

Research Article

# Repositioning of Religious Courts in Resolving Bankruptcy Disputes in Islamic Banking

Cahya Iradi Arimba<sup>1\*</sup>, and Rangga Suganda<sup>2</sup>

<sup>1</sup> Department of Law, Universitas Islam Negeri Sunan Gunung Djati, Bandung, Indonesia, 40614

<sup>2</sup> Department of Sharia Economic Law, Universitas Islam Negeri Sunan Kalijaga, Yogyakarta, Indonesia, 55281

\*Corresponding Author: [cahyairadi.sh@gmail.com](mailto:cahyairadi.sh@gmail.com) | Phone: +6281319624631

## ABSTRACT

The repositioning of the Religious Court in handling Islamic banking bankruptcy cases in Indonesia is still a topic of discussion in the community. This is inseparable from the fact that there is still a difference between regulation and reality. Given that so far the resolution of Islamic banking bankruptcy disputes is still the field of authority of the Commercial Court, which should and should have been resolved under the authority of the Religious Court. Many broad and complex dimensions become the benchmark for why bankruptcy in Islamic banking should be resolved under the Religious Court, there are at least three aspects that can be studied, namely, covering philosophical, sociological, and juridical aspects. This research aims to analyse the philosophical, sociological and juridical bases of the repositioning and its implications for legal protection for debtors and creditors in Islamic banking insolvency cases. Philosophically, this repositioning seeks to uphold the principle of justice contained in Islamic law, where the principle of al-adl (justice) is the basis for resolving economic cases, including in the context of Islamic banking. From a sociological perspective, this repositioning is a response to public demand for a legal system that better reflects sharia values. Juridically, this repositioning is based on existing regulations, namely Law No. 3 of 2006 on Religious Courts and Law No. 21 of 2008 on Islamic Banking and Supreme Court Regulation (Perma) No.14 of 2016 on Procedures for Settling Sharia Economic Disputes, which gives the Religious Courts the authority to handle sharia economic cases. The implications of this repositioning include better legal protection for debtors and creditors, increased accountability and transparency in settlements, and increased legal certainty in the Islamic banking sector. This repositioning is expected to strengthen the integration between sharia law and state law, create a fairer, more transparent, and equitable justice system for all parties involved, and increase public confidence in the Islamic banking system in Indonesia.

**Keywords:** Repositioning; Religious Courts; Bankruptcy; Islamic Banking

## 1. INTRODUCTION

The Islamic banking system in Indonesia has experienced significant development in recent decades. As an integral part of the national financial system, Islamic banking has a strategic role in supporting sharia-based economic growth (Umida et al., 2024). The principles embraced by Islamic banking, such as the prohibition of usury, gharar, and maisir, as well as the application of sharia contracts, make it have unique characteristics compared to conventional banking. However, along with this growth, legal issues related to dispute resolution, including bankruptcy cases, are increasingly complex. This requires more comprehensive legal arrangements and competent institutions to resolve such disputes (Abas et al., 2023).

Currently, the authority to handle bankruptcy cases, including those relating to Islamic banking, falls under the jurisdiction of the Commercial Court. This arrangement is based on Law No. 37/2004 on Bankruptcy and Suspension of Debt Payment Obligations (Ahmad Ridwan et al., 2023). However, the placement of this authority raises a number of issues. The characteristics of Islamic banking that are different from conventional banking, both in terms of contracts and operational principles (Usanti & Shomad, 2022), will often make it difficult to resolve bankruptcy cases in the Commercial Court based on general positive law. Judges in the Commercial Court generally do not have special competence related to sharia law, so that in some cases, the resolution of Islamic banking bankruptcy cases does not fully reflect sharia principles.

Religious Courts, on the other hand, have competence in resolving cases related to Islamic law. Based on Article 49 of Law No. 3/2006 on Religious Courts, Religious Courts have the authority to handle sharia economic disputes, including sharia banking disputes, as well as Article 1 paragraphs 4 and 6 of the Supreme Court Regulation (Perma) No.14/2016 on

Procedures for Settling Sharia Economic Disputes which explains that Islamic banking is included or includes part of the sharia economy and must be resolved through the Religious Courts. However, until now, Islamic banking bankruptcy cases have not been part of the jurisdiction of the Religious Courts. This creates a gap between the need for dispute resolution in accordance with sharia principles and the available legal mechanisms. This mismatch has led to various problems. First, the resolution of Islamic banking bankruptcy cases in the Commercial Court often ignores the sharia values that form the basis of Islamic banking operations. Second, customers and Islamic banks feel that they do not receive adequate legal protection because the resulting decisions do not fully reflect justice based on sharia principles. Third, this can reduce public confidence in the legal system in resolving sharia economic disputes.

The repositioning of the authority of the Religious Court in the Islamic banking insolvency legal system is an important issue to be studied more deeply. The philosophical, sociological and juridical basis of this repositioning needs to be formulated to ensure that the existing legal system can accommodate the needs of the community for justice based on sharia principles. In addition, this repositioning is also expected to overcome legal problems that have occurred so far, as well as increase legal protection for the parties involved in Islamic banking insolvency cases. In this context, this study aims to analyse the philosophical, sociological, and juridical basis of the repositioning of the Religious Court in handling Islamic banking bankruptcy cases. This study also aims to identify the implications of the repositioning of authority on legal protection for the parties in Islamic banking bankruptcy cases. Thus, it is hoped that the results of this research can contribute to the development of a legal system that is more fair, effective, and in accordance with sharia principles.

## 2. RESEARCH METHOD

This research uses a normative juridical method that focuses on the study of relevant legal rules (Ulum & Ulum, 2023). The approaches used include statutory, conceptual, and comparative approaches (Jonaedi Efendi et al., 2018). The statutory approach is used to analyse the regulations that form the basis of the authority of the Commercial Court and Religious Court in handling bankruptcy cases (Ulum et al., 2024). The conceptual approach is used to understand the concept of repositioning the authority of the Religious Court in bankruptcy law and the principles of sharia law. Meanwhile, a comparative approach is taken to compare the practice of sharia bankruptcy dispute resolution in other countries with the Indonesian legal system. Data collection was conducted through document studies (library research) on primary, secondary and tertiary legal materials (Miftachul Ulum et al., 2024). Primary legal materials include relevant laws and regulations and court decisions. Secondary legal materials include books, journals, and scientific articles that discuss bankruptcy law and sharia economic law. Tertiary legal materials include legal dictionaries, encyclopaedias, and legal indexes to support the analysis. The data obtained was analysed using descriptive techniques (Imeldalius et al., 2024) to describe the prevailing legal conditions, evaluative to evaluate the weaknesses of the current legal system, and prescriptive to provide recommendations that can strengthen the Islamic banking insolvency legal system. With this method, the research is expected to produce findings that can serve as a foundation for the development of a more comprehensive legal system that is in accordance with sharia principles (Jonaedi Efendi et al., 2018).

## 3. RESULTS AND DISCUSSION

### 3.1 The Philosophical, Sociological and Juridical Basis for the Repositioning of the Religious Court in Handling Islamic Banking Insolvency Cases

The repositioning of the Religious Court in handling Islamic banking insolvency cases in Indonesia has roots in various legal aspects, be it from a philosophical, sociological, and juridical perspective (Hidayat, 2020). This step invites attention not only in the context of solving economic problems, but also in building a legal system that is more inclusive, responsive, and in accordance with the needs of the majority Muslim community, while accommodating the need to maintain sharia principles in the economic sector, especially banking. Therefore, this repositioning is not just an institutional change, but also closely related to the legal theories that underlie the operationalisation of law in Indonesia. Philosophically, the repositioning of the Religious Court in Islamic banking bankruptcy cases can be seen as an effort to uphold the values of justice contained in Islamic law (Hidayat, 2020). Islamic law, as taught in the Qur'an and Hadith, prioritises the principle of justice in every economic transaction. In the context of Islamic banking, which upholds the principles of non-riba, honesty, and musyarakah, the repositioning of the Religious Courts plays an important role in ensuring that every bankruptcy case involving Islamic banking is resolved with an approach that not only prioritises the interests of creditors, but also debtors, taking care to strike a fair balance between the two (Jannatul Firdausiyah & Ainur Rofiq Sofa, 2024).

In Islamic law, there are concepts known as *al-adl* (justice) which not only focus on the settlement of a case, but also on restoring social relations disrupted by economic damage (Priyatno et al., 2022). This is in line with the principles in *Fiqh Muamalat*, which regulate relationships between individuals in economic transactions with the aim of maintaining the welfare of the people. Therefore, the repositioning of the Religious Court to handle Islamic banking insolvency cases not only prioritises the resolution of financial problems, but also returns both parties to a balanced condition, both economically and socially. This concept reflects the moral values that exist in Islamic law, namely maintaining a balance between rights and obligations and prioritising wishes in social relations (Priyatno et al., 2022). This repositioning also seeks to reduce the injustice that may arise when bankruptcy cases are only resolved through the District Court route, which is more based on the state's positive legal system, which can sometimes ignore sharia principles. By placing the Religious Courts as the institution that handles these cases, it is hoped that the resolution will be more adequate in the context of ethics and morality in accordance with Islamic teachings. In this sense, the repositioning of the Religious Courts is also expected to create space for a process of resolution that is not only legal but also moral, bringing the legal system closer to the religious values believed in by most Indonesians. Then from a sociological perspective, the repositioning of the Religious Court in Islamic banking bankruptcy cases illustrates the response of the Indonesian legal system to the needs of a society that increasingly wants an economic and judicial system based on sharia principles. In this case, this repositioning serves to respond to people's expectations that the applicable law not only includes aspects of state law, but also religious norms that are an integral part of their social life (Hidayat, 2020).

Islamic banking has become an important part of the Indonesian economic system, with the development of this sector in line with the increasing public interest in transacting in a corridor that is in accordance with Islamic principles. This urgent need has created a demand for an understanding and accommodation of sharia issues, particularly in the context of bankruptcy resolution. People who want a fair settlement in accordance with their religious beliefs feel that the Religious Court is a more appropriate institution to resolve these cases because it has the competence to understand the laws derived from sharia, including in economic cases such as bankruptcy. This repositioning is also expected to increase public confidence in the Islamic banking system, by providing confidence that in the event of a problem such as bankruptcy, legal resolution will be carried out with due regard to sharia values that promote social justice. In addition, this repositioning also features a change in the dynamics of social relations between the state and religion, where the state recognises the role of religion in the state's legal system. These are steps towards creating a more inclusive legal system, which reflects the plurality and diversity of Indonesian society. Thus, the repositioning of the Religious Courts in Islamic banking insolvency cases is not only a technical step to improve the efficiency of settlement, but also part of a social transformation that recognises the importance of religion in the formation of a legal system based on the needs of society. This is evidence that the law not only functions as a tool of social control, but also as a tool to maintain the values of justice in the common life. Finally, if examined juridically, the repositioning of the Religious Courts in Islamic banking bankruptcy cases cannot be separated from the existing legal basis (Hidayat, 2020), both in national regulations and in ongoing court practices. Law No. 3/2006 on Religious Courts explicitly authorises the Religious Courts to hear cases related to Islamic law, including sharia economics. In addition, Law No. 21 of 2008 on Islamic Banking explains the important role of Islamic banking in the Indonesian economic system, and provides a basis for settlements involving Islamic banking to be resolved with reference to sharia principles. As well as Article 1 paragraphs 4 and 6 of the Supreme Court Regulation (Perma) No.14 of 2016 concerning Procedures for Settlement of Sharia Economic Disputes which explains that Islamic banking includes or includes part of the sharia economy and must be resolved through the Religious Court.

This repositioning is also related to an important development in the practice of law in Indonesia that recognises the plurality of legal systems, which include customary law, positive law and sharia law. With the increasing complexity of the legal system and the need to align the state legal system with the needs of society, the repositioning of the Religious Courts to include Islamic banking insolvency cases is an appropriate step in building a legal system that is more responsive and relevant to the dynamics of society. This repositioning is expected to resolve various legal issues that arise due to the unclear authority between the District Court and the Religious Court in handling bankruptcy cases involving Islamic banking. With this repositioning, it is hoped that there will be integration between sharia law and state law, so as to achieve a balance that supports legal certainty, as well as accommodation of the principles of justice desired by Islamic law. In the context of legal theory, this repositioning can also be seen within the framework of Hans Kelsen's theory of legal certainty, which emphasises the importance of a consistent and clear legal system. The repositioning of the Religious Court in handling Islamic banking bankruptcy cases aims to clarify the authority of this institution in handling Islamic economic cases, so as to create legal certainty for the community and the banking institutions involved (Muhtar et al., 2023).

The repositioning of the Religious Court in Islamic banking insolvency cases in Indonesia has a very strong philosophical, sociological and juridical basis. From a philosophical perspective, this repositioning aims to realise justice

based on deep Islamic principles, prioritising the balance between the rights and obligations of all parties involved. From a sociological perspective, this repositioning is a response to the needs of the community who want a solution that is in accordance with sharia values. Juridically, this repositioning is based on legislation that recognises the important role of sharia law in the Indonesian legal system. This repositioning is not merely an administrative step, but also an effort to harmonise the principles of state law and religious law, and to accommodate the needs of the community in a fairer and more inclusive judicial system. Thus, the repositioning of the Religious Court in Islamic banking bankruptcy cases is expected to make a positive contribution to the development of a better legal system in Indonesia.

### **3.2 Implications of the Repositioning of the Authority of the Religious Court on Legal Protection for Parties in Islamic Banking Bankruptcy Cases**

The repositioning of the authority of the Religious Court in handling Islamic banking bankruptcy cases in Indonesia raises a variety of significant legal guarantees for the parties involved in this legal process, both in terms of protecting the rights of debtors and the rights of creditors. These implications also lead to the establishment of a legal system that is fairer and more responsive to sharia principles, while maintaining the legal certainty that is the main foundation for the Islamic banking system. In this discussion, it will be explained how this repositioning of authority affects legal protection, with an emphasis on balancing the rights of debtors and creditors in the context of Islamic banking insolvency.

#### **3.2.1 Protection of Debtors: Maintaining the Balance of Obligations**

The repositioning of the authority of the Religious Court in Islamic banking bankruptcy cases provides an opportunity for debtors to obtain better protection. In the context of conventional banking law, debtors are often depicted in a legal process that only focuses on fulfilling financial obligations without considering the human factors or social impact of the bankruptcy process (Hidayat, 2020). However, in the Islamic banking system, which is based on the principles of social justice and morality, the Religious Courts are expected to pay more attention to the social and economic conditions of debtors. The principle of tazkiyah in Islamic law teaches the importance of restoring the state of debtors, not only in the material context, but also in maintaining their dignity and social relations (Ilyas et al., 2023). The Religious Courts, with their new authority, can provide more prudent decisions, such as giving debtors a longer opportunity to repay their debts or reducing the debt burden based on more comprehensive considerations, which do not solely prioritise the interests of creditors. A more open mediation process can also be provided, so that debtors can propose solutions or options to resolve the problem without having to lose their assets or rights completely.

#### **3.2.2 Improving Accountability of Dispute Resolution Processes**

This repositioning of authority also improves accountability and transparency in dispute resolution processes. The Religious Courts, as institutions more familiar with sharia principles, can make fairer decisions by maintaining the principles of tawun (co-operation) and ihsan (doing good) in the legal process. Religious Courts can mediate between debtors and creditors to reach a win-win solution, taking into account the conditions and situations of each party. This repositioning therefore not only ensures that decisions reflect sharia principles, but also allows for the active involvement of both parties in finding a win-win solution (Jannatul Firdausiyah & Ainur Rofiq Sofa, 2024). Accountability is important because it can foster public trust in the Islamic banking system and sharia law itself. With more transparent and fair decisions, it is expected that the public will feel safer transacting in Islamic banking institutions, given the guarantee of legal protection in accordance with religious values.

#### **3.2.3 Protection of Creditor Rights in Sharia Perspective**

The repositioning of the authority of the Religious Courts also has an obligation to protect creditor rights in Islamic banking bankruptcy cases. In the Islamic banking system, creditors' rights need to be protected so that they can obtain payment for outstanding debts. However, sharia principles emphasise that the protection of creditors' rights should not be at the expense of debtors' rights or contrary to the principle of justice, which is at the core of Islamic law. Therefore, the Religious Courts are expected to provide decisions that not only prioritise the rights of creditors, but also consider the situation and conditions of debtors in order to create a fair settlement. The repositioning of the authority of the Religious Courts allows creditors to obtain decisions that are clearer and based on sharia principles, such as the obligation not to burden debtors with practices that are contrary to Islamic law, such as usury (Dayu & Albani, 2022). This provides protection for creditors involved in Islamic banking, but with limitations that prioritise fairness for all parties involved. For

example, debt repayment arrangements can be adjusted to the debtor's ability, so that creditors still get their rights without harming the debtor excessively.

### *3.2.4 Increasing Legal Certainty in Islamic Banking*

The repositioning of the authority of the Religious Courts also contributes to increased legal certainty in the Islamic banking sector. By involving the Religious Court in Islamic banking insolvency cases, the applicable legal process can be more consistent and transparent in accordance with sharia principles. This legal certainty is important to maintain the stability of the Islamic banking sector and increase public confidence in the sharia-based financial system. The competent Religious Court in this case can provide decisions that are more predictable and acceptable to all parties, because they are based on clear and firm principles of Islamic law (Hidayat, 2020). This legal certainty also helps economic actors, both debtors and creditors, to plan their business steps more calmly. They can describe the legal process that will occur and understand their respective rights and obligations in the context of bankruptcy, which in turn strengthens the stability of the market and the Islamic economic sector as a whole.

### *3.2.5 The Role of Religious Courts in Maintaining Public Trust in the Islamic Banking System*

This repositioning of the authority of the Religious Courts also plays a role in maintaining public trust in the Islamic banking system. This trust is critical to attracting more people to participate in the sharia-based economy, which is growing in Indonesia. By engaging Religious Courts that have a deeper understanding of sharia principles, people will feel more confident that the legal system will support their justice and well-being, both as debtors and creditors. This will strengthen the investment climate in the Islamic banking sector, which in turn will accelerate economic growth based on the principles of justice and social welfare.

## **4. CONCLUSION**

The repositioning of the Religious Courts in handling Islamic banking insolvency cases in Indonesia has a strong philosophical, sociological and juridical basis and is relevant in improving a more inclusive, responsive and fair legal system. Philosophically, this repositioning reflects a commitment to uphold the principles of justice in Islamic law, by ensuring a balance between rights and obligations, as well as maintaining the social and economic welfare of both parties, both debtors and creditors. Sociologically, this repositioning responds to the needs of Indonesian society, which is predominantly Muslim, to have a system of understanding that is more in line with sharia principles in solving economic problems, especially in the Islamic banking sector. Juridically, this repositioning refers to existing laws and regulations, such as Law No. 3/2006 on Religious Courts and Law No. 21/2008 on Sharia Banking, which recognise the authority of the Religious Courts in sharia economic cases. The implications of this repositioning provide better legal protection for debtors and creditors in Islamic banking insolvency cases. Religious Courts can pay more attention to the socio-economic conditions of debtors, provide opportunities for debt recovery, and create fair mediation. In addition, this repositioning enhances accountability, transparency and legal certainty in peace settlements, and strengthens public confidence in the Islamic banking system. In maintaining the balance between the rights of creditors and debtors, this repositioning encourages the creation of solutions that are fair and in accordance with sharia principles, providing more comprehensive and fair protection for all parties involved. Thus, the repositioning of the Religious Courts in Islamic banking insolvency cases in Indonesia is not only a technical step in resolution, but also a profound social transformation effort, which strengthens the sharia-based legal system, increases public confidence, and supports the growth of an equitable Islamic economy.

## **ACKNOWLEDGEMENTS**

The authors would like to express their deepest gratitude to all parties who have contributed to the completion of this work. Special thanks go to the academic mentors and colleagues who provided valuable input and constructive feedback throughout the writing process. We also extend our appreciation to the institutions and individuals who have supported the research and provided access to relevant resources and references. This article is the result of a collaborative effort between Cahya Iradi Arimba as the main author and Rangga Suganda as the contributing author. May this work contribute positively to the academic discourse on Islamic banking and the role of religious courts in Indonesia.

## REFERENCES

- Abas, M., Sunarto, S., Sudrajat, A. S. S. N. S., Jumali, E., Qurtubi, A. N., Baroroh, H., Adisaputra, A. K., Ambulani, N., & Anam, M. (2023). *Hukum Ekonomi Syari'ah*. PT. Sonpedia Publishing Indonesia.
- Ahmad Ridwan, Mukhlas, O. S., & Sururie, R. W. (2023). Analisis Kewenangan Pengadilan Niaga dalam Penyelesaian Kepailitan Asuransi Syariah: Putusan Mahkamah Agung No. 1016 K/Pdt.Sus-Pailit/2016. *Strata Social and Humanities Studies*, 1(2), 176–185. <https://doi.org/10.59631/sshs.v1i2.117>
- Dayu, W., & Albani, M. S. (2022). Telaah Maqashid Syariah Atas Efektivitas Penyelesaian Perkara Penundaan Kewajiban Pembayaran Utang (PKPU) Perbankan Syariah di Kota Medan. *Ad-Deenar: Jurnal Ekonomi Dan Bisnis Islam*, 6(01). <https://doi.org/10.30868/ad.v6i01.2365>
- Hidayat, Y. (2020). *Penyelesaian Sengketa Ekonomi Syariah di Indonesia*. Prenada Media.
- Ilyas, R., Pribadi, R. M., Sayuti, M. N., Syarif, A. H., Shofawati, A., Iqbal, M., Hastuti, E. W., & Fachri, A. (2023). *Buku Ajar: Pengantar Ekonomi Islam*. Az-Zahra Media Society.
- Imeldalius, I., Suganda, R., Makraja, F., Ulum, K. M. M., & Nimah, R. (2024). Analisis Penetapan Hukum Islam Terhadap Perkembangan Cryptocurrency Melalui Pendekatan Saddu Dzari'ah. *Jurnal Ilmiah Ekonomi Islam*, 10(3), 2524–2531. <https://doi.org/http://dx.doi.org/10.29040/jiei.v10i3.14405>
- Jannatul Firdausiyah, & Ainur Rofiq Sofa. (2024). Relevansi Al-Qur'an dan Hadits Dalam Pembentukan Nilai Sosial, Etika Politik, dan Pengambilan Keputusan di Era Kontemporer: Kajian Terhadap Pengaruhnya Dalam Kehidupan Sosial, Kebijakan Publik, Demokrasi, Kepemimpinan, Hukum, Ekonomi, Pendidikan, dan Tekn. *Jurnal Budi Pekerti Agama Islam*, 3(1), 102–131. <https://doi.org/10.61132/jbpai.v3i1.872>
- Jonaedi Efendi, S. H. I., Johnny Ibrahim, S. H., & Se, M. M. (2018). *Metode Penelitian Hukum: Normatif dan Empiris*. Prenada Media.
- Miftachul Ulum, K., Ariyanti, S., Suganda, R., Rahmawati, D., & Khotimah, H. (2024). Sengketa Dalam Kontrak Pendanaan Digital: Analisis Hukum Keperdataan dan Alternatif Penyelesaiannya. *Jurnal AL-MAQASID: Jurnal Ilmu Kesyariahan Dan Keperdataan; Vol 10, No 2 (2024)DO - 10.24952/Almaqasid.V10i2.11601*. <http://jurnal.uinsyahada.ac.id/index.php/almaqasid/article/view/11601>
- Muhtar, M. H., Maranjaya, A. K., Arfiani, N., & Rahim, E. (2023). *Teori & Hukum Konstitusi: Dasar Pengetahuan dan Pemahaman Serta Wawasan Pemberlakuan Hukum Konstitusi di Indonesia*. PT. Sonpedia Publishing Indonesia.
- Priyatno, P. D., Rohim, A. N., & Sari, L. P. (2022). Analisis Kinerja Bank Syariah di Indonesia Berbasis Maqashid Sharia Index. *Jurnal Ilmiah Ekonomi Islam*, 8(3), 2434. <https://doi.org/10.29040/jiei.v8i3.6581>
- Ulum, K. M., & Ulum, M. K. (2023). Screening Standards in Sharia Capital Market Investor Legal Protection. *El-Mashlahah*, 13(1), 77–91. <https://doi.org/10.23971/el-mashlahah.v13i1.5791>
- Ulum, K. M., Yazid, A. A., Ariyanti, S., Biantoro, B. R., Maghfuroh, N. L., Izzati, L. W., & Ulum, M. K. (2024). Leveraging Digital Cooperatives for Inclusive Finance: The Role of Securities Crowdfunding in Achieving the Sustainable Development Goals (SDGs). *Electronic Journal of Education, Social Economics and Technology*, 5(2), 265–275. <https://doi.org/10.33122/ejeset.v5i2.246>
- Umida, N., Anggriani, R. A., & Keuangan, M. (2024). Pengembangan Perbankan Syariah Dan Dampaknya Terhadap Pembangunan Ekonomi. *Neraca Manajemen, Ekonomi*, 4(7), 181–194. <https://doi.org/https://doi.org/10.8734/musytari.v4i7.2597>
- Usanti, T. P., & Shomad, A. (2022). *Transaksi bank syariah*. Bumi Aksara.