

## Implementation Of Sharia Economic Principles In Micro, Small And Medium Enterprises

Muhammad Fakhri Khairi<sup>1</sup>, Khoirudin<sup>2</sup>, MHD. Nanang Hidayat<sup>3</sup>, M. Ilham<sup>4</sup>

<sup>1234</sup>Universitas Islam Negeri Sultan Syarif Kasim Riau, Jl. HR. Soebrantas Panam Km. 15 No. 155, Tuah Madani, Kec. Tampan, Pekanbaru, Indonesia

Email: [fakhrykhairi9@gmail.com](mailto:fakhrykhairi9@gmail.com), [khorudinbumd@gmail.com](mailto:khorudinbumd@gmail.com), [nng240102@gmail.com](mailto:nng240102@gmail.com), [muhammadilham160720@gmail.com](mailto:muhammadilham160720@gmail.com)

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### Abstract

*This study aims to analyze the implementation of sharia economic principles in Micro, Small, and Medium Enterprises (MSMEs) and its impact on business management and economic performance based on a literature review. The approach used is a literature review by examining various scientific journals discussing the application of sharia values in MSME practices. The data used is secondary data from relevant previous research results, which are then analyzed descriptively and analytically to identify implementation patterns, impacts, and research gaps. The results of the study indicate that the implementation of sharia economic principles in MSMEs is reflected in fair and honest transaction practices, a riba-free financing system with clear contracts, transparent and accountable financial management, and strengthening the social dimension through cooperation and business ethics. The application of these principles has a positive impact on the quality of business governance, improved managerial discipline, capital structure stability, better risk management, and increased consumer trust and loyalty. Economically, sharia values contribute to business sustainability and the expansion of market opportunities, including through the use of digital media that maintains ethical transactions. However, the literature also indicates research gaps such as the dominance of local case studies, the lack of quantitative measurements of economic impact, and limited studies on the integration of sharia principles with digital and financial technology. This research confirms that the principles of Islamic economics not only serve as moral guidelines but also as a strategy for strengthening fair, resilient, and sustainable MSMEs in facing the dynamics of the modern economy.*

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## INTRODUCTION

The implementation of sharia economic principles in Micro, Small and Medium Enterprises (MSMEs) is increasingly becoming an important focus in the development of an inclusive and sustainable economy in Indonesia. MSMEs, which have been the backbone of the national economy, face challenges such as limited access to financing, fierce market competition and demands for professional business governance. In this context, the principles of sharia economics that emphasize justice (*'adl*), benefit (*maslahah*), transparency and prohibition of the practice of riba and gharar are potential ethical alternatives to strengthen the resilience and competitiveness of MSMEs. Many studies show that the application of these principles is not only normative, but has been applied in business practices that have a significant impact on business sustainability.

Empirical evidence shows various phenomena of the implementation of the sharia economy in MSMEs in various regions. Putra and Asri (2024) found that MSMEs in Karang Asem Barat Village experienced an increase in bookkeeping regularity and customer trust through the application of the principles of fairness and trust in business transactions. In Surabaya, Khurun *et*

*al.*, (2024) observed that the application of sharia principles to MSMEs in Es The Jemursari helps business actors avoid usury practices and unclear contracts in financing and strengthen the business capital structure. The same thing also happened to Lanting Pak Mukhtar MSMEs in Kuwarasan District where ta'awun or help-help expanded marketing networks and strengthened socio-economic solidarity of business actors (Wirayudha and Irfangi, 2025). Research in Tenilo Village by Mooduto *et al.*, (2023) shows that the implementation of sharia principles encourages transparency and accountability in business management which then improves the quality of decision-making. While Paul *et al.* (2023) reported that MSMEs in the city of Bandung based on sharia principles are able to build customer loyalty through fair and honest service practices.

In addition, Yuliana and Herunawati (2025) highlight the role of sharia financing in supporting MSMEs through financing institutions such as PT PNM Mekaar Syariah which provides capital without interest expense and according to the religious values of business actors. Putri and Yustati (2024) also show that the integration of sharia principles in social media-based marketing can maintain the value of honesty and credibility of digital transactions. Macroly, Najwa and Syarif (2025) and Ajustina and Laily (2024) stated the role of the sharia economy in empowering MSMEs in Indonesia, strengthening the economic structure of the ummah and encouraging sustainable economic growth.

However, there are still research gaps that need attention. The first is that most of the studies are still local cases with a descriptive approach so that it is difficult to generalize nationally. Second, many studies highlight the normative and ethical dimensions while quantitative economic impacts such as profitability, turnover growth and risk management effectiveness have not been thoroughly analyzed. Third, although digital MSMEs are growing rapidly, studies on the role of sharia financial technology and digitalization in the implementation of sharia principles are still relatively minimal in the current literature.

Thus, the novelty of this research lies in a more comprehensive and integrative approach, namely combining normative aspects of sharia with real economic impacts and the role of digital technology in MSME practices. This study not only seeks to map the implementation of sharia principles broadly in various regions but also analyzes the relationship between sharia principles and the economic performance of MSMEs quantitatively and contextually. This approach is expected to be able to answer the gap in the literature while making a theoretical and practical contribution to the development of fair, resilient, and sustainable MSMEs in the modern economic era. Thus, the implementation of sharia economic principles in MSMEs is not only an academic phenomenon but also a real strategy in strengthening the people's economic foundation towards common prosperity.

## METHODS

This research uses a *literature review* approach or literature study which aims to gain a comprehensive understanding of the implementation of sharia economic principles in Micro, Small and Medium Enterprises (MSMEs). This approach was chosen because the research focuses on tracing, assessing and analyzing various relevant previous research results so that it can identify patterns, tendencies and gaps in research that still exist. Through a literature review, researchers do not collect field data directly but use scientific sources as the main data to be analyzed systematically (Fatimah and Bramastia, 2021).

The data source in this study is in the form of secondary data obtained from national scientific journals that discuss the application of sharia economic principles to MSMEs both in terms of financing, business management, sharia accounting, business ethics, and sharia value-based marketing. The literature studied includes research articles published in Islamic economics journals, management and empowerment of MSMEs, especially those that highlight the practice of implementing the principles of justice, transparency, prohibition of usury and the value of benefits in business activities. The selection of sources is carried out purposively by considering the relevance of the theme, the novelty of the year of publication and the credibility of the journal.

The data collection technique was carried out through literature search using scientific journal databases, academic repositories and official online publications. The collected articles were then selected based on inclusion criteria, such as topic suitability, focus on MSMEs and direct discussion of sharia economic principles. After the literature selection process is analyzed using *content analysis* techniques, namely by identifying concepts, main findings, research methods used and the results and implications of each study. This process aims to find similarities, differences, tendencies and research gaps that can be the basis for the development of studies.

Data analysis is carried out in a descriptive-analytical manner, namely by presenting findings from various literature systematically, then interpreting their meaning in the context of implementing sharia economic principles in MSMEs. From the results of the literature synthesis, the researcher drew conclusions about the implementation pattern, impact on business performance, and challenges and opportunities for the development of MSMEs based on the sharia economy (Cahyono *et al.*, 2019). With this method, the research is expected to be able to provide a strong theoretical picture, enrich the conceptual framework and become the basis for recommendations for further research and MSME development practices based on sharia principles.

## RESULT AND DISCUSSION

### Form of Implementation of Sharia Economic Principles in Micro, Small, and Medium Enterprises (MSMEs)

The form of implementation of sharia economic principles in Micro, Small and Medium Enterprises (MSMEs) shows that sharia values are not only understood as normative teachings but have been applied in various aspects of business operations. The principles of justice, honesty, trust, transparency, prohibition of usury and orientation to benefits are the foundation in production, financing, marketing, and financial management activities of MSMEs. The results of the study by Putra and Asri (2024) show that MSME actors in Karang Asem Barat Village apply the principle of fairness in buying and selling transactions, avoid pricing that is detrimental to consumers, and maintain trust in the quality of products and services. This implementation has an impact on increasing customer trust and more sustainable business relationships. A similar thing was also found by Paul *et al.* (2023) in the city of Bandung, where micro business actors prioritize sharia business ethics through transparency of product information, honesty in promotion, and non-discriminatory service.

In the aspect of financing, the implementation of sharia economic principles can be seen through the efforts of MSMEs to avoid the practice of usury and ambiguity of contracts. Khurun *et al.*, (2024) show that Es The Jemursari MSMEs in Surabaya choose a financing scheme that is in accordance with sharia and prioritize a clear contract in business cooperation. Then Yuliana and Herunawati (2025) emphasized that access to financing through institutions such as PT PNM Mekaar Syariah allows MSME actors to obtain capital without interest burden, so that business cash flow is more stable and not entangled in high-interest debt. The Lestari and Nisa studies (2024) also indicate that the use of sharia financing products, such as murabahah, contributes to improving the financial performance of MSMEs through a more transparent and measurable system.

In the aspect of management and accounting, the implementation of sharia principles can be seen in the practice of financial recording that is more orderly, transparent and accountable. Mooduto *et al.*, (2023) found that MSMEs in Tenilo Village implement sharia value-based business management that encourages openness in transaction recording. Pujiati (2025) also highlighted the application of sharia accounting in Bakpia Joya MSMEs which emphasizes fairness, transparency and benefits in financial reporting. This practice not only improves the internal control of the business, but also strengthens the trust of partners and consumers. Anwar (2024) added that entrepreneurship based on sharia principles forms a more ethical and responsible management pattern in making business decisions.

The implementation of sharia economic principles is also reflected in the social and marketing dimensions. Wirayudha and Irfangi (2025) show that the value of ta'awun or help-help in business relations strengthens the socio-economic network between MSME actors. Putri and Yustati (2024) emphasized that the use of social media by sharia-based MSMEs is carried out by maintaining information honesty and digital communication ethics, thereby expanding the market without leaving moral values. Rahmawati *et al.*, (2023) also revealed that the existence of Islamic microeconomic principles helps MSMEs maintain business sustainability in the digital era through the integration of spiritual values and technological adaptation.

In general, this study shows that the implementation of sharia economic principles in MSMEs includes three main domains, namely fair and honest transaction practices, usury-free and transparent financing and financial management systems, and strengthening the social dimension through business ethics and value-based cooperation. This result confirms that sharia principles function as an ethical and strategic framework in the management of MSMEs, which has an impact on business stability, increasing consumer confidence and economic sustainability. Thus, based on the synthesis of existing literature, the implementation of sharia economic principles in MSMEs is not partial but touches the entire business system, starting from planning, operations to broader socio-economic relations.

### **The Impact of the Implementation of Sharia Economic Principles on Business Management Aspects and the Economic Performance of MSMEs**

The implementation of sharia economic principles has a significant impact on the two main dimensions of MSMEs, namely business management (managerial) and economic performance. Principles such as justice, trust, transparency, responsibility and the prohibition of riba and gharar form a more orderly, ethical and long-term oriented business management pattern. In the aspect of internal management, the application of sharia principles encourages MSME actors to run their businesses in a more disciplined and accountable manner. Mooduto *et al.*, (2023) found that MSMEs that apply sharia values show an increase in the regularity of financial recording and disclosure of transaction information. This condition makes it easier for business owners to evaluate their business and make more rational decisions. Pujiati (2025) also emphasized that the implementation of fairness and benefit-based sharia accounting strengthens the internal control system of MSMEs so that the risk of recording errors and misuse of funds can be minimized.

The impact on business management can also be seen in the formation of a more ethical and responsible work culture. Anwar (2024) shows that entrepreneurship based on sharia economic principles forms the character of business actors who uphold trust, honesty, and commitment to product quality. This has an impact on increasing the reputation of the business in the eyes of consumers. Paul *et al.* (2023) shows that fair and transparent service increases customer satisfaction and loyalty. Thus, sharia principles not only affect the administrative aspect, but also form a pattern of more harmonious business relations between business actors, consumers and business partners. In terms of financing and capital structure, the implementation of sharia principles has an effect on the financial health of MSMEs. Khurun *et al.*, (2024) noted that the avoidance of usury and the use of clear contracts help MSME actors maintain cash flow stability and reduce financial burdens. Yuliana and Herunawati (2025) show that financing through sharia institutions such as PT PNM Mekaar Syariah provides more sustainable access to capital without high interest pressure. This finding is strengthened by Lestari and Nisa (2024) and Saifuddin and Humairoh (2025) who stated that murabahah-based financing and other sharia principles have a positive impact on improving the financial performance of MSMEs, especially in terms of debt management, capital stability, and business growth.

In the economic performance dimension, the literature shows that the application of sharia economic principles contributes to increasing market confidence which then has an impact on turnover growth and business sustainability. Putra and Asri (2024) note that honesty and openness in transactions strengthen long-term relationships with customers. Wirayudha and Irfangi (2025)

added that the value of ta'awun in business networks expands market access through cooperation between MSME actors. Rahmawati *et al.*, (2023) also show that the integration of Islamic microeconomic principles helps MSMEs survive in the digital era while maintaining a balance between business efficiency and moral values. Putri and Yustati (2024) emphasized that the application of sharia principles in digital marketing increases the credibility of businesses in the online space, thereby expanding market reach.

Thus, this literature review shows that the implementation of sharia economic principles has a positive impact on improving the quality of business governance, strengthening financial structures and growing the economic performance of MSMEs. Sharia principles act as a value system that guides entrepreneurs to conduct business ethically, transparently and responsibly which ultimately increases consumer confidence, business stability and long-term economic sustainability. So that the application of sharia economic principles not only has an impact on the spiritual or normative dimension, but also makes a real contribution to the managerial and economic performance of MSMEs in various regional contexts.

### **Gaps in Studies and Research Development Opportunities Related to the Implementation of Sharia Economic Principles in MSMEs**

The implementation of sharia economic principles in MSMEs can be seen that although studies in this field continue to develop, there are still a number of research gaps that show the need for further study development. Most of the existing research focuses on local case studies with a qualitative descriptive approach such as MSMEs in Karang Asem Barat Village (Putra and Asri, 2024), MSMEs *Es The Jemursari* in Surabaya (Khurun *et al.*, 2024), MSMEs in Tenilo Village (Mooduto *et al.*, 2023) and Bakpia Joya MSMEs (Pujati, 2025). These studies have succeeded in describing the practice of implementing sharia principles in a contextual manner but are still limited in providing a comprehensive and integrated picture of implementation patterns in various regions. This shows that there is a gap in terms of generalization of findings, because the research results are still fragmented and have not yet formed a comprehensive conceptual model of the implementation of sharia economics in MSMEs at the national level.

The second gap can be seen in the dominance of discussions on normative dimensions and business ethics, while quantitative economic impact measurement is still relatively limited. Several studies have indeed touched on the influence of sharia financing on the financial performance of MSMEs, such as in the studies of Lestari and Nisa (2024) and Saifuddin and Humairoh (2025), but the causal relationship between the level of implementation of sharia principles and economic performance indicators such as turnover growth, profitability, cost efficiency, and business resilience has not been studied systematically and measurably. Thus, there is still a gap in explaining the extent to which sharia principles contribute directly to the economic performance of MSMEs, not only in terms of morality or governance.

Furthermore, the development of the digital economy presents a third gap in literature. Several studies have begun to mention the use of social media and the digitalization of sharia-based MSMEs (Putri and Yustati, 2024), but studies that link in depth between digital transformation, sharia financial technology (*sharia fintech*) and the implementation of sharia economic principles are still very limited. In fact, reality shows that MSMEs are increasingly dependent on the digital ecosystem, both in marketing, payments and financing. The lack of this study shows that there are research opportunities to explore how sharia values can be internalized in the modern digital system without losing their ethical and justice essence.

In addition, the literature has also not studied much of the factors that hinder the implementation of sharia principles in depth. Some of the research highlights the success side while challenges such as low Islamic financial literacy, limited access to Islamic financial institutions and lack of managerial assistance have not been comprehensively discussed. In fact, understanding these obstacles is important to formulate a more effective strategy to strengthen sharia-based MSMEs. Based on these gaps, opportunities for broader and integrative research development are

open. First, research with an approach that combines various local findings is needed to build a conceptual framework or model for the implementation of sharia economic principles in MSMEs more generally. The second research further has the opportunity to develop quantitative measurements regarding the impact of the implementation of sharia principles on the economic performance of MSMEs so that the contribution of the sharia economy can be proven more objectively. Third, the exploration of the integration of sharia principles with digital technology, including sharia fintech and ethical digital marketing, is a field of study that is very relevant to contemporary economic conditions. The four studies can also be directed to the analysis of inhibiting factors and sharia-based MSME empowerment strategies, so that the results of the study are not only theoretical but also applicable.

Thus, the discussion of the literature shows that the field of implementation of sharia economic principles in MSMEs is still wide open for development. The gap not only shows the limitations of previous studies but also presents an opportunity to produce more comprehensive, measurable and relevant research to modern economic dynamics. This emphasizes that strengthening MSMEs based on sharia economic principles requires a multidimensional approach that integrates ethical values, professional management and adaptation to economic technology developments.

## CONCLUSION

The implementation of sharia economic principles in Micro, Small and Medium Enterprises (MSMEs) has been applied in various aspects of business activities, including fair and honest transaction practices, a usury-free financing system with clear contracts, transparent and accountable financial management to strengthening social values through cooperation and business ethics. Principles such as fairness, trust, honesty, responsibility and orientation to the benefit have been proven to function not only as normative guidelines but also as an operational framework in business management. The implementation of these values forms a more orderly, ethical and sustainability-oriented business pattern. In terms of business management, the application of sharia economic principles has an impact on improving the quality of MSME governance, especially in financial recording, transaction transparency, managerial discipline and strengthening business reputation. A work culture based on trust and responsibility encourages MSME actors to run their businesses professionally and with a long-term orientation. Meanwhile, from the aspect of economic performance, the literature shows that the implementation of sharia principles contributes to the stability of the capital structure, better risk management, increased consumer confidence and the opening of wider market opportunities, including through the use of digital media that maintains transaction ethics.

However, the literature review also shows that there are limitations of previous research such as the dominance of local case studies, the lack of quantitative measurement of economic impacts, and the limited discussion of the integration of sharia principles with the development of digital and financial technology. The gap also shows that this field is still wide open for the development of more comprehensive and measurable research. Overall, this study emphasizes that the implementation of sharia economic principles in MSMEs not only plays a role in strengthening the moral and social dimensions of business, but also has a real impact on improving the quality of management and economic performance. The principles of sharia economics have proven to be relevant as a strategy to strengthen MSMEs that are fair, resilient and sustainable in facing the dynamics of the modern economy.

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