

JURIDICAL ANALYSIS ON JAMMED FINANCING OF FOUR WHEELED VEHICLE AND THE SETTLEMENT IN ORDER TO REALIZE LAW CERTAINTY (Research Study at The People's Financing Sharia Bank Syariah Madani in Batam City)

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ABSTRACT

This research is an empirical legal research entitled Juridical Analysis on Jammed Financing of Four-Wheeled Vehicle and the Settlement in order to Realize Legal Certainty as to implement Law Number 10 Year 1998 concerning Amendments to Law Number 7 Year 1992 about Banking, Supplement to the State Gazette of the Republic of Indonesia Number 3790. The legal regulation that becomes the writer's reference is the Law of the Republic of Indonesia Number 42 Year 1999 about Fiduciary Guarantees, in the State Gazette of the Republic of Indonesia Year 1999 Number 168, which stipulates the policy at the People's Financing Sharia Bank Syariah Madani Inc. in Batam, as well as knowing its implementation, what factors, obstacles and solutions in implementing the jammed financing of four-wheeled vehicles and the solution in order to create legal certainty. The data used in this type of research is normative, thus the study conducted by means of literature study. Literature study is a theoretical study, references and other scientific literature related to the culture, values and norms that developed in the social situation under the research process. The writer also conducted interviews with the legal staff of the People's Financing Sharia Bank Syariah Madani Batam. The writer also uses secondary data to research in digging up information and data collection methods carried out through library materials in the form of journal books, and articles written by experts.

The results of the research using the positive legal study method used by the writer in this research is a method that is deductive (general) to induction (specific), a method used to complete the normative system that has been compiled and in the data through collection and inventory efforts. Based on the results of this research, the conclusion that can be drawn from the elaboration of this thesis is that the implementation of the Law regulations has not been fully implemented properly by the People's Financing Sharia Bank Syariah Madani Inc. in Batam, as there is no coercive tool for the guarantee. The advantage is at the time of execution, because there is an executorial title in the Fiduciary Guarantee contract. The writer suggests for the improvement in analyzing the customer's data that is applied in sharia principles, also to improve promotions methods that are more attractive and language that is easily understood by customers in ensuring the ease of financing procedures while still hold firmly to Islamic Sharia principles to maintain halal quality in the bank transactions.

Keyword : *People Financing Sharia Bank, Fiduciary Guarantee, Contract.*

A. BACKGROUND OF JOURNAL

In order to implement sustainable development, the stake holders – government alongside the society including every person and legal entity, require a great amount of funding or financing. One of the ways that has a strategic role in providing that funding is banking. Bank is one of the business entities that collect funds from the society in the form of savings and channels them to the society in order to elevate its standard of living.

Conventional bank and Sharia Bank in several aspects have their differences, the fundamental difference between them are in relation to legal aspects, organizational structure, the business funds and the working environment. According to Boeson (2007) in Donna (2007) there are at least three different operational principles between Sharia bank and conventional bank, mainly on customer service, that has to be maintained by the banker: (1) principle of justice, which is the reward of profit sharing and profit margin sets by mutual agreement between the costumer and the bank, (2) principle of equality, where the costumer put their savings and the bank has the rights, responsibilities, liability of risks, and measurable profits (3) principle of serenity, that the products of Sharia Bank follow the principle and civil rules of Islam (implementing Islamic principles and zakat/charity). The similarities of the two banking systems are in the money receiving technique, transfer mechanism, computer technology, and general conditions to receive financing, for example, Citizen Identity Card, Tax Identity Number, letter of proposal, financial statements and others.

Vehicle as means of transportation is a vital necessity nowadays to support and fulfill one's mobility. This condition is one of the cause of growth and progress to consumer finance agencies as an alternatives in financing resource to fulfill the needs of this means of transportation in particular four-wheeled vehicle that sometimes is challenging to achieve according to one's financial obstacles and how expensive the vehicle's price.

Financing according to Sharia principle given by the bank that shall bear the risks, thus in the implementation the bank has to observe the credit fundamentals or financing according to Sharia principles wellness. To reduce the risk, important factors that must be noticed by the bank is the credit guarantee or financing following the Sharia principle that still gives assurance to the bank for the capability of the costumer to pay off the obligations as corresponding to the agreement.

Law Number 42 Year 1999 about Fiduciary Guarantee does not recognize the term "DEFAULT", but uses the term "BREACH OF CONTRACT", in credit financing agreement it is said as the cause of the Jammed Financing.

As a result of this jammed financing, could cause the financial institution to have difficulties mainly concerning with the financial institution's financial health or wellness level which means a performance slump has happened as well as decreasing of value to the institution. In context of banking jammed financing, Eko B Supriyanto, Director of Bank Beaureau Research Info stated that jammed financing becomes a latent danger to banking, thus the case of banking jammed financing especially in The People's Financing Sharia Bank Syariah Madani has brought back awareness that the problem with jammed financing is still becoming very dangerous.

In determining the financing policy, the institution should first formulate a standard of financing and the terms of financing, this means that the given duties or obligations have to be absolutely assured and be settled/returned by the financing recipient corresponding to the time and terms that have been agreed upon. The documents needed as requirements to attain financial loan in The People's Financing Sharia Bank Syariah Madani, are the followings: Recent passport photo of Husband and Wife (4x6cm), Citizen Identity Card/Passport (Husband/Wife), Family Card, Tax Identity Number, Bank Passbook, Salary Slip (for Employee), Electricity and Water Bills, Certificate of Employment.

In accordance to that, in helping the credit analyst to make decisions of which costumer is proper for receiving credit loan, it is exceptionally necessary to have a system model to support the decision making process in a computer basis that may give an ease in data analysis, in computing numbers and evaluating criteria of the credit loan applicant that would follow the existing conditioned terms, as well as helping to acquire the data/documents of the applicant that will become the information to decision making for the problem above. In this matted there are a few research previously, namely "The Analysis of Policy Procedure upon Financing in The People's Financing Sharia Bank Syariah Madani" which conclude that the procedure and policy as well as the allocation of financial activities are in proper accordance to the Law of Banking with the principle of cautionary to avoid the happenings of jammed financing, The People's Financing Sharia Bank Syariah Madani still uphold the procedures and policies to give financial loan in proper accordance to the Law of Banking. The result of the research "Analysis of 5C and 7P Principles in Providing Financing as Well as to Minimize Jammed Financing and Increase Profitability" concluded that the financing analysis that has been implemented within the bank is already very effective and useful to discover whether the candidate for financial loan is appropriate or not to attain the financial credit loan, still undertaking a coach survey directly to the debtor location to discover the

cause or purpose of financial loan application, the profit or benefit that shall be attained by the bank in the form of interest as an administrative fee charge which is imposed to the debtor.

This clause of agreement as of the above is stated by almost every financial institution including to Financing Agreement with Fiduciary Guarantee that is implemented by The People's Financing Sharia Bank Syariah Madani. In the direct implementations, before the decision to take actions towards acquiring the object anywhere and at anyone's location, The People's Financing Sharia Bank Syariah Madani still would go through persuasive actions. The stages of persuasive actions that would be taken might be wholly done by The People's Financing Sharia Bank Syariah Madani, yet there are times that those actions are not entirely done, when the debtor is considered to not have good will or good intentions to fulfill their obligations.

In accordance to the explanation above thus the writer is interested to conduct a research about the factors that might cause the happening of jammed financing as well as the appropriateness of title/mandate in providing the financial loan within the financial institution to the consumer/customer into a THESIS titled: JURIDICAL ANALYSIS ON JAMMED FINANCING OF FOUR WHEELED VEHICLE AND THE SETTLEMENT IN ORDER TO REALIZE LAW CERTAINTY (Research Study at The People's Financing Sharia Bank Syariah Madani in Batam City).

B. PROBLEM FORMULATION

Based on the background, the following problems can be formulated:

1. What are the legal regulations for the jammed financing of four-wheeled vehicles and the settlements in order to realize law certainty at the The People's Financing Sharia Bank Syariah Madani, Batam City?
2. How is the implementation of the jammed financing of four-wheeled vehicle and the settlement in order to realize law certainty at the People's Financing Sharia Bank Syariah Madani?
3. What are the obstacle factors and solution towards the implementation for the jammed financing of four-wheeled vehicle and the settlement in order to realize law certainty at the People's Financing Sharia Bank Syariah Madani?

C. LITERATURE SOURCES

In accordance with the problems as described above, this research aims to:

1. To find out the legal regulations for the jammed financing of four-wheeled vehicle and the settlement in order to realize law certainty at the People's Financing Sharia Bank Syariah Madani, Batam City.
2. To find out the implementation of jammed financing of four-wheeled vehicle and the settlement in order to realize law certainty at the People's Financing Sharia Bank Syariah Madani, Batam City.
3. To find out the factors of obstacles and solution towards the implementation for the jammed financing of four-wheeled vehicle and the settlement in order to realize law certainty at the People's Financing Sharia Bank Syariah Madani, Batam City.

-Theoretical Benefits

- In this case, the author would provide an understanding of the matters that underlie the provision of funds from financial institutions to its consumers.
- In this case, it is expected to find out the factors that cause the occurrence of jammed financing of four-wheeled vehicles and the settlement with fiduciary guarantees at the People's Financing Sharia Bank Syariah Madani in Batam City.

-Practical Benefits

- In expectations that this research can contribute ideas for decision makers in dealing with problems that arise in the agreement of jammed financing of four-wheeled vehicles and the settlement.

D. METHODOLOGY AND TYPE OF RESEARCH

Analysis is the activity of summarizing large amounts of raw data and then grouping or separating the relevant components and parts to then link the collected data to answer the problem. Analysis is an attempt to describe patterns consistently in the data so that the results of the analysis can be studied and translated and have meaning, while juridical is matters that are recognized by the law, based on law and things that form regularity

and have an effect on its violations, juridical is a rule that is considered as law or in the eyes of the law its validity is justified, whether in the form of regulations, norms, ethics and even morals that are enforced as the basis for the assessment.

In this study, what is meant by the author as juridical analysis is an activity to find and break down the components of the problem to be studied more deeply and then relate it to the law, legal rules and applicable legal norms as a solution to the problem. The activity of juridical analysis is to collect relevant laws and other bases to then draw conclusions as solutions or answers to the problems. The purpose of the juridical analysis activity is to form a mindset in solving a problem in accordance with the law, especially regarding the problem of law enforcement in the procurement of goods and services.

The research method consists of two words, namely the word method and the word research. The word method is derived from the Greek word *methodos* which means way or towards a path. The method is a scientific activity related to a (systematic) way of understanding a subject or object of research, as an effort to find answers that can be scientifically justified and including their validity.

Secondary data in the field of law can be divided into:

- a. Primary Legal materials that bind in the form of the basic norms of Pancasila (Indonesia's Five Pillars):
- b. Secondary legal materials are materials that are closely related to primary legal materials and can help to analyze and understand primary legal materials in the form of dictionaries, literature books, articles and the internet.
- c. Tertiary legal materials or supporting legal materials, essentially includes materials that provide guidance on primary legal materials and secondary legal materials. The author in conducting study on the object of this research has determined the specifications of normative legal research supported by sociological (empirical) research.
- d. Data Collection Techniques and Data Collection Tools

Based on the type of normative research, thus the study conducted was by means of library research. Literature study is a theoretical study, references and other scientific literature related to the culture, values and norms that developed in the social situation under the study.

The author also conducted interviews with the legal staff of the People's Financing Sharia Bank Syariah Madani in Batam. The author also uses secondary data to research in cultivating for information. Secondary data uses data collection techniques in the form of searching documents collected through the library. The method of data collection is done through library materials in the form of journal books, and articles written by experts. The data that has been obtained and collected, both from the results of interviews and library materials, are re-examined to determine its comprehensiveness and clarity. Furthermore, a data management is conducted and the data is processed by compiling the data, then classified so that it is easy to carry out data analysis.

Data analysis is also the stage to find the source of the problem and the answer to the inquiries in the research that is being conducted. The data is obtained from data collection in a literature study (legal research) through field studies, this research uses qualitative data analysis, which is a scientific way to obtain valid (solid) data with the aim to find and then proved it as well as developing it with erudition so that it can be used to understand, solve and anticipate the relevant problem from real natural data and have rooted accuracy.

E. DISCUSSION ANALYSIS

According to Dudigno Mertokosumo, an agreement is a legal relationship between two people who agree to cause legal consequences. The two parties agree to determine regulations or rules or rights and obligations that bind them to be obeyed or carried out.

Agreement as the cause that raise reciprocal obligations, Munir Fuady provides a broader definition that a contract is: An agreement that is agreed between two or more people which can cause, modify or eliminate legal relations.

According to M.D. Badruzaman, stated that the definition of agreement can be interpreted as follows: A statement of will that is agreed between the parties where the statement of the party that offers the statement is called as the offer, while the statement of the party who accepts the offer is called the acceptance.

In brief, it can be stated that a standard agreement has the following characteristics:

1. The agreement is made unilaterally by the producer whose position is relatively stronger than the consumer.
2. The consumer is not at all involved in determining the contents of the agreement.

3. Made in written and mass form.
4. Consumers are forced to accept the contents of the agreement because byforced by their needs.

The subject of the Consumer Financing agreement or contract where it must meet the requirements to be able to carry out a legal action lawfully, namely being an adult, healthy or not mentally disturbed, and capable of carrying out legal actions.

In addition to individuals, it can also be a legal entity, a legal entity is a subject who is given rights and obligations like humans individuals, the actions of a legal entity are carried out through its equipment in the form of a legal entity management and function as well as carrying out duties in accordance with the articles of association and by-laws of the legal entity.

The guarantees that can be given in consumer financing transactions are essentially similar to the guarantees towards conventional bank credit agreements, especially consumer loans. Therefore it can be divided into:

1. Main guarantee

As the main guarantee in consumer financing transactions is the trust from the creditor on the debtor (consumer), that the consumer can be trusted and is capable to pay their debts. The principle of granting credit –The 5 C principles are: (Collateral, Capacity, Character, Capital, Condition of Economic).

2. Principal guarantee

Represents consumer financing transactions as goods purchased with these funds. If the funds are in purpose to buy a car, then the car would be the main guarantee. Usually the guarantee is made in the form of a Fiduciary Transfer of Ownership (fiduciary). Because of this guarantee, usually all documents relating to the ownership of the relevant objects will be held by the creditor (funder) until the credit is paid off.

Fiduciary is a Guarantee Institution that was born based on the adversities of pawning. The fundamental difference between a fiduciary and a pawn is that the ownership of the object of the pawn is handed over to the pawnee (the holder of the pawn). While the fiduciary, the authorization lies within the fiduciary giver.

3. Additional guarantee

There are often additional guarantees toward these consumer financing transactions, although they are not as strict as guarantees for providing bank loans. Usually, additional guarantee or collateral for such transactions is in the form of promissory notes and the authority to sell goods. Aside from that, "husband/wife approval" is often requested for private consumers and commissioner/General Meeting of Shareholders approval for consumers, in accordance with the provisions of the Articles of Association.

John Austin separates law from justice which is based on ideas about good and bad and is also based on a higher power. Law is an order from the ruler who holds the highest and sovereign power. The rule of law that is enforced in the midst of society is a written rule as an embodiment of the will and desires of the ruler. Law as a command that compels in its application can be just or vice versa. Fair or unfair is not important in the application of law, because it is a study of political science and sociology.

In terms of the effectiveness of a law, Friedman argues that the effectiveness of the law will be realized if the legal system consisting of elements of legal structure, legal substance, and legal culture in society works to support each other in its implementation.

The existence of regulations on consumer protection, especially in regulations relating to standard clauses, has more or less made the public aware that they as parties to the agreement have equal rights with other parties in the agreement. And at the very least, provide an illustration of the need for a means to increase protection against the use of standard agreements and all its attributes, which of course harms one of the parties to the agreement. Where this arrangement is the initial milestone for a balance in the placement of parties to an agreement.

The initial stage carried out by the People's Financing Sharia Bank Syariah Madani Batam to offer financing was through visits/socialization to the field to offer four-wheeled vehicle financing applications. Socialization is carried out by bank employees/officers. The matters surveyed are as follows

1. Determining the criteria for the car
2. Choosing the brand and type of the car
3. Comparing Prices
4. Calculating Savings
5. Creating an account separately

Based on the results of the interview with Mr. Riswandhi Ismail as the President Director of the People's Financing Sharia Bank Syariah Madani Batam, the obtained information was that the objects that was being guaranteed were in the form of Motor Vehicle Ownership Book for four-wheeled vehicles. The assessment of moving objects of possession such as four-wheeled vehicles uses fiduciary. However, the People's Financing Sharia Bank Syariah Madani Batam in practice uses fiduciary for movable objects such as four-wheeled vehicles.

In an agreement there is an engagement in accordance with the basic principles of the Civil Code. In article 1249 of the Civil Code it is stated that if in an engagement it is determined that the party who fails to fulfill it, as compensation must pay a certain amount of money, then the other party may not give an amount that is more or less than the determined amount. This article regulates an agreement with the threat of punishment, in which if in the agreement the parties agree that one of the parties fails to fulfill the agreement (default), they must pay a sum of money, which in everyday terms is commonly called a fine. Thus, the payment of that fine in the form of money must be paid as the agreed value, it must not be more or less.

A jammed financing can be defined as a financing condition where the customer is unable to pay part of their obligations to the bank (Default) as what had been agreed, or there is a potential indication that a part of or all of his obligations will not be able to be paid off by the customer. If the financing is in a jammed condition, besides that the bank will not receive margin of income or profit sharing, the bank must also form a Provision for Asset Losses in accordance with applicable regulations. The greater the Provision for Asset Losses fee that must be formed, it will directly reduce the margin of income and profit sharing of the bank.

In the implementation of sharia financing, it is not uncommon for failure to occur in the customer's business, for example in this research, Mr. Kifli (not his real name) a businessman who was not quite successful in his business, he made a loan to the People's Financing Sharia Bank Syariah Madani Batam, in the course of the business it was initially successful, but then there was bankruptcy due to the Corona Pandemic, all guest access from abroad experienced a fewer entry that cause it to decreased dramatically.

If there is a jammed financing, the customer applies for loan relaxation or restructuring of loan. The restructuring can be carried out in the following ways: Interest rate reduction, interest arrears reduction, principal arrears reduction, term period extension, addition of facilities, debtor asset acquisition in accordance with applicable regulations and credit conversion into temporary equity participation in the debtor company. This is exclusively applied only during this pandemic period. Decree of the Board of Directors of Bank Indonesia Number 31/150/KEP/DIR, dated November 12 Year 1998 concerning Credit Restructuring.

The action of Restructuring of financing cannot be done arbitrarily without an assessment towards the customer concerned. Financing restructuring is carried out on the basis of a written and objective assessment of the customer's condition. The assessment of the customer's condition is stated in a call report paper which includes an analysis of the customer's commitment and ability to settle obligations to the bank. The commitment and ability of customers can be reflected in the character, business prospects and financial condition with an emphasis on cash flow projections.

To solve this problem, the bank does not directly sell the collateral that is being guaranteed by the customer, but the People's Financing Sharia Bank Syariah Madani Batam, first would issue a warning letter to the customer. The auction process is carried out if the customer does not make any installment payments for 3 consecutive months and efforts have been made to resolve it through deliberation and consensus discussion. According to the director, the most important thing is how to get customer loans to be completed and paid off. Especially for customers who are considered capable to pay off their financing installments. Collateral objects can be auctioned by the bank or auctioned by the customer himself in accordance to the mutual agreement. The auction proceeds are used to repay the customer's loan and the remaining proceeds, if any, is returned to the customer. Decree of the Board of Directors of Bank Indonesia Number 31/150/KEP/DIR, dated November 12 Year 1998 concerning Credit Restructuring.

Financing that has problems handled without going through legal route and prioritizing deliberation and consensus discussion. Settlement in this way is done by off set and consensus discussion. Off set is the settlement of financing through the voluntary submission of guarantees by the customer to the bank, as an effort to settle the financing. Off set can be done if in the process the customer is willing to sell the guarantee voluntarily to the bank and or the bank allows the respective customer to sell their guarantee or other assets. This action is taken so that customers can pay off their obligations to the bank.

Settlement by litigation is the settlement of problematic financing through applicable legal routes. Before carrying out the litigation process, it is necessary to check the evaluation. After checking the evaluation, the following are carried out:

- a. Correspondence documents from the Islamic financial institutions to customers such as Warning Letters 1, 2 and 3 and customer letters to Islamic financial institutions.
- b. Agreement documents and mortgage guarantees, so that the juridical position of Islamic financial institutions becomes solid.
- c. The due date of the financing facility period, because the litigation process can only be carried out if the customer's financing facility has been dued.

Take over (debt transfer) is the transfer of customer debt from conventional banks/Islamic financial institutions to Sharia banks/ Islamic financial institutions and or from Sharia banks/ Islamic financial institutions to other Sharia banks/ Islamic financial institutions. Based definition, the transfer of debt can be done from conventional banks to Sharia banks and from Sharia banks to other Sharia banks. The transfer of the *murabahah* financing debt is proposed at the initiative of the customer and is carried out using a *Hawalah bi al-ujrah*, MMQ or IMBT contract and may not use a *murabahah* contract because it includes *bai' al-'inah*.

Jammed financing in the banking world is something that often happens, especially during this CORONA pandemic which results in an assessment of the health of banks. In providing financing facilities, it has been previously explained that in order to obtain financing, customers must meet the requirements and procedures set by the bank, although the processes and procedures that have been carried out correctly are in accordance with existing regulations, sometimes there are still jammed financing caused by several factors.

Broadly speaking, the handling of problematic financing can be done through preventive and repressive measures.

Efforts that are preventive in nature (prevention) carried out by the bank since the request for financing is submitted by the customer, carrying out an accurate analysis of financing data, making the correct financing agreement, binding collateral that would guarantee the bank's interest, up to monitoring that assures the bank's interest, up to a loss or jammed financing.

F. CLOSING CONCLUSION AND SUGGESTIONS

A. CONCLUSION

From the discussion that has been made in the previous chapter, it can be concluded that:

1. Legal regulations for the jammed financing of four-wheeled vehicle and the settlements in order to realize legal certainty at the People's Financing Sharia Bank Syariah Madani.
 - Contract Agreement: Regulated in part III Indonesian Civil Code, Article number 1313.
 - Terms of Agreement: Article number 1320 of the Civil Code is regulated.
 - Standard Agreements: Agreements are made unilaterally by Producers whose position is relatively stronger and consumers.

Guarantees in the Consumer Financing Agreement: Main Guarantee, Principal Guarantee.

Transfer of Fiduciary Guarantee: It is a fiduciary giver who can transfer inventory items that are the object of a fiduciary guarantee by means and procedures commonly carried out in trading businesses. However, this does not apply in the event of a Default by the Debtor

2. Implementation of jammed financing for four-wheeled vehicle and the settlements in order to realize legal certainty at the People's Financing Sharia Bank Syariah Madani.

The *Murabahah* Financing procedure at the People's Financing Sharia Bank Syariah Madani has requirements and stages to be passed in *Murabahah* financing, that includes compulsory actions to complete the following requirements: Fill out the application form for financing, Photocopy of ID Card of Husband and Wife's Identity Card, Photocopy of Family Card, Taxpayer Identification Number, Savings Book, Salary Slip (For Employees), Water and Electricity Accounts, Certificates of Employment and willing to follow life insurance determined by the bank. Then survey the location of the business and the location of residence and place of work, after the survey a committee meeting is held to determine whether the application is approved or not, if the application has been approved then the last stage is disbursement.

3. Obstacles factors and solutions for the jammed financing of four-wheeled vehicle and the settlements in order to realize legal certainty at the People's Financing Sharia Bank Syariah Madani.

Obstacle factors toward the jammed financing of four-wheeled vehicle and the settlements in order to realize legal certainty at the People's Financing Sharia Bank Syariah Madani are two factors, namely from the customer's side there are two elements, namely: There is an element of intent, consisting of customer carelessness. And there is an element of inadvertence. Customers that are affected by disasters such as natural disasters such as illness and death and are unable to pay. Whereas the causal factors from the bank itself consist of several things, namely an inaccurate analysis, the financing period is too long and the Account Officer is being chased by target.

Carrying out approach by way of visiting in friendly terms and discussions in order to find the best solution, providing a lengthen period of time so that the installments return smoothly until the pay off of financing loan, if the persuasive approach has not yet become a solution in settle the payment, the bank will take legal actions consisting of the first warning letter, second warning letter and third warning letter, if until the third warning letter the customer has not yet paid off its obligations, thus the bank will conduct a guarantee auction through the State Auction Agency.

B. SUGGESTION

- 1) The bank must be more thorough in analyzing customer data with the precautionary principle applied in Sharia principles.
- 2) Improving promotions that are more attractive and in a language that is easily understood by customers in ensuring the ease of financing procedures at the People's Financing Sharia Bank Syariah Madani Batam.
- 3) Continue to adhere to the Islamic Sharia Principles to maintain the halal quality of transactions.

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