well-being (Anwar, 2019).

Well-being in Islam is not only measured by matter but non-material. The Qur'an has explained the welfare of Islam Quraysh verses 3-4 as follows;

□ فَلْيَعْبُدُوا رَبَّ هَذَا الْبَيْتِ الَّذِي أَطْعَمَهُمْ مِنْ جُوعٍ وَآمَنَهُمْ مِنْ خَوْفٍ

"Then let them worship the Lord (owner) of this house (Kaaba), who has fed them to relieve hunger and secure them from fear."

Driver welfare is very important for online motorcycle taxi service companies because driver-partners are one of the important factors in the company's development. NU-Jek or Nusantara Ojek is an online innovation ojek service from the santri community named HIPSI (Himpunan Pengusaha Santri Indonesia) established in 2018. NU-Jek is still fairly new in the field of online transportation services however, the development of NU-Jek is very fast because NU-Jek has a perfecting application concept from the previous online transportation services.

The market development achieved by Nusantara Ojek is relatively fast. Nusantara ojek has local operators available in 35 cities such as Jakarta, Surabaya, Malang, Madiun, Situbondo, Lumajang, Sidoarjo, Jombang, Gresik, Banyumas, Batam to Pontianak. Surabaya is the central operator of NU-Jek' task of handling all local operators. The number of NU-Jek driver partners in Surabaya is 2,713 driver partners, users who downloaded 280.400.

NU-Jek is an online transportation service provider that can be relied on by consumers, NU-Jek provides types of services in the form of shipping goods, food delivery markets, and shopping for daily necessities, professional service providers on-demand in one Mobile application platform. The advantage of NU-Jek is the driver selection system.

The requirement to become a driver in NU-Jek must be Muslim and have a slogan known as the empowerment of the ummah. NU-Jek has a strategy regarding the lowest tariff compared to other motorcycle taxi services of Rp. 7,000 per 3 Km with a kilo is only charged at Rp. 2000, while NU Ride drivers get a maximum fee discount of 15%. When compared to other online transportation services, the fee cut is greater than 20% - 25% this strategy is very profitable for drivers and passengers.

However, in March 2020, the first time Covid-19 entered Indonesia caused the economic sector to experience a decline in trade activity and had an impact on the activities of online motorcycle taxi drivers. People usually use online motorcycle taxi transportation to carry out daily activities, due to the pandemic, passenger activity from online motorcycle taxi drivers have become quiet and income from online motorcycle taxi drivers has decreased.

**Table. 1. Income before and during the pandemic**

	Before the Pandemic	During the Pandemic
Amount of income	± 100-150 thousand	± 50-100 thousand
Number of orders	± 8-10 orders	± 3-5 orders

---

Source: Nusantara Ojek Driver, Interview, Surabaya, July 1-3, 2021

The existence of the Covid-19 pandemic caused problems among online motorcycle taxi drivers in finding passengers. Online motorcycle taxi service company makes several strategies in protecting and maintaining driver partners from each company. One of them is the NU-Jek company which is still relatively new to entering the world of online motorcycle taxi services compared to other companies that have been for a long time and have become one of the largest companies in Indonesia.

The new strategy created during the Covid-19 pandemic was used to improve welfare for drivers with NU-Jek's initial principle of people empowerment. In terms of Islamic welfare, there are indicators, namely the fulfillment of basic needs, the fulfillment of a sense of security, and not contrary to the rules of Allah. Based on the above explanation, to improve welfare for drivers, further research is needed on strategies to improve the welfare of online motorcycle taxi drivers during the Covid-19 pandemic in Nusantara Ojek (NU-Jek) Surabaya Islamic economic perspective (Ramdania et al., 2020).

## **Theoretical Foundation**

### **Business Development Strategy**

The word "strategy" comes from the Greek "Strategos" (Stratos = military and ag = lead), which means "generalship" or something that war generals in making plans to win the war. Understanding strategy based on the Indonesian Dictionary is a careful plan of activities for a specific target.

Business strategy is an entrepreneur/company's ability the analysis of the external and internal environment of the company, formulate strategies, implement plans designed to achieve company goals, and conduct evaluations to get feedback in formulating future strategies.

### **Various Kinds of Strategies**

Each company has a different strategy in developing its business both between industries, companies, and between situations, but several strategies are generally known and applied to various forms of industry and company sizes. Here are some strategies:

a. Generic Strategies of Wheleen and Hunger

Generic Strategies according to Wheleen and Hunger use the concept of Electric General with three principles, namely Stability, Expansion, and Retrenchment with the following explanations.

1) Stability Strategy

The principle stability strategy emphasizes the non-increase of products and functions of other companies because the company improves efficiency in all fields to improve performance and profits.

2) Expansion Strategy

Its strategy of expansion of its principles emphasizes the addition of a product, and other functions of the company, all activities of the company increase. In addition to the profits you want to achieve, this strategy also contains a risk of failure that is not small.

3) Retrenchment Strategy

Strategy scoping emphasizes the reduction of products, especially those with negative cash flow. This strategy is applied to businesses that are in the decline stage. This scoping can occur because the necessary resources are shrunk and transferred to other emerging businesses.

b. Generic Strategies of Fred R. David

Generic Strategy according to Fred R. David is grouped into four strategy groups:

1. Horizontal Integration Strategy

This strategy intends that a company increases supervision of the company's competitors even if it must be by owning it. According to Fred R. David, factors that need to be considered when using this strategy include:

- a) When an organization acquires monopolistic characteristics in a particular region or region without conflicting with government rules prohibiting "substantial control" to inhibit competition.
  - b) When organizations compete in a growing industry.
  - c) When increasing economies of scale that provide a large competitive advantage.
  - d) When the organization has both capital and human resources needed to manage well the organization that expands.
  - e) When competitors are weakened due to a lack of managerial skills or the need for a particular source of mine that an organization has.
- c. Intensive Strategy

This strategy is used when a company determines a strategy for a new product or new product offering in an existing market or a new market. This strategy is divided into 3, namely:

1. Market Penetration Strategy

Market penetration is an effort to increase market share for products or services that are in the market by doing greater marketing. Penetration includes increasing the number of salespeople, increasing spending on advertising, extensive sales promotion of product offerings, or double folding and marketing efforts.

2. Market Development Strategy

This strategy aims to introduce a product or service to a new area. This strategy is more about creating new markets. Market development strategies can be applied effectively by paying attention to certain conditions and factors.

If the company's condition is good enough and feels successful, then this strategy is effective enough to be applied.

- a) If the market conditions to be entered are not saturated with the products or services offered by the company.
- b) If the industrial conditions fielded by the company are increasingly global.
- c) If the new distribution channel is available and has good quality, and reliable.
- d) Availability of capital and human resources owned by the company to manage business expansion.
- e) If the company has the excess production capacity

3. Product Development Strategy

Product development is a strategy used to increase sales by improving or modifying existing products or services. This strategy usually includes 3 types of activities, namely developing and launching new products, developing variations in the quality of old products, and developing additional models and forms of the old product.

### **Online Transportation Services**

a. Understanding Transportation Services

Services are the provision of an action or performance from one party to another party. Basically, services are produced and consumed simultaneously, the interaction between the service provider and the service recipient will affect the outcome of the service. In-Law No. 42 of 2009 in Article 1, explains services is any activity based on an alliance that produces goods, services, facilities, facilities, or the right to use due to order or request.

According to Sukarto quoted by Setiani explained that,

"Transportation is the movement from one place to another by the use of means of transportation, whether driven by human power, animals (horses, cows, buffalo), or machinery. The concept of transportation is based on the existence of a trip from the place of origin and destination.

Transportation can be a very important and strategic means to facilitate the wheels of the economy in distributing or delivering goods from the place of origin to the destination. Law No. 14 of 1992 on Traffic and Road Transport explains that transportation is the movement of people or goods from one place to another by

---

using vehicles. Transportation is organized to realize traffic and road transport safely, quickly, comfortably, orderly, and efficiently.

b. Online Transportation

Online transportation is a transportation service that uses the internet for every transaction activity, ranging from booking, driver selection, track monitoring, payment, and assessment of services provided by drivers. (Nasution et al., 2022) The purpose and benefits of online transportation services are as follows:

- 1) Easy and practical to use, online transportation services when you want to order enough using a smartphone with the online transportation service application installed on the smartphone and connected to the internet network.
- 2) Transparent, online transportation services provide definite and detailed information to customers, such as the name of the driver, the position of the vehicle, the vehicle number, the time and distance of travel, as well as the costs to be paid.
- 3) More trusted, the identity of the driver registered in the online transportation service application is complete and the vehicle is by the Indonesian National Standard (SNI) to minimize the risk of loss to transportation service users.
- 4) The existence of accident insurance for users and drivers, one of the online transportation services, NU-Jek, has collaborated with The Sharia Mega Insurance company in providing accident insurance protection for NU-Jek transportation service users (Istikhoro et al., 2022).

### **Improved Prosperity in the Islamic Economy**

a. Understanding Welfare

Well-being is a condition that has fulfilled all physical and spiritual needs by the level of need. Welfare according to the great dictionary Indonesian derived from the word prosperous which has the meaning of peace, safe (despite difficulties), prosperous.

Understanding welfare in Article 1 Law Number. 11 of 2009 explained that social welfare is a condition of meeting the main needs to be able to develop themselves and be able to live properly. The main needs consist of material, spiritual and social needs (Article 1 Law No 11, 2009).

Community welfare is a condition of meeting basic needs such as the fulfillment of clothing, food and board needs, education costs, cheap and quality health costs, and being able to maximize utilities at a certain level of budget limits (Sukmasari, 2020).

According to CBS (Central Bureau of Statistics, 2015), the indicators used to determine the level of welfare are eight, namely income, consumption or expenditure of the family, the state of residence, housing facilities, the health of family members, the ease of obtaining health services, the ease of entering children into the education level, and the ease of obtaining transportation facilities (Central Agency Statistical, 2015).

b. Goals of Improving Prosperity in the Islamic Economy

According to the Center for Islamic Economic Studies and Development (P3EI) the goal of improving welfare according to Islam has two meanings, namely (P3EI UII Yogyakarta, Islamic Economy, 2008):

1) Holistic well-being and balance are the achievements of material needs both individual and social supported by the fulfillment of spiritual needs, whereas in humans there is a physical and soul element that must be balanced between the two.

2) Well-being in the world and the afterlife (falah), a man not only lives in the world but also in the afterlife. Material adequacy in the world aims to obtain provisions in the afterlife because the world in the afterlife is eternal and more valuable.

The term falah in Arabic has the meaning of success, victory, and degree of glory. Another understanding of falah is the achievement of a noble condition in life which can be interpreted as physical and mental well-being, the achievement of a balance between material and non-material aspects (Ramdania et al., 2020).

The well-being of society in the Qur'an includes various aspects both physical, social, and spiritual. If the three aspects are not fulfilled, it has not been said to be prosperous. The Qur'an explains the welfare contained in QS. Al-Nahl : 97

يَعْمَلُونَ كَانُوا مَا بَاحْسَنَ أَجْرَهُمْ وَلَنُجْزِيَنَّهُمْ طَيِّبَةً حَيَوَةً فَلَنُحْيِيَنَّهُ مُؤْمِنٌ وَهُوَ أَنتَلَىٰ أَوْ ذَكَرٍ مِّنْ صَالِحًا عَمِلَ مِّنْ

"Whoever does virtue, both men and women in a state of faith, then we will surely give him a good life and will reward him with a better reward than what they have done."

Welfare is a guarantee or promise from Allah SWT given to men or women who believe and will repay the various good deeds of those who are patient with a better reward for their charity. A good life is a happy, relaxed, and contented life with halal sustenance, including covering all forms of tranquility of any kind and however formed.

## 2 Research Methods

### Types and Approaches of Research

This type of research uses qualitative research with a phenomenological approach. Phenomenological methods reveal and understand something that is not visible from an individual's subjective experience. Therefore, researchers cannot include and develop their assumptions in their research.

If it is associated with research problems, phenomenology methods are seen as a phenomenon that can explain naturally based on a person's experience in certain events, then the researcher gives questions as a statement that will be responded to by informants based on the experience of NU-Jek drivers in implementing policy strategies made by NU-Jek.

The following will be explained the flow of phenomenology research:

**Table 2**  
**Phenomenology Research Flow**

Staging Stage	Implementation Stage	Report Stage
Understand the point of view of the informant Looking for relevant theories Put forward the number of questions	Data collection Observation Interview Documentation	a. Describe the experience b. Grouping questions by unit c. Describe the results of the interview d. Construct explanations with experience.

Source: Modification of Kuswarno, (2007).

To make a valid description of the facts about the strategy to improve the welfare of online motorcycle taxi drivers during the Covid-19 pandemic from the perspective of Islamic economics in Nusantara Ojek Surabaya. The qualitative approach is intended to provide valid data about problems and analyze the data that will be obtained to then answer the problem.

#### Data Source

The data source is the subject obtained in the research. Data sources are divided into two types, including:

##### a. Primary Data

In the process of collecting data, researchers will conduct interviews with the manager of the Nusantara Ojek Surabaya office, Nusantara Ojek drivers, namely NU Ride Surabaya drivers who have made it the main job with the number of saturation of researchers, and passengers or customers of Nusantara Ojek Surabaya drivers.

##### b. Secondary Data

Secondary data in this study is divided from several informants needed by researchers, namely the main informant, key informant, and supporting informants are categorized as follows:

**Table 3**  
**Category Informant**

Chief Informant	Key Informant	Support informants
NU-Jek drivers are more specifically NU Ride Surabaya drivers who have made it the main job with the number saturation of researchers.	Manager of Nusantara Ojek Surabaya Headquarters.	People who use nu-jek driver services.

#### **Data Collection Techniques**

There are 3 data collection techniques used by researchers in conducting research (Umar Suryadi, Bakry, 2016):

- a. Researcher interviews using a structured interview method where this interview researchers have prepared several questions that have been planned to be questioned to the source, in this case, are nu-jek managers, NU-Jek drivers Surabaya branch and passengers or customers of NU-Jek Surabaya drivers.
- b. Documentation of data collection was carried out by researchers by reviewing documents related to the strategy made by NU-Jek to drivers during the pandemic, such as NU-Jek brochures, lists of driver orders, and photo documentation from NU-Jek drivers.
- c. Observation is a research method related to behavioral science, the collection of data in the form of observations of behavior, and natural events of the object to be studied. In this case, the researcher will participate in observing activities from NU-Jek such as participating in counseling and observing services from drivers to become NU-Jek drivers.

#### **Data validation**

This research uses triangulation validation in validation testing is interpreted as checking data from various sources, with various theories, and various methods. Thus there is source triangulation, theory triangulation, and method triangulation. Triangulation is when researchers take from various perspectives on research problems to answer research questions. Triangulation is equivalent to checking and checking data, which is a re-examination of data in three ways, namely triangulation of data sources, methods, and theories.

### **3. Results and Discussions**

#### **Business Strategy of Nusantara Ojek (NU-Jek) to drivers during the Covid-19 Pandemic**

A strategy is a plan made by a company to achieve its specific goals of the company. Business development strategies are important for companies to survive and develop among competitors, especially during the Covid-19 pandemic. The strategy created by Nusantara Ojek to maintain the welfare of driver-partners during the pandemic is to maintain order rates, provide some pandemic assistance, and additional deposit balances. with the provision of the tempo distance obtained by the driver-partner.

Nusantara Ojek's strategy was analyzed using several analyzes of business strategy theory according to Wheleen and Hunger using the concept of General Electric with three kinds of principles of business development among,

#### **1. Stability Strategy**

The stability strategy does not in principle press on changes in products or other functions of the company because the company seeks to improve performance efficiency and profits. Nusantara Ojek's stability strategy during the pandemic is to not change or maintain the tariff of driver-partner orders.

Setting	Ride	Taxi	Fast	Cargo	Food	Mart	Serv
Batas Maksimal	100 Km	500 Km	50 Km	500 Km	25 Km	25 Km	25 Km
Tarif Minimal	Rp. 7.000	Rp. 11.000	Rp. 5.000	Rp. 15.000	Rp. 5.000	Rp. 5.000	Rp. 0
Tarif Per Km	Rp. 2.000	Rp. 3.000	Rp. 2.000	Rp. 6.000	Rp. 2.000	Rp. 2.000	Rp. 0
Jarak Minimal	3 Km	3 Km	3 Km	3 Km	4 Km	4 Km	25 Km

**Gambar 1**  
**Number of driver fares in Surabaya pandemic**

Source: Nanca Octaviano Atmaja, Marcomm & Business Manager Nusantara Ojek

## 2. Expansion Strategy

The principle expansion strategy is more pressing on the development of other functions of the company to increase the activity and profits of the company. The expansion strategy of Nusantara Ojek during the pandemic is, namely.

### a. Replenishment of NU-Self Product

The addition of NU-Self products can attract people to register as partners of Nusantara Ojek because in NU-Self products there are sales of services in various areas of expertise of males such as ngaji (recite Quran) teachers, tutors, AC services, laptop services, and so on.

Nu-Self's product addition strategy can help people who need work in the middle of the pandemic due to layoffs and also help people who have the expertise but do not have a platform to provide their expertise. The addition of NU-Self products is included in the expansion strategy in expanding or adding NU-Jek partners.

### b. Expanding Cooperation

The strategy of expansion implemented by Nusantara Ojek is to expand cooperation with Pos Indonesia, to the interview with Mr. Widiar Onny Kurniawan as Operational Manager from Nusantara Ojek Surabaya, the cooperation with Pos Indonesia is strategies to increase driver revenue by using NU-Jek driver services as couriers or services between goods to Pos Indonesia consumers. Kerjasama with the Indonesian post office is included in the expansion strategy to expand the performance of Nusantara Ojek drivers by becoming couriers or services between goods from Pos Indonesia.

### c. Additional Deposit Balance

Nusantara Ojek also made an additional balance strategy is a strategy made during the pandemic to be able to increase revenue from drivers, besides that additional balances are also used to motivate the spirit of work for driver-partners because to obtain additional balance there are several provisions of mileage.

Here is additional data on the amount of deposit balance given by Mr. Nanca as Marcomm & Business Manager as follows (Nanca Octaviano Putra Atmaja, 2021):

- 20 Km = 5,000
- 50 Km = 15,000
- 65 Km = 20,000
- 85 Km = 25,000



The implementation of the additional deposit balance strategy is considered thorough, although there are still obstacles such as late deposits coming in. The strategy is considered capable of providing benefits and can be used to increase driver income by being used to re-order.

### 3. Retrenchment Strategy

Cash flow. This shrank can occur because the necessary resources are collapsed. The scoping strategy in Nusantara Ojek for the welfare of drivers there are several strategies, namely assistance during the pandemic for drivers. The scoping strategy for the cost of purchasing attributes is a discount on the purchase of NU-Jek attributes. Diskon 25% from Rp. 180 thousand for the purchase of jackets and 14% discount from Rp. 145 thousand for helmet purchases.

Nusantara Ojek also provides a 50% discount on Mega Syariah insurance registration from Rp. 75,000 to Rp. 37,500 for a year. This discounting strategy is included in the cost-cutting strategy for drivers which is useful for maintaining and prospering drivers during the pandemic.

## **Strategi Nusantara Ojek (Nu-Jek) In Improving Driver Welfare During the Covid-19 Pandemic Islamic Economic Perspective**

### 1. Nusantara Ojek's strategy in improving driver welfare during the Covid-19 pandemic

Community welfare is a condition of people's lives judging from the standard of living of each individual. According to the Great Dictionary of Indonesian, people are said to be prosperous if they meet three requirements, namely, Safe (free from hunger), Peace (free from difficulties), and Prosperous (all-enough). The welfare of the community can be seen from several indicators to determine welfare as follows:

#### a. Basic Need Level

Basic needs are an essential element in human life to sustain human life and health. The basic integrity level of human beings is the fulfillment of the need for clothing and basic food needs for food from Nusantara Ojek drivers. Based on interviews with some drivers the need for food and clothing is met, as explained by the following father Jumaidi Lugiono Nusantara Ojek driver.

"Alhamdulillah mbak (young woman). You can still meet your daily needs (Jumaidi Lugiono, 2021)."

Similarly, the narration of Ardi Wibowo's father is,

"Sufficiently to eat and pay for the rent house (Ardi Wibowo, 2021)."

From the presentation of Nusantara Ojek drivers that as long as they become drivers with erratic income during a pandemic, but still able to meet daily needs, especially for needs food.

#### b. Life Level

The level of human life is an important element to improve the standard of living, to be able to survive amid the first competition during the pandemic several things must be fulfilled, namely income level and health insurance.

#### c. Income Level

The existence of a pandemic causes orders from drivers to be quiet and driver incomes to decrease, this condition makes the morale of drivers also decrease, as explained by Jumaidi Lugiono's father as follows.

"Before the pandemic could up to 5 and above, now just get 5 alhamdulillah (Jumaidi Lugiono, 2021)."

The presentation of Lukman Efendi's father said that,

"it's uncertain mbak. First time using of NU-Jek it can be 8 to 10 but this pandemic is a bit quiet so if it can reach 5 alhamdulillah (Lukman Efendi, 2021)."

Nusantara Ojek's strategy to deal with these problems is to assist but the assistance provided is not directly in the form of goods or money but must go through business first such as additional assistance of deposit balances must be within a certain distance to be able to get additional deposit balances. The strategy created is to motivate the performance of the driver.

d. Health Insurance

Health insurance is very important for drivers to anticipate work accidents, especially during the pandemic, health is the main thing for the community. Nusantara Ojek provides health insurance in the form of insurance programs for drivers who cooperate with Mega Syariah Insurance, the program has been widely followed by Nusantara Ojek drivers. The presentation of Mr. Jalil as the driver of Nusantara Ojek is, namely.

"It has been registered sist and once every month, it will be paid (Jalil , 2021)".

The presentation from Mr. Suhariadi stated that,

"Already all mbak when I registered to be a driver because registration is free even get a balance of 50.000 from NU-Jek and it includes the insurance (Suhariadi, 2021)."

The presentation of Lukman Efendi's father stated,

"yes... I have already registered the initial pass and just 75.000 in a year (Luman Efendi)."

Nusantara Ojek's health insurance strategy during the pandemic is to provide a 50% discount on insurance payments. The premium cost insurance program is Rp. 75,000 for a year and NU-Jek provides a 50% discount on Mega Syariah insurance registration from Rp. 75,000 to Rp. 37,500 for a year. The existence of discounts can be aimed at providing relief for drivers in paying premiums.

e. Expanding Economic Scale

Nusantara Ojek program is not only limited to services between goods and food but there are also NU-Self products that contain various kinds of expertise from NU-Jek partners, offering various services with their expertise, such as ngaji (recite Quran) teachers, private tutoring, AC service, and so on. This program helps people who have expertise but do not have a platform to channel their expertise, to expand economies of scale by opening the services of various skills they have.

From several indicators to determine the welfare of drivers during the pandemic, the strategy created by Nusantara Ojek can provide welfare for driver-partners. But from the drivers of the implementation of the strategy made by Nusantara Ojek, there are still some obstacles in carrying out the strategy, because the lack of orders during the pandemic makes one of the strategies. It cannot be applied every day.

The lack of orders due to the pandemic is a problem among drivers, so to overcome this problem, the driver can switch to becoming an NU-Self partner. Drivers can take advantage of expertise in their spare time by selling the services of ngaji teachers, private tutors, servicemen, and so on.

2. Strategi Nusantara Ojek (Nu-Jek) In improving driver welfare during the Covid-19 Pandemic Perspective on Islamic Economics

The level of welfare of the Islamic economic perspective according to Irfan Syauqi Beik is to strengthen the economic sector of society with the amount of income so that it can meet basic needs. Nusantara Ojek's strategy in improving welfare during the pandemic in the perspective of Islamic economics is to expand cooperation with parties who need driver services for smooth business such as at the Indonesian post office. NU-Jek Driver can be a courier between goods and services for the Indonesian post office. Strategi can increase the performance of the driver, to increase the revenue of the driver.

The improvement of the welfare of the Islamic economic perspective is seen from the security aspects of Nusantara Ojek in providing driver welfare guarantees during the pandemic in the form of insurance registration discounts. The goal is in addition to easing the burden of drivers, also to provide health insurance so that drivers feel safe in carrying out work, this can improve welfare in terms of security in workers.

The existence of a free vaccine program and spraying vehicles once a week is Nusantara Ojek's strategy to protect drivers from the spread of the Covid-19 virus and make drivers feel calm and safe from the spread of the Covid-19 virus.

The improvement of people's welfare is not only met through material needs, but also non-material or social and spiritual needs. Nusantara Ojek strategy in terms of increasing the fulfillment of social and spiritual needs is by providing sadaqah in the form of deposit balance assistance by the presentation of Mr. Widiar Onny Kurniawan as operational manager as follows,

"Our deposit compensation does not issue it but the goal is sadaqah to advance the quality of itself plus increase its income (Widiar Onny Kurniawan, 2021)."

From the presentation, the strategy was made to provide sadaqah to drivers, so that by the aspect of improving welfare in terms of spiritual and social fulfillment, this is following the word of God to explain welfare contained in QS. Al-Nahl: 97

يَعْمَلُونَ كَانُوا مَا بَاحْسَنَ أَجْرَهُمْ وَلِنَجْزِيَنَّهُمْ طَيِّبَةً حَيٰوةً فَلَنُحْيِيَنَّهُ مُؤْمِنًا وَهُوَ أَنتَلَىٰ أَوْ ذَكَرٍ مِّنْ صٰلِحًا عَمَلٍ مِّنْ

"Whoever does virtue, both men and women in a state of faith, then we will surely give him a good life and will reward him with a better reward than what they have done."

The verse explains that every good will be rewarded with a good life by God. A good life is a happy, relaxed, and contented life with halal sustenance, including covering all forms of tranquility of any kind and however formed. Likewise, the driver situation that always accepts and is grateful for the fortune obtained.

#### 4. Conclusion

The conclusions in this study, among others, regarding Nusantara Ojek business strategy applied to drivers during the Covid-19 pandemic there are three strategies:

The principles stability strategy does not suppress changes in products or other functions of the company. The stability strategy at Nusantara Ojek during the pandemic is to not change or maintain the tariffs of driver-partner orders, so it will be profitable to attract consumers, especially consumers who have subscribed.

The principle expansion strategy is more pressing to add other functions to the company. The expansion strategy in Nusantara Ojek during the pandemic is, namely, the addition of NU-Self products, expanding cooperation, and additional deposit balances.

The strategy of shrinking its principles is pressing on the development of products. The scoping strategy on the Ojek Archipelago in the welfare of drivers there are several strategies, namely assistance during the pandemic for drivers. The scoping strategy for the cost of purchasing attributes is a discount on the purchase of NU-Jek attributes. Diskon 25% from Rp. 180 thousand for the purchase of jackets and 14% discount from Rp. 145 thousand for helmet purchases.

#### **Nusantara Ojek's strategy in improving welfare during the pandemic according to the Islamic economic perspective is there:**

expanding cooperation with the Indonesian post office. NU-Jek Driver can be a courier between goods and services for the post office. Strategi can increase the performance of the driver, to increase the revenue of the driver.

increase in the welfare of the Islamic economic perspective is seen from the security aspects of Nusantara Ojek in providing driver welfare guarantees during the pandemic in the form of insurance registration discounts. The goal is in addition to easing the burden of driver eviction, also providing health insurance so that drivers feel safe in carrying out work, this can improve welfare in terms of security in workers

#### *Suggestions*

Because strategies made during the pandemic for Nusantara Ojek drivers are very useful in increasing revenue during the pandemic, it is recommended that the strategy is still held or even added especially for the additional balance of the deposit so that the driver is more eager to work and find orders.

Conducting socialization about new strategies such as socialization about the new NU-Self program, both to drivers and the public so that NU-Jek is increasingly known and many use services from partners.

Conduct periodic evaluations of the strategy to provide an assessment of the success of the strategy.

## References

- Andrianus, F., & Yunekha, G. (2020). Analisis Kesejahteraan Driver Go-Jek Di Kota Padang (Pendekatan Objektif Dan Subjektif). *Jurnal Dinamika Sosial Budaya*, 21(1), 1–12.
- Anwar, F. P. D. (2019). *Kesejahteraan Pengemudi Grabbike Online Di Surabaya Dalam Perspektif Maqashid Al-Shariah*. Stie Perbanas Surabaya.
- Azizah, A., & Adawia, P. R. (2018). Analisis Perkembangan Industri Transportasi Online Di Era Inovasi Disruptif (Studi Kasus Pt Gojek Indonesia). *Cakrawala: Jurnal Humaniora Bina Sarana Informatika*, 18(2), 149–156.
- Istikhroh, S., Priyono, M. R. A., Ardhiani, M. R., Sulistiyawan, E., & Kurniawan, W. O. (2022). Human Capital As Moderating The Relationship Between Corporate Social Responsibility And Company Value In Indonesia Consumption Goods Companies. *Saudi Journal Of Business And Management Studies*, 7(5), 147–153.
- Kuswarno, E. (2007). Tradisi Fenomenologi Pada Penelitian Komunikasi Kualitatif Sebuah Pedoman Penelitian Dari Pengalaman Penelitian. *Sosiohumaniora*, 9(2), 161.
- Lubis, M., Lubis, A. R., & Ernovianti, E. (2018). Disruptive Innovation Service Oriented Framework: A Case Study Of Transportation In Indonesia. *Proc. Of 7th Icmr*.
- Nasution, A. D., Putri, H. D., & Nurbaiti, N. (2022). Comparative Analysis Of E-Business Implementation In Service Companies (Case Study Of Pt. Gojek And Pt. Grab Indonesia). *Jurnal Ekonomi, Manajemen, Akuntansi Dan Keuangan*, 3(1), 40–47.
- Ramdania, W., Irawati, N., & Nurrohman, N. (2020). Konsep Konsumsi Dan Kesejahteraan Dalam Perspektif Ekonomi Islam. *Iqtisadiya: Jurnal Ilmu Ekonomi Islam*, 7(14).
- Sukmasari, D. (2020). Konsep Kesejahteraan Masyarakat Dalam Perspektif Al-Qur'an. *At-Tibyan*, 3(1), 1–16.
- Yulhendri, Y., & Susanti, N. (2017). Factor Analysis Measurement Konfirmatory Welfare Indicators Household. *Jurnal Ilmiah Econosains*, 15(2), 185–202.



© 2023 by the authors. Submitted for possible open access publication under the terms and conditions of the Creative Commons Attribution (CC BY SA) license (<https://creativecommons.org/licenses/by-sa/4.0/>).