

ANALYSIS OF THE USE OF E-BANKING AT PT. BANK SYARIAH INDONESIA (BSI) AFTER THE ENACTMENT OF QANUN NO 11 OF 2018 CONCERNING LKS

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Abstract

Electronic banking or E-Banking service is the latest innovation presented by Bank Syariah Indonesia (BSI) as a form of commitment to digital technology-based services that aim to facilitate customers in the banking sector. E-Banking services have enabled BSI customers to obtain information, communicate, and conduct banking transactions through electronic media including ATMs, phone banking, electronic fund transfers, internet banking and mobile. This instrument certainly has a very positive impact on users of BSI services in Aceh after the enactment of Qanun No. 11 of 2018 concerning LKS. This study aims to determine how customer perceptions of the ease of use of E Banking and determine customer perceptions of the risks faced in using E-Banking at PT. BSI after the implementation of Qanun No. 11 of 2018 concerning LKS in Aceh. This research method uses a qualitative design with case study research techniques. The types of data collected are primary and secondary data. The results of this study are very useful and can be input for the government and Sharia Financial Institutions to mitigate more quickly related to potential risks that arise both at the internal and external levels of the bank, this is considering that the people of Aceh are currently very sensitive to the form of digital-based services that are often problematic provided by banks to customers.

Keywords: Customer Perception, Use of E Bankking. Qanun 11 2018 concerning LKS.

Abstrak

Layanan electronic banking atau E-Banking merupakan inovasi terbaru yang dihadirkan oleh Bank Syariah Indonesia (BSI) sebagai bentuk komitmen terhadap layanan berbasis teknologi digital yang bertujuan untuk memberikan kemudahan kepada nasabah dalam bidang perbankan. Layanan E-Banking telah memungkinkan nasabah BSI untuk memperoleh informasi, berkomunikasi, dan melakukan transaksi perbankan melalui media elektronik antara lain ATM, phone banking, transfer dana elektronik, internet banking dan mobile. Instrumen ini tentunya memberikan dampak yang sangat positif

bagi para pengguna jasa BSI di Aceh setelah diberlakukannya Qanun No. 11 Tahun 2018 tentang LKS. Penelitian ini bertujuan untuk mengetahui bagaimana persepsi nasabah terhadap kemudahan penggunaan E Banking dan mengetahui persepsi nasabah terhadap risiko yang dihadapi dalam menggunakan E-Banking pada PT. BSI setelah diberlakukannya Qanun No. 11 Tahun 2018 tentang LKS di Aceh. Metode penelitian ini menggunakan desain kualitatif dengan teknik penelitian studi kasus. Jenis data yang dikumpulkan adalah data primer dan sekunder. Hasil penelitian ini sangat bermanfaat dan dapat menjadi masukan bagi pemerintah dan Lembaga Keuangan Syariah untuk melakukan mitigasi yang lebih cepat terkait potensi risiko yang muncul baik di tingkat internal maupun eksternal bank, hal ini mengingat masyarakat Aceh saat ini sangat sensitif terhadap bentuk layanan berbasis digital yang sering bermasalah yang diberikan oleh bank kepada nasabah.

Kata kunci: Persepsi Nasabah, Penggunaan E-Banking. 1. Qanun No. 11 Tahun 2018 tentang LKS.

INTRODUCTION

After the implementation of Qanun No. 11/2018 on Sharia Financial Institutions in Aceh, the financial services sector in Aceh entered a new phase where all conventional financial institutions must leave Aceh as a result of the regulation so that banks in Aceh must use the sharia system in carrying out their business activities. This condition is certainly very interesting when compared to other provinces in Indonesia considering that this sharia economic system has been a long wait and hope for the people of Aceh so that the financial institution system in Aceh is Sharia-based.¹

The presence of the Qanun has also indirectly provided a huge space for BSI to expand its business quickly, this is because the competitors owned by BSI are still not so heavy as BSI outside Aceh Province. This is because BSI's competitors in Aceh are only local banks and other microfinance institutions and privately owned Islamic commercial banks. On the other hand, BSI as the only state-owned bank that has the largest

¹ Dyah Hapsari Prananingrum, "TELAAH TERHADAP ESENSI SUBJEK HUKUM: MANUSIA DAN BADAN HUKUM," *Refleksi Hukum: Jurnal Ilmu Hukum* 8, no. 1 (2014), <https://doi.org/10.24246/jrh.2014.v8.i1.p73-92>.

amount of assets in Aceh is also required to be able to carry out activities based on sharia principles with its activities providing payment traffic services being the most incentive and creative sector in the use of appropriate technology to serve customers satisfactorily. The development of appropriate technology in the banking sector has made products multi-functionally designed online to fulfil digital needs for customers.²

Electronic banking or E-Banking is a service that comes from engineering technological developments in the banking sector. E-Banking services have enabled Bank customers to obtain information, communicate, and conduct banking transactions through electronic media including ATMs, phone banking, electronic fund transfers, internet banking and mobile, this is certainly very interesting but on the other hand BSI also received a sharp spotlight from various groups in Aceh related to its digital service system which had experienced serious problems on 11 May 2023 which resulted in a total paralysis of the digital-based service system resulting in a sense of disappointment from customers and the community in Aceh, this condition is certainly very bad so that in the future BSI is expected to be more careful in managing its risk management system.³

On the other hand, the efforts made by BSI towards E Banking service users at BSI continue to increase in line with the increasing lifestyle and income of the community which makes digital banking needs increase. With E-Banking services, BSI customers can perform various transactions, digitally including balance checks, account mutations, transfers between accounts, bill payments and others through their mobile devices without having to come and wait for a long queue process at the bank office.⁴

BSI realises that digitalisation has changed the current pattern of customer interaction instantly in utilising banking services quickly and reliably so that this Islamic bank remains committed to always adjusting

² Imam Jauhari, *Penyelesaian Sengketa Di Luar Pengadilan Menurut Hukum Islam* (Yogyakarta: CV Budi Utama, 2012).

³ Nita Triana, *Alternative Dispute Resolution* (Yogyakarta: Kaizen Sarana Edukasi, 2019).

⁴ Ayunda Putri Nilasari et al., "Strategi Pemberdayaan Dan Kontribusi UMKM Menghadapi Ekonomi Digital," *"Fintech Dan E-Commerce Untuk Mendorong Pertumbuhan UMKM Dan Industri Kreatif,"* 2019.

to changes in people's lifestyles towards digital needs. Digital Banking transportation, especially in the form of E-Banking services, is absolutely necessary for BSI because in addition to reducing operational expenses, it is also able to work on new alternative markets for millennial consumers who have a digital lifestyle, especially in urban areas that are increasingly crowded with various activities.²

There are many benefits and conveniences that can be felt by customers and BSI itself with the availability of E-Banking services. Ebanking can save time and travel costs for customers. In addition to saving costs, it also saves time, because customers can conduct banking transactions anytime and anywhere digitally with their android mobile phone devices (as long as there is an internet network available). Another advantage, customers can make many financial transaction schedules at one time or set the schedule. For BSI E-Banking allows the bank to reduce operational costs because fewer customers come to the bank, so the bank can use banking resources, especially smaller service personnel.⁵

Among the many conveniences provided by this system with E-Banking, but the barriers to E-Banking marketing by BSI still need to be carefully analysed through a more in-depth analysis of customer perceptions. Customer perception is an integrated activity, so that all what is in the individual such as feelings, experiences, thinking skills, frames of reference and other aspects that exist in the customer will play a role in revealing various problems. A deeper customer perception E-Banking is a complete need in making the right and reliable decisions in correcting various weaknesses and building new strengths for sustainable E-Banking product development.⁶

However, in reality it can be seen that there are still many customers who are still afraid of using this E-Banking, customers feel that they will face risks that occur later in using EBanking services at BSI. Transactions with E-Banking not only make it easy but pose a risk, namely there are

⁵ Misbahul Munir Makka, Chairul Fahmi, and Jefry Tarantang, "Religiosity of Muslim Customers as a Motivation to Save at Bank Syariah Indonesia," *Kunuz: Journal of Islamic Banking and Finance* 4, no. 1 (June 30, 2024): 1–16, <https://doi.org/10.30984/KUNUZ.V4I1.838>.

⁶ Chairul Fahmi et al., "The State's Business Upon Indigenous Land in Indonesia: A Legacy from Dutch Colonial Regime to Modern Indonesian State," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 8, no. 3 (August 24, 2024): 1566–96, <https://doi.org/10.22373/SJHK.V8I3.19992>.

various threats to reliable data flow and the threat of damage / failure to the EBanking system. Then the increasingly complex technology that is the basis of EBanking also allows errors made by customers. The amount of customer hesitation in using E-Banking at BSI, especially those related to digital devices, especially internet banking and mobile banking, is very reasonable considering that these devices are related to online networks that are connected without borders so that if the slightest mistake occurs, it can cause a detrimental risk.⁷

In using the E-Banking application, customers are required to comply with and have a good understanding of all procedures for using e-banking so that it is safer. Another provision that needs to be fulfilled by customers in using internet banking and mobile banking as part of BNI Syariah E-Banking services in Banda Aceh branch is that the smart phone owned by the customer must have an optimal internet network in order to access the E-Banking account more freely. If it is in an area with a poor internet network, then the customer will automatically have difficulty accessing internet banking, on the other hand, the BSI internal system must also be very careful to supervise this considering that BSI has received a negative stigma from the Acehnese community for the weak digitalisation system owned by BSI which has caused BSI services in Aceh to experience very serious problems.⁸

DATA AND METHODS

The method of this research approach is normative sociological, by analysing problems from the sociological side through direct interviews with banking customers. The type of research used is qualitative research to analyse and describe something that is happening at the time of research and examine the causes of certain phenomena known as descriptive analysis. Through this type of qualitative research the author will systematically analyse the response

⁷ Amirizal, Arini Azka Muthia, and Sonia Ivana Barus, "The Protection of Spiritual Rights in the Sharia Banking Dispute Settlement: Overview of the Sharia Banking Law in Indonesia," *Padjadjaran Jurnal Ilmu Hukum* 9, no. 3 (2022), <https://doi.org/10.22304/pjih.v9n3.a5>.

⁸ Chairul Fahmi, "The Impact of Regulation on Islamic Financial Institutions Toward the Monopolistic Practices in the Banking Industrial in Aceh, Indonesia," *Jurnal Ilmiah Peuradeun* 11, no. 2 (May 30, 2023): 667–86, <https://doi.org/10.26811/PEURADEUN.V11I2.923>.

of public regarding e-banking product under Islamic Economic Law. It will be discussed and analysed based on the data needed in this research.⁹

RESULTS AND DISCUSSION

A. Definition of Customer Perception

According to Saleh and Wahab, the term perception is usually used to express the experience of an object or event that is experienced. As explained in the Indonesian Dictionary (KBBI), that perception is considered as an influence or an impression by objects that solely use sensory observation. Although marketing communications play an important role in influencing the way consumers think, a meaningful step towards changing consumer perceptions is to change the experience of products that carry certain brands.⁴

According to Suharini, perception can be interpreted as a process that arises as a result of sensation, namely the activity of feeling or the cause of an exciting emotional state. Every human being has differences in perception, personality, and life experience, so their thinking patterns will also vary. Every company to accommodate the needs of qualified human resources needs to carry out proper human resource planning. Perception is a process by which individuals select, organise, and interpret stimuli received through their sensory organs into a meaning.⁵ Humans as individual creatures essentially have various dimensions in their lives, such as the nervous system, body shape, nature and personality that are different from one another. As social creatures, humans always need other people in their lives. This need causes the emergence of similarities in attitudes and behaviour which will mean narrowing the variation between one individual and another.¹⁰

Such organising information makes it easier to process and provide an integrated understanding of the stimulus. Perception can also be said to be an experience of objects, events, or relationships obtained by

⁹ Muhammad Siddiq Armia, *PENENTUAN METODE & PENDEKATAN PENELITIAN HUKUM*, ed. Chairul Fahmi (Banda Aceh: Lembaga Kajian Konstitusi Indonesia, 2022).

¹⁰ Rosmita Rosmita et al., "HUKUM ZAKAT PERHIASAN EMAS DALAM PERSPEKTIF ISLAM (STUDI KOMPARASI ANTARA MAZHAB HANAFI DAN MAZHAB SYAFI'I)," *Ar-Risalah Media Keislaman Pendidikan Dan Hukum Islam* 22, no. 1 (April 1, 2024): 131-47, <https://doi.org/10.69552/AR-RISALAH.V22I1.2072>.

inferring information and interpreting messages. Perception is determined by functional and structural factors. Functional factors determine perception. Functional factors come from needs, past experiences and other things that are included in personal factors, which determine perception not the type or form of stimuli, but the characteristics of the person who responds to the stimuli. As for the structural factors that determine perception. Structural factors come solely from the nature of physical stimuli and the effects they have on the individual's nervous system. The point here is that in understanding an event a person cannot examine separate facts but must see it in its overall relationship, see it in its context, in its environment and the problems it faces. The process of understanding the stimulus or stimulus obtained by the senses causes perception to be divided into several types.¹¹

B. Factors Affecting Public Perception

Customer perceptions in various matters in the banking sector are also influenced by several factors, so that customers can provide a good perception for the bank. According to Suryani quoted by Roviana, the following things affect perception: 1. Experience 2. Expectations 3. What is presented 4. Mood The factor that greatly influences customer perception is the quality of service provided. One of the studies on the dimensions of service quality is the result of a study by Gronroos, an expert from Sweden. According to him, there are 3 dimensions of service quality, namely, first technical quality, which is related to the outcome of a service. Second, functional quality which is more related to the delivery process or how services are provided to customers. And the third is the image or reputation of the producer who provides the service. ⁹

1. Definition of E-Banking

Azki defines E-banking as an internet portal that allows customers to use various banking services from bill payments to making investments. Sathye in Mukherjee and Nath defines E-Banking as several banking activities that allow customers of the bank concerned to be able to access available information about balance reports, transfers, bill payments and

¹¹ Nilasari et al., "Strategi Pemberdayaan Dan Kontribusi UMKM Menghadapi Ekonomi Digital."

others via telecommunications networks without leaving their homes or offices. Based on several definitions of Ebanking above, it can be concluded that E-Banking is a banking activity that can be carried out by customers either from home, place of business or in other locations that are not in real bank locations (branch offices) using communication media such as computers, mobile phones or smartphones.¹²

E-Banking is a new strategic tool in the global banking sector to attract customers and increase customer satisfaction in the field of financial services. E-Banking makes it easier for banks to provide excellent service without time limits and without space constraints. EBanking was created to simplify transactions and reduce banking workload and improve the quality of technology and information-based services. E-Banking has created a new paradigm in the banking industry competition around the world. E-Banking offers a new method of transacting both in providing convenience and comfort. The existence of E-Banking begins with the basis of information and technology adopted in the banking industry to facilitate and provide convenience in financial transactions.¹³

To improve services to customers and to fulfil customer needs, BNI Internet Banking comes with more complete features. Starting from scheduled and recurring transfers, transaction mutations up to the last 6 months, open Deposit/Tapplus/Tapenas accounts, personalisation of homepage, m-secure or token application on smartphones, mobile version access and various other services that can be accessed anytime and anywhere. More interestingly, the Personal Financial Management feature in BNI Internet Banking allows customers to make financial plans as needed complete with automatic deposit scheduling, and also allows customers to monitor cash flow and trends in expenditure/input of funds in the form of graphs.¹⁴

On the other hand, the benefits obtained by customers through the Internet Banking feature are described as follows: 1) Accessible via

¹² B Adams, "Letter to President Thein Sein. Re: Amending the 1982 Citizenship Law" (Human Rights Watch, New York, NY, 2015).

¹³ Said Achmad Kabiru Rafiie, Amir Husni, and Said Atah, "ACEHNESE WARS AND LEARNING FROM 12YEARS OF PEACE IN ACEH," *Analisa: Journal of Social Science and Religion* 2, no. 2 (2017), <https://doi.org/10.18784/analisa.v2i2.565>.

¹⁴ Penny Naluria Utami, "Keadilan Bagi Narapidana Di Lembaga Pemasyarakatan," *Jurnal Penelitian Hukum De Jure* 17, no. 3 (2017), <https://doi.org/10.30641/dejure.2017.v17.381-394>.

PC/Laptop and Mobile/Smartphone by typing BNI Internet Banking URL address at (www.bni.co.id) and select Login menu. 2) Can perform fund transfer transaction with transaction limit up to 1 billion in 1 day, multi transfer, scheduled transfer & recurring transfer. 3), Can open accounts (Taplus, Deposits & Tapenas), block BSI Debit Cards, renew monthly deposits / Tapenas terms, and disburse Deposits. 4) There are links to favourite transactions, scheduled transaction calendar information, forex exchange rates. 5) Has 2 financial transaction authorisation tools 6) Uses 3 authorisations when logging into BSI Internet Banking, namely, USER ID, Password and Captcha and has a virtual keyboard to avoid keylogger practices. 7) Can make financial plans and monitor their progress. 8) Can monitor cash flow graphs, budget realisation of expenditure items, and nominal composition of various expenditure and income items. 37 9) Can transfer BSI accounts between the same currency or from USD/SGD to IDR. 10) Transaction notifications can be in the form of email and SMS.

BSI Mobile banking is a system from financial institutions that can be accessed directly by customers through mobile devices such as mobile phones to serve customer needs in transactions. In the mobile banking system, customers can easily make transfers, check balances, exchange rate information and other payments. To get this mobile banking facility, customers first register with the bank by registering the user's mobile phone number. The difference between the mobile banking application at BSM and other Islamic Banks is that there is a mobile banking activation code before the customer activates the mobile banking application, and uses an ATM PIN in transactions. The mobile banking application in BSM is intended for individuals / individuals and there is a monthly administration fee customers and other service transaction fees, only there is a credit fee of Rp 50 per transaction.¹⁵

On the other hand, BSI customers are also very aware of the risks involved in using E-Banking. However, this risk can be prevented by the principle of prudence in making transactions. Research conducted by Fadhli (2016) The effect of customer perceptions of risk, trust, benefits, and

¹⁵ Fahmi Amri Nasution, Nisrul Irawati, and Chairul Muluk, "The Effect of Dividend Policy, Liquidity, Profitability and Company Size on Debt Policy through Financial Performance in Palm Oil Plantation Listed Companies," *Journal of Madani Society* 2, no. 2 (2023), <https://doi.org/10.56225/jmsc.v2i2.255>.

ease of use of e-banking (empirical study on commercial bank customers in Banda Aceh City).

Besides the risk aspect, customers also know that the use of E-Banking provides convenience for customers, but there are risks that must be avoided. Although risky, transactions using E-Banking are not dangerous if done using the precautionary principle in its use. To date, BSI customers have also indicated that there are several customer complaints reported to the bank, including the failure to debit the amount of money deposited through ATM cash deposits and also ATM cards swallowed by ATM machines. These complaints are accepted by the Bank for processing with a period of 2 weeks to 1 month and will then be replaced with a new ATM.

From the results of the analysis conducted, it shows that the public has a positive and good perception of the use of E-Banking. Many customers use E-Banking services to facilitate the transaction process. The most perceived convenience is the ease of short time in transactions. Customers have confidence in E-Banking transactions at the bank. EBanking is considered to be very easy for customers to make transactions quickly. Customers do not have to come to the bank if they want to make transactions and go through a queue process that takes up to 30 minutes. However, customers are aware of the risks that may arise in conducting transactions using E-Banking, such as cases of swallowing ATM machines that often occur when making withdrawal or transfer transactions and also the loss of electronic devices such as mobile phones that are tools in conducting E-Banking transactions.¹⁶

The number of ATM machines used by BNI Syariah, Mandiri Syariah and BRI Syariah banks in Aceh has become a complaint of customers and the people of Aceh, this is because many of these ATM machines have operational problems due to age factors so that 11 May 2023 it became the peak accumulation of customer frustration and the Acehnese community against services provided by BSI to the community this is due to the digital system through E-Banking being completely

¹⁶ Syifa Un Nafsi, Chairul Fahmi, and Riadhus sholihin, "THE VALIDITY OF USED GOODS AUCTION PRACTICES ON FACEBOOK PLATFORM," *JURISTA: Jurnal Hukum Dan Keadilan* 8, no. 2 (December 31, 2024): 622–43, <https://doi.org/10.22373/JURISTA.V8I2.195>.

inaccessible in conducting financial transactions by customers, resulting in the public spotlight on BSI at that time increasingly negative.

CONCLUSIONS

From the article, it can be concluded several points including. *First*, the public has a positive and good perception of the use of EBanking in Aceh provided by BSI through its services. Customers have confidence in E-Banking transactions at the bank. E-Banking is considered very helpful for customers in making transactions, especially in saving time. Customers do not have to come to the bank if they want to make transactions. Secondly, customers are aware of the risks that may arise in conducting transactions using E-Banking, this is evidenced by the occurrence of systematic server downs on the BSI network which has resulted in a decrease in the level of public trust in BSI, but because customers do not have access to a larger bank in Aset from BSI, customers still have a positive perception because they believe that risks can be prevented by the principle of prudence in making transactions and not easily believing in information that is not certain of the truth.

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