



Fif's Strategy for Dealing with Problematic Financing in the Post-Pandemic Period

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Abstract: Research This motivated by weakness economy public consequence from impact of Covid-19 that occurred for 2 (two) years so that at risk of occurring financing problem at the institution Finance FIF Tulungagung . Objective he did study This For describes the strategy used by FIF Tulungagung in face financing problem post happening the covid-19 pandemic . The method used by researchers in do study This is approach qualitative with type studies case , where researcher in a manner empirical look for knowledge with investigate phenomenon in context life real with use proof multisource accompanied settlement model data collection financing problem through sources from articles, papers, books , internet sites, results study associated , and sources written other related with settlement financing problem at FIF Tulungagung . Research results found on- site researcher show that FIF Tulungagung in face financing problem using the reminder strategy via network communication phone to creditors who are experiencing financing problem. If after a creditor reminder process is carried out No give response whatever to FIF Tulungagung so billing process is carried out . If deep 30 days time more creditor still No pay the bill is credit status congested raised from billing to remedies. FIF Tulungagung do execution guarantee fiduciary If creditor ignore letter subpoena given by FIF Tulungagung officers at the time visit to House creditor.

Keywords : Creditor , Credit Traffic jams , FIF Tulungagung

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Introduction

Corona Virus Disease (Covid-19) pandemic since beginning the second quarter of 2020 has bring very big influence to decline the world economy is not except Indonesia. decline Indonesia's economy at that time due to the covid-19 pandemic applied policy restrictions social scale (PSBB) which caused.¹ There are various lockdowns Indonesian area use disconnect chain spread of covid-19.² Policy the resulted how difficult producer in distribute or distribute goods production to consumer or public wide so that shrink income company in the end impact on Termination Connection

¹ Satya Laksana, "Post Pandemic Indonesian Regional Development Planning, New Normal, New Orientation: The Case of West Java," *Jurnal Perencanaan Pembangunan: The Indonesian Journal of Development Planning* 5, no. 1 (April 30, 2021): 32–50, <https://doi.org/10.36574/jpp.v5i1.150>.

² Wahyu Ziaulhaq, "Buying and Selling Used Clothing: An Islamic Economy Law Perspective," *Journal of Nusantara Economy* 1, no. 1 (December 10, 2022): 29–37.

Employment (layoff) of employees Because company No capable pay wages employee even there are also companies that come experience bankruptcy or roll mats.³

Impact from exists the ongoing Covid-19 pandemic for 2 (two) years causing the Indonesian state to adding debt globally , plus happening war between the Ukrainian states with the Russian state that raises happening pressure global inflation , and the strengthening of the US dollar that will Still Keep going taking place. Not yet strengthened return economy public effect on increasing quantity debt society or take credit in fulfil need his life. Surah Al Baqarah verses 245 and 280 explains that credit in fiqh muamalah more known with Qardh have meaning debt included in tabarru (please help).⁴ With thereby can said that No There is prohibition For owe in Islamic views , however recommended For quick return or pay it off so can build connection each other profitable . Even though Allah SWT allows it happening transaction debts , however in case credit , if in period time that has set Not yet capable For return or pay it off so will there is ethnic group flower.⁵

kindly fiqh in Islamic finance , interest money classified in usury which means unlawful (Dewi et al., 2020). In avoid matter of these , some countries are the majority its inhabitants Muslim try create alternative institution non- usury banking with establish Islamic banking ⁶. Islamic financial institutions are business entities engaged in financing based on Islamic principles procurement service or goods . Source funding and activities business financing institution Islamic finance must customized with free Islamic teachings from element usury is forbidden and gharar.⁷ Sharia principles namely decree established Islamic law as guidelines by the agency finance or sharia business with other parties who have or will regulated by the DSN-MUI in do transactions and activities operational company.⁸

PT Federal International Finance (FIF) Tulungagung Group is company engaged in the field financing conventional as well as sharia with mission make public have more life Good from previously proven with stabilization self as company financing trusted and the best in the field the industry from year to which year the investors give response positive since 2002 at the time publishing bond first.⁹ Financing conventional offered by FIF Group Tulungagung is Cash Loans , Micro Enterprises , Spektra , and motorcycle financing are good new nor used . Temporary that , on sharia financing , FIF Group Tulungagung offer Hajj financing and new motorcycle financing nor used¹⁰.

In the era of globalization moment, This motorcycle to be vital necessity cause easy motorbike activity man in fulfil need his life . Height price motorcycles make circles public with economy medium to lower Not yet capable buy a new motorbike in cash, even for people in the economy to still down feel heavy For buy a used motorbike . Remember motorcycle to be primary transport as supporters man in operate wheel the economy, then everyone feels must own motorbikes. So , no few people choose buy motorcycle by credit to institutions finance especially in FIF Group Tulungagung . Through credit , many people helped in fulfil needs that have mark tall although the payment done in a manner gradually in period time certain have agreed between second split parties.¹¹

Credit be one source income the biggest one got something institution finance . With do distribution credit income something institution finance obtained from installment tree customers. The more increasing request credit , then will the chances also increase profits to be obtained institution finance as distributor credit, because that's the goal something institution finance as distributor credit is For look for profit because profit have very important role in continuity life something banking institutions to get expand business.¹² Impact from termination connection work (layoffs) that makes many people don't get income result in traffic jams financing credit by creditors . Because condition Indonesia's economy at that time This Still Not yet Can recover although the covid-19 pandemic is over ends , so Still Lots unfinished business

³ Dedi Supriadi, "Analysis of Post Pandemic Covid-19 Students' Activities," *Kinestetik : Jurnal Ilmiah Pendidikan Jasmani* 7, no. 1 (March 30, 2023): 169–75, <https://doi.org/10.33369/jk.v7i1.25005>.

⁴ Meta Riskia, "Implementation Of Mudharabah Financing On Baitul Maal According Majelis Ulama Indonesia," *Journal of Nusantara Economy* 1, no. 1 (December 9, 2022): 1–13.

⁵ Robi Musthofa Al Ghazali, "Boarding House Rent Refunds During Covid 19 Based On Sharia Economic Law," *Journal of Nusantara Economy* 1, no. 1 (December 10, 2022): 38–47.

⁶ Riskia, "Implementation Of Mudharabah Financing On Baitul Maal According Majelis Ulama Indonesia."

⁷ Faiz Zainuddin and Imam Syafi'i, "Environmental Jurisprudence; Environmental Preservation Efforts In Islam," *NUSANTARA: Journal Of Law Studies* 2, no. 1 (March 18, 2023): 23–30.

⁸ Muhamad Imam Muddin, "Inheritance System Mayorat on the Komerung Tribe in Urf Perspective," *NUSANTARA: Journal Of Law Studies* 1, no. 1 (December 16, 2022): 21–32.

⁹ M. Elfan Kaukab, "Pre-Pandemic and Post-Pandemic Outlook of Indonesian Digital Economic Future 2022," *Fokus Bisnis: Media Pengkajian Manajemen Dan Akuntansi* 20, no. 2 (December 14, 2021): 230–40, <https://doi.org/10.32639/fokusbisnis.v20i2.981>.

¹⁰ Sinarman Jaya and Ferri Susanto, "Social Dimension of Taboo Language as Knowledge Power Analysis for Identifying Transferable Saying English Taboo in Internet," *Nusantara Education* 1, no. 1 (December 14, 2022): 29–80.

¹¹ Sri Sarjana et al., "Knowledge Transformation on the Economic Recovery in Post-Pandemic," *Journal of Innovation in Business and Economics* 5, no. 02 (2021): 93–102, <https://doi.org/10.22219/jibe.v5i02.20043>.

¹² Mariana Kristiyanti and Endah Fauziningrum, "Increasing Sustainable Post Pandemic Economic Activities in Coastal Fishing Ports," *Journal of Economics and Public Health* 1, no. 3 (September 28, 2022): 99–106.

rise and narrow field work (Syafrida et al., 2020). Happening credit congested become threat for decline income institution finance so that needed scale priority For handle problem credit stuck . Every institution finance have a solution strategy credit different traffic jams depending on adjustments policy institution finance That themselves.

Nyimas Azniyati Parihah , Budi Sutrisno , and Ahmad Zuhairi (2021) provide results study settlement credit at Financing Institutions FIF Group Consumers Tengah Lombok was carried out during the Covid 19 pandemic with give relaxation , injection of funds and protection creditors affected by covid-19 with raise collectability in BI checking. Temporary it , based on results research that has done Genta Gemini, Adri, Elyana Novira (2021) stated that settlement credit traffic jams carried out by PT FIF Group Kota Pariaman West Sumatra with use Guarantee Fiduciary with very simple mechanism in default . Beside That 's Saska Clarisa , Steven J. Tangkuman (2018) found results research conducted at the FIF Group Manado North Sulawesi Branch in minimize financing problem with internal control through structure organization , procedure and authority system , resources Power healthy people and practices for can improve and maintain achievement performance company financing FIF Group Manado North Sulawesi Branch. Referring to the research gap that has been There is related settlement financing problem with the institution finance PT Federal International Finance makes researcher For dig more in regarding the strategy carried out by FIF Tulungagung in Face Financing Troubled Postpartum Pandemic .

Method

Study This entitled FIF Tulungagung Strategy Face Financing Troubled Postpartum Pandemic . Objective researcher lift topic problem the Because want For analyze factors reason happening financing problem at FIF Tulungagung as well as efforts made in cope financing problem with the institution Finance FIF Tulungagung . The approach used by researchers in do study This is method study qualitative.¹³ According to Sugiyono (2019), method study qualitative is method based research philosophy postpositivism in do study with condition natural object. Where researcher role as a key instrument with use triangulation For collect data, where the data is analyzed characteristic inductive and yield from his research more emphasize meaning than generalization. Type research used by researchers is studies which case the researcher in a manner empirical look for knowledge with investigate phenomenon in context life real with use proof multisource if limitation between phenomenon with context No looked with firm .¹⁴ Then done settlement model data collection financing problem through sources from articles , papers , books , internet sites , results study associated , and sources written other related with settlement financing problematic at FIF Tulungagung.

Results and Discussion

FIF Tulungagung is branch from PT Federal International Finance Kediri area which is located on Jl. Brawijaya Block B21 Number 40 Complex Ruko Brawijaya Pocanan City of Kediri, East Java . In the Regency Tulungagung there are 4 offices PT Federal International Finance branches spread across Jl. Dr. Sutomo Number 9 Terteak Subdistrict Tulungagung , Jl. Lieutenant Pattimura Gang IV Karangwaru Subdistrict Tulungagung , Jl. Raya Boyolangu Miren I Ngranti Subdistrict Boyolangu , and Jl. Raya Blitar Number 30 Krajan Gilang Subdistrict Ngunut . FIF Tulungagung focuses on financial services consisting of from financing conventional , sharia, leasing, and credit vehicle motorized . Besides In addition , FIF Tulungagung also serves cash loans with guarantee BPKB motorcycle and Honda motorcycle loans . Vision of FIF Tulungagung is reassuring society and environment around that FIF Tulungagung as company reliable financing with mark add to the quality service . Vision the embodied with raise quality life society , create harmonious relationship with community , building positive image of FIF Tulungagung for community , and build environment healthy , comfortable and safe work for employee.¹⁵

FIF Tulungagung Keep going develop with base the thought “ Change Challenge Become Opportunity ” because of FIF Tulungagung always present For fulfil various need public Tulungagung with hold on stick to principle creativity and innovation . Objective from FIF Tulungagung is create a positive image company financing (corporate image), protect continuity alive and operational business company financing (social protection), raises a sense of pride employees at the company financing (pride of employee), and support whole activity business company financing (support to business) .

Submission sharia financing at FIF Tulungagung part big carried out by civil servants with an average age of 30-39 years with range wages between IDR 1,000,000 – IDR 2,000,000 per month . Prone to aged 30-39 years considered as ideal age in do submission financing because can said are of age as productive as possible For No happen financing problem or credit stuck . Although wages from a belonging to civil servants Enough big compared to with work another private , however submission credit still done For relieve burden fulfillment need other . based on theory economics

¹³ Fera Zasrianita, Syukri Hamza, and Hadi Winata, “Students’ Perception Of Application In Writing Of Peer-Assessment: Before And After Revision,” *Nusantara Education* 1, no. 1 (December 17, 2022): 94–108.

¹⁴ Hamdan Hamdan et al., “Principles of Leadership and Deliberation Principles of Islamic Education in the Qur’an, Sirah Nabawiyah and the Medina Charter,” *Nusantara Education* 2, no. 1 (July 12, 2023): 10–18.

¹⁵ Adrian Adrian, Kuncoro Wibowo, and Samuel Horas Sarjana, “POST-PANDEMI COVID-19 ECONOMIC RECOVERY,” *Jurnal Manajemen Dan Bisnis Jayakarta* 3, no. 2 (January 31, 2022): 72–81, <https://doi.org/10.53825/jmbjayakarta.v3i2.98>.

stated that need man No Once limited Where the more tall income somebody so the more there are many needs fulfilled.¹⁶ The strategy carried out by FIF Tulungagung in face financing problems after pandemic that is do billing and remedial with based lateness time creditor do payment installment . FIF Tulungagung do the reminder process through network communication phone to creditors who are experiencing financing problem with contract longest billing period time 30 day delay . If after a creditor reminder process is carried out No give response whatever to FIF Tulungagung so billing process is carried out with assign officer or FIF Tulungagung employees down to field come over residence creditor .

FIF Tulungagung who came creditor to place his stay in operate his job carry out the billing process will bring letter subpoena official from FIF Tulungagung so creditor quick pay installment . For reassuring creditor that people do billing the is FIF Tulungagung can noticed with ID Card and Letter of Assignment from FIF Tulungagung . If in 30 days time more creditor still No pay the bill listen ignore letter summons given at the time FIF Tulungagung officers do billing then FIF Tulungagung will carry out Work with an official call agent body law that is partners advocates and partners of legal entities service billing For raise credit status congested from billing to remedies.¹⁷ In the remedial process generally that becomes base For he did execution guarantee fiduciary.¹⁸ Creditors facing remedial processes do not need startled or shock because rampant person who doesn't own legality in do tagging because of the execution process guarantee fiduciary carried out by officers or partners official company related financing . If a troubled creditors payment installment visited officer or partners from FIF Tulungagung so must attitude done the creditor concerned is accept arrival officer billing installment FIF credit with ok . creditor No need dodge from arrival FIF Tulungagung Because objective from his arrival is charge installment bad credit , so , if creditor dodge so will can muddy existing atmosphere .

Absolute creditor currently be in condition bad finances moment This especially caught impact of covid-19 then behave cooperative to the FIF Tulungagung which is currently visit with attitude calm and polite tell in a manner Honest related circumstances moderate economy faced so that experience difficulty payment installment or credit jammed to get quick searched point bright from exists financing problem . When it is found point bright problems and creditors Already own ability For repay it so creditor must hasten do payment arrears installment with customized procedures that have determined by FIF Tulungagung . However , suppose circumstances creditor still No capable pay installment so will still done execution guarantee fiduciary with follow procedures that have determined by FIF Tulungagung.

FIF Tulungagung always make an effort For face financing problem in a manner kinship without exists violence . However what more good If No happen problem field financing with creditor committed fluent in do financing installment in time that has agreed between second split party borrowers and dealers credit.¹⁹ However , when creditor experience financing problem like caught impact of covid-19 can discuss with FIF Tulungagung as distributor credit For searched solution best in face financing problem that happened for second split party . Because FIF Tulungagung always open For whole creditor with faith Good come to office disclose problem financing it faces.²⁰ FIF Tulungagung as one company sharia financing provides public literacy and inclusion related execution guarantee fiduciary with hope public No need worried if visited by persons interpreter bill who doesn't Can prove validity status as officer or partners something company financing . Officer or partners official FIF Tulungagung currently on duty do execution guarantee fiduciary must show ID Card and Billing Letter Official from FIF Tulungagung accompanied Certification Profession Billing Indonesian Financing (SPPI) issued by the Association of Indonesian Financing Companies (APPI) . Besides that's it , officer or partners the official FIF Tulungagung also has to show the evidence states that FIF Tulungagung unit registered on the application PT Federal International Finance official.

Interpreter incoming bills without show ID Card ownership , Letter of Assignment and Certification as well as evidence of units registered on the PT FIF application , then his arrival must rejected or ignored just because of that person is person No officer or partners FIF Tulungagung official . this is the main SOP that must be applied in carry out execution guarantee fiduciary so No become polemic in the middle environment public Because descent FIF

¹⁶ Ahmad Dading Gunadi et al., "Dealing with the COVID-19 Pandemic in Indonesia: MSMEs' Coping Strategy, Recovery Path, and Business Transformation," *Jurnal Ekonomi Indonesia* 11, no. 1 (May 1, 2022): 25–62.

¹⁷ Devi Prasad Dash and Narayan Sethi, "PANDEMICS, LOCKDOWN AND ECONOMIC GROWTH: A REGION-SPECIFIC PERSPECTIVE ON COVID-19," *Buletin Ekonomi Moneter Dan Perbankan* 25 (January 31, 2022): 43–60, <https://doi.org/10.21098/bemp.v25i0.1841>.

¹⁸ Anis Ali, "Pre and Post COVID-19 Disparity of Financial Performance of Oil and Gas Firms: An Absolute and Relational Study," *International Journal of Energy Economics and Policy* 12, no. 6 (November 28, 2022): 396–403, <https://doi.org/10.32479/ijee.v12i6.13716>.

¹⁹ Ali.

²⁰ AbdulFattah AbdulGaniyy, Ibraheem Alani AbdulKareem, and Aminu AbdulRaheem, "Financing Entrepreneurship in Post-Covid-19 Era: The Islamic Banking and Finance Option," *Journal of Islamic Economic and Business Research* 1, no. 2 (December 30, 2021): 193–201, <https://doi.org/10.18196/jiebr.v1i2.23>.

Tulungagung direct to field.²¹ FIF Tulungagung is professional in face financing problem with manage contract accompanied by a billing process that is adjusted to the regulations that apply well by the Rules Government as well as the Standard Operating Procedure (SOP) applied to PT Federal International Finance Tulungagung with put forward finishing process improvement problems encountered as well as innovation and digitization of existing systems has capable increase performance with increase positive support from operations PT Federal International Finance Tulungagung's business and management contract creditor in the billing process throughout year 2021.

Enhancement performance of PT Federal International Finance Tulungagung can reflected in the achievement of Non-Performing Financing (NPF) as indicator the improvement A company sharia financing . Non-Performing Financing (NPF) is indicator main performance A company presenting sharia financing amount contract financing problem or credit traffic jam compared with the total contract. PT Federal International Finance Tulungagung recorded a NPF in 2021 of more than 0.9% . Good compared to the NPF in 2020 which is 1.5%. this based on reports PT Federal International Finance Tulungagung 's annual bookkeeping 2021 stated that increase profit clean by 65.8% with gain Rp. 2.47 Trillion more tall compared in 2020 with same period only reach Rp. 1.49 Trillion .

Conclusion

FIF Tulungagung is branch from PT Federal International Finance for the Kediri area which focuses on financial services consisting of from financing conventional , sharia, leasing, and credit vehicle motorized . FIF Tulungagung present For fulfil diverse need public Tulungagung with hold on stick to principle creativity and innovation . FIF Tulungagung using billing , remedial , and execution strategies guarantee fiduciary in face financing problematic in the aftermath the end of covid-19. FIF Tulungagung as one company sharia financing provides public literacy and inclusion related execution guarantee fiduciary . Medium creditor caught billed by interpreter bill can ask the person show ID Card, Letter of Assignment , Certification Profession Billing Indonesian Financing (SPPI), as well as the Tulungagung FIF unit registered on the application PT Federal International Finance official for ensure that person truly party from FIF Tulungagung No person who doesn't responsible answer . FIF Tulungagung professionalism in face financing problematic in the post -covid-19 era capable increase performance with increase positive support from operations PT Federal International Finance Tulungagung's business and management contract creditor in the billing process throughout year 2021. Upgrade performance of PT Federal International Finance Tulungagung can reflected in the achievement of Non-Performing Financing (NPF) of 0.9 % in 2021 more tall compared to the NPF in 2020 which is 1.5%. FIF Tulungagung record on the books report its annual that in 2021 FIF Tulungagung experience increase profit clean by 65.8% with gain Rp. 2.47 Trillion compared in 2020 with same period only reach Rp. 1.49 Trillion.

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²¹ Rifki Nurfaiz and Dony Abdul Chalid, "Financial Volatility Spillover in COVID-19 Pandemic Period: Evidence from the US and ASEAN Stock Market," *Jurnal Keuangan Dan Perbankan* 26, no. 1 (February 10, 2022): 26–43, <https://doi.org/10.26905/jkdp.v26i1.6906>.

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