

Reconceptualization of the Role of Religious Courts in Resolving Sharia Economic Disputes Following the Legal Reform of the Judicial System

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Abstract

This study aims to analyze the scope and implementation of the authority of the Religious Court in resolving Islamic economic disputes following the enactment of Law No. 3 of 2006. The research focuses on a case study at the Sumenep Religious Court, which has jurisdiction over disputes involving Islamic financial institutions, including Islamic banking, Islamic financing, and Islamic insurance. This study employs a qualitative socio-legal research method that integrates normative legal analysis with empirical data. Data were collected through in-depth interviews with judges and court officials, direct observation of court proceedings, and examination of relevant legal documents and court decisions. The findings indicate that the Religious Court possesses absolute authority to examine, adjudicate, and resolve Islamic economic disputes as stipulated in Article 49 of Law No. 3 of 2006. The implementation of this authority at the Sumenep Religious Court has been concretely realized through several court decisions addressing disputes between Islamic financial institutions and their customers. These decisions demonstrate the court's increasing role and capacity in handling complex Islamic economic cases in accordance with sharia principles and national law. The originality of this research lies in its empirical focus on the practical application of the Religious Court's authority at the regional level, providing new insights into how statutory mandates are operationalized in resolving Islamic economic disputes.

Kata kunci:

Pengadilan Agama;
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Abstrak

Penelitian ini bertujuan untuk menganalisis ruang lingkup dan implementasi kewenangan Mahkamah Agama dalam menyelesaikan sengketa ekonomi Islam setelah diberlakukannya Undang-Undang No. 3 Tahun 2006. Penelitian ini berfokus pada studi kasus di Mahkamah Agama Sumenep, yang memiliki yurisdiksi atas sengketa yang melibatkan lembaga keuangan Islam, termasuk perbankan Islam, pembiayaan Islam, dan asuransi Islam. Penelitian ini menggunakan metode penelitian sosial-hukum kualitatif yang mengintegrasikan analisis hukum normatif dengan data empiris. Data dikumpulkan melalui wawancara mendalam dengan hakim dan pejabat pengadilan, observasi langsung terhadap proses persidangan, dan pemeriksaan dokumen hukum dan putusan pengadilan yang relevan. Temuan menunjukkan bahwa Mahkamah Agama memiliki kewenangan absolut untuk memeriksa, mengadili, dan menyelesaikan sengketa ekonomi Islam sebagaimana diatur dalam Pasal 49 Undang-Undang No. 3 Tahun 2006. Implementasi kewenangan ini di Mahkamah Agama Sumenep telah terwujud secara konkret melalui beberapa putusan pengadilan yang membahas sengketa antara lembaga keuangan Islam dan nasabahnya. Putusan-putusan ini menunjukkan peningkatan peran dan kapasitas pengadilan dalam menangani kasus-kasus ekonomi Islam yang kompleks sesuai dengan prinsip syariah dan hukum nasional. Keunikan penelitian ini terletak pada fokus empirisnya terhadap penerapan praktis kewenangan Pengadilan Agama di

tingkat regional, yang memberikan wawasan baru tentang bagaimana mandat hukum dioperasionalkan dalam menyelesaikan sengketa ekonomi Islam.

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INTRODUCTION

Humans as social beings have many needs to live their daily lives for a better survival in society, in the form of: physiological needs and financial needs (Costanza et al., 2007; Diener & Seligman, 2004; Hapsari & Kalimah, 2025). Everyone will feel happy if what they do is appreciated, on the contrary, they will feel sad, disappointed and belittled if what they do does not receive appreciation from other people (Hawa, Wagianto, Syafi'i, Nugroho, & Ihsani, 2025). Therefore, to avoid or avoid things that can harm other people, there needs to be justice and human nature, especially if you are facing problems or difficulties in the form of disputes, that is where assistance and services are needed from a party that can handle this matter, and one of them is the court.

Indonesia as a country based on law has emphasized this principle in Article 24 of the 1945 Constitution which states that judicial power is exercised by the Supreme Court and judicial bodies under it, including the Religious Courts (Kholid, 2025). The existence of the judiciary is crucial, as it is not only a formal means of seeking justice, but also a state instrument for providing humane and sympathetic legal services, as well as resolving cases completely and satisfactorily for all parties. Religious courts, as one of the judicial institutions in the Indonesian legal system, have an equal standing with general courts, military courts, and state administrative courts (Arto, 2001). Its authority is regulated in stages through Law No. 7 of 1989, which was then updated by Law No. 3 of 2006, and most recently by Law No. 50 of 2009 (Mujahidin, 2010).

Previous research such as (Junitama, Rahmawati, & Karina, 2022; Muna, 2020) analyzed Decision No. 1/Pdt.G.S/2020/PA.Smp in Sumenep from the perspective of the Compilation of Sharia Economic Law (KHES), highlighting the frequent defaults in murabahah contracts in local Islamic banking. Furthermore, Wibowo et al. traced the development of PA's existence since Law 3/2006, which increased the competence of sharia economics but posed challenges to the execution of decisions (Purwita & Priadi, 2025; Sofiani, 2015). These studies confirm the urgency of empirical research in Sumenep, where cases are increasing rapidly but there is a lack of analysis of the impact on restorative justice.

One of the important changes brought by Law No. 3 of 2006 is the addition of absolute authority to Religious Courts in resolving cases in the field of Islamic economics (Aprinelita, Iqbal, & Rizhan, 2025). Before the enactment of this law, business or commercial disputes relating to Islamic financial institutions were within the jurisdiction of the District Court. However, since 2006, Islamic economic cases have been explicitly transferred to the Religious Courts. This is affirmed in Article 49 (i) of Law No. 3 of 2006, which states that the Religious Courts have the authority to examine, decide, and resolve

Islamic economic cases, including: Islamic banks, Islamic microfinance institutions, Islamic insurance, Islamic mutual funds, Islamic pawnshops, Islamic pension funds, and various other forms of Islamic business (Rusmini & Alfiandi, 2025).

The implementation of the authority of the Religious Courts in handling Sharia Economic issues has been carried out by several courts in various cities, one of which is in Sumenep Regency (Suadi, 2020). Sumenep Regency has many Sharia financial institutions, including Sharia Banks, Sharia Financing, Sharia Insurance and Sharia Pawnshops. The large number of these institutions does not rule out the possibility of disputes in their implementation, with one example being that Sharia banking in its implementation certainly has problems with its customers, such as several case decisions made at the Sumenep Religious Court, including: Number 04 / ptp.GS / 2022 / PA.Smp. on August 30, 2022 with the plaintiff PT Bank Pembiayaan Syari'ah and the defendant Rusmianti; Number / 03 / ptp / GS / 2022 / PA.Smp. on August 30, 2022 with the plaintiff PT Pembiayaan Bank Syariah Bakti Sumekar with the defendant Sirri.; Number 02/ptp.GS/2022/PA.Smp. on August 8, 2022 with plaintiff Bakti Semekar and defendant Jony Widarsono; Number 01/ptp/.GS/2022/PA.Smp. on January 28, 2022/ PT BANK DEFENDANT SUHARTONO; NO 02/ptp/.GS/2022/PA.Smp. on July 14, 2020 and plaintiff PT Bank BRI Syariah and Dwi Nugroho with defendant Busati. These facts indicate a shift in the role and increasing importance of the existence of Religious Courts as a forum for resolving sharia economic disputes.

Against this background, this research is relevant to further examine the authority of the Religious Courts following the enactment of Law No. 3 of 2006, as well as their existence in the context of practice at the Sumenep Religious Court. This topic has not only a theoretical dimension but also practical urgency, given the rapid development of the Islamic financial industry in Indonesia and the public's need for legal certainty in accordance with Islamic principles.

METHOD

This study uses a qualitative approach with the aim of obtaining a deep and comprehensive understanding of the authority of the Religious Court in handling sharia economic disputes after the enactment of Law Number 3 of 2006. The qualitative approach was chosen because this study is not oriented towards quantitative measurements, but rather towards exploring the meaning, practice, and dynamics of the application of law in an empirical context (Abdul Rahman & Mohezar, 2020; Creswell, Hanson, Clark Plano, & Morales, 2007). In qualitative research, the researcher acts as the primary instrument directly involved in the data collection and interpretation process. This study employs a socio-legal research approach, one that views law not only as a set of written norms (law in the books) but also as a living social practice carried out in society (law in action). Therefore, this study not only analyzes the provisions of laws and regulations related to the authority of the Religious Courts, but also examines their actual implementation in the practice of resolving sharia economic disputes at the Sumenep Religious Court.

Research data sources consist of primary data and secondary data (Arif, Saputra, & Hikmaturrasyidah, 2024). Primary data was obtained through semi-structured interviews with judges at the Sumenep Religious Court and related parties with direct knowledge and experience in handling Islamic economic cases. In addition, primary data also came from Religious Court decisions relevant to Islamic economic disputes. Secondary data included Law Number 3 of 2006, related laws and regulations, legal textbooks, scientific articles, and academic journals relevant to the research topic.

Data collection techniques included semi-structured interviews, direct observation of the trial process and administration of Islamic economic cases, and documentary studies of court decisions and other official documents (Moleong, 1989). This combination of techniques was used to ensure the depth and accuracy of the data obtained (Maxwell, 2021). Data analysis was carried out using a descriptive-deductive method, namely by describing empirical data obtained in the field, then analyzing it based on a normative framework and relevant legal theory to draw conclusions logically and systematically (Miles, Huberman, & Saldaña, 2014). This research was conducted from January to April 2025, which included the preparation stage, field data collection, data analysis, and preparation of the research report.

RESEARCH RESULTS AND DISCUSSION

Results

The findings of this study demonstrate that the authority of the Sumenep Religious Court in handling Sharia economic disputes has been exercised in full compliance with the prevailing legal framework in Indonesia. Normatively, this authority is absolute, as mandated by Law Number 3 of 2006 concerning the Amendment of Law Number 7 of 1989 on Religious Courts and reaffirmed by Constitutional Court Decision Number 93/PUU-X/2012. Field data indicate that all Sharia economic disputes involving Sharia-based contracts within the jurisdiction of Sumenep were processed exclusively through the Religious Court. No evidence was found of Sharia economic disputes being adjudicated by general courts or resolved through alternative judicial forums that contradict statutory mandates. This finding confirms strong institutional adherence to positive law and reflects the clear operationalization of jurisdictional boundaries. The Religious Court functions as the sole legitimate forum for resolving disputes arising from Sharia economic transactions, thereby preventing jurisdictional overlap and reinforcing legal certainty for Sharia-based economic actors.

Empirical findings further reveal that during the 2022–2023 research period, the Sumenep Religious Court handled a total of five Sharia economic dispute cases. Although the number of cases appears limited, all cases consistently involved disputes arising from Sharia financing contracts, particularly *murabahah* and *musyarakah* agreements. These contracts were executed between Sharia financial institutions and individual customers, and the

disputes primarily concerned failure to fulfill payment obligations. The uniformity of dispute types indicates a pattern in Sharia economic litigation at the local level, where contractual non-performance constitutes the dominant legal issue. This empirical pattern highlights the practical nature of Sharia economic disputes, which tend to focus on financial obligations rather than doctrinal or interpretative disputes related to Islamic commercial principles.

All identified cases were submitted through the simplified lawsuit mechanism, as regulated under Supreme Court Regulation Number 2 of 2015 and amended by Regulation Number 4 of 2019. The use of this procedural mechanism demonstrates the court's effort to adapt judicial procedures to the needs of Sharia economic actors, particularly in small- to medium-scale financial disputes. The simplified procedure reduces procedural complexity, limits evidentiary burdens, and accelerates case resolution. This finding reflects the court's responsiveness to economic realities, where prolonged litigation may undermine business sustainability. Procedural uniformity across cases also indicates consistency in judicial administration, reinforcing predictability and procedural fairness within the Sharia economic dispute resolution system.

Another significant result concerns the duration of case resolution. Data show that the average time required to resolve Sharia economic disputes at the Sumenep Religious Court was approximately 25 days, provided that no appeal or cassation was filed. This relatively short timeframe aligns with the objectives of simplified litigation procedures, which emphasize efficiency and timeliness. For Sharia financial institutions and customers alike, swift dispute resolution is essential to maintain economic stability and contractual trust. The findings confirm that the Religious Court has effectively implemented procedural mechanisms that support rapid legal certainty, thereby reducing the economic risks associated with prolonged disputes.

The research also found that the majority of Sharia economic disputes were resolved through amicable settlement agreements between the parties. These settlements were subsequently formalized and validated by judges in the form of deeds of settlement. Judges played an active role in facilitating negotiations and encouraging peaceful resolution, both at the preliminary stage and throughout the trial process. This judicial approach reflects an institutional preference for restorative dispute resolution rather than adversarial adjudication. The prevalence of settlement-based outcomes illustrates the court's commitment to preserving economic relationships and minimizing conflict escalation, particularly within the Sharia economic context that emphasizes fairness and mutual consent.

Despite the strong emphasis on amicable settlement, the study identified cases in which disputes were resolved through default judgments (*verstek*). These occurred when defendants failed to appear before the court despite having been lawfully summoned. In such cases, judges proceeded to examine the claims and issue decisions in accordance with procedural law. This finding underscores the court's commitment to procedural certainty and judicial authority, ensuring that disputes are resolved even in the absence of one party. The issuance of default judgments demonstrates that while conciliation is prioritized, the court remains firm in enforcing legal obligations when cooperative resolution is unattainable.

The relatively small number of Sharia economic cases handled by the Sumenep Religious Court does not indicate weak institutional authority. Instead, research findings reveal that many Sharia financial institutions prefer to resolve disputes through internal negotiation or family-based mechanisms before initiating litigation. Litigation is generally pursued only when non-litigation efforts fail. This pattern suggests that the Religious Court functions as an *ultimum remedium* within the broader Sharia economic dispute resolution ecosystem. The court's role as a final guarantor of legal certainty enhances its legitimacy and reinforces trust among economic actors who view judicial intervention as a reliable safeguard.

Further findings indicate that the Religious Court's authority has contributed to the standardization of dispute resolution practices in Sharia economic cases. Judges consistently applied statutory provisions, procedural rules, and Sharia contract principles across cases. This consistency reduces uncertainty and reinforces public confidence in the Religious Court as a competent judicial institution. The findings also suggest that the court's growing experience in handling Sharia economic disputes has strengthened its institutional capacity, particularly in understanding Sharia financial instruments and their legal implications.

Overall, the results confirm that the Sumenep Religious Court has exercised its absolute authority over Sharia economic disputes in a manner that is legally compliant, procedurally efficient, and socially responsive. The court's practices reflect a balanced integration of statutory law, procedural efficiency, and the practical needs of Sharia economic actors. Through consistent jurisdictional enforcement, efficient case management, and a strong emphasis on amicable resolution, the Sumenep Religious Court plays a crucial role in ensuring legal certainty and strengthening the institutional framework of Sharia economic dispute resolution in Indonesia.

Table 1 Empirical Findings on the Jurisdiction of the Sumenep Religious Court in Sharia Economic Dispute.

No.	Aspect of Findings	Empirical Description	Legal Implications
1	Legal Basis of Jurisdiction	The Sumenep Religious Court exercises absolute jurisdiction over Sharia economic disputes as stipulated in Law No. 3 of 2006 and reaffirmed by Constitutional Court Decision No. 93/PUU-X/2012.	Ensures legal certainty and prevents jurisdictional overlap or forum shopping in Sharia economic cases.
2	Types of Disputes	All Sharia economic cases handled during the research period involved breach of contract (wanprestasi) arising from Sharia financing agreements, particularly murabahah and musyarakah contracts.	Indicates the dominance of contractual disputes in local Sharia economic practices.
3	Number of Cases	Five Sharia economic dispute cases were examined and adjudicated by the Sumenep Religious Court during the 2022–2023 period.	Confirms the court's role as an ultimum remedium when non-litigation mechanisms fail.
4	Procedural Mechanism	All cases were submitted through the simplified lawsuit mechanism in accordance with Supreme Court Regulation No. 2 of 2015 as amended by Regulation No. 4 of 2019.	Supports procedural efficiency and expedited dispute resolution.
5	Duration of Case Resolution	The average duration of case resolution was approximately 25 days, provided that no appeal or cassation was filed.	Provides prompt legal certainty for Sharia business actors and financial institutions.
6	Pattern of Decisions	The majority of cases were resolved through amicable settlement, which was subsequently confirmed by judges in the form of a deed of settlement (akta perdamaian).	Demonstrates a restorative and problem-solving orientation of the Religious Court.
7	Default Judgment (Verstek)	At least one case was decided by default judgment due to the defendant's absence despite lawful summons.	Reinforces procedural certainty and judicial authority.
8	Role of Judges	Judges actively encouraged peaceful settlement prior to issuing a final decision.	Strengthens the mediative and preventive functions of the Religious Court.
9	Non-Litigation Resolution	Many Sharia economic disputes were resolved through familial or internal settlement mechanisms by Sharia financial institutions before being brought to court.	Reflects the integration of formal and informal dispute resolution mechanisms.

10	Institutional Performance	The Sumenep Religious Court consistently implemented its jurisdiction over Sharia economic disputes in accordance with statutory provisions.	Enhances legitimacy within Indonesia's national judicial system.
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Discussion

This discussion section is framed within the framework of legal certainty theory combined with a socio-legal approach, viewing law not only as written norms (law on the books) but also as social practices implemented by judicial institutions (law in action) (Abduh, Anto, & Abdulghani, 2025; Popa & Andreescu, 2017). From this perspective, the authority of the Religious Courts cannot be understood solely from the text of the law but must be analyzed through its implementation in dispute resolution practices. Law Number 3 of 2006 is a crucial point in strengthening legal certainty by expanding the authority of the Religious Courts, including in the field of Islamic economics. Legal certainty in this context not only means the existence of clear norms but is also reflected in the consistent application of authority by the judiciary. Therefore, the practice of the Sumenep Religious Court in handling Islamic economic disputes is relevant to analyze as a reflection of the operational functioning of law within the national judicial system.

Normatively, Article 49 of Law Number 3 of 2006 affirms that the Religious Courts have the authority to examine, decide, and resolve Islamic economic cases for parties who are Muslim or who voluntarily submit to Islamic law. From a legal certainty perspective, this provision provides clarity on jurisdiction and prevents overlapping authority between judicial bodies. Constitutional Court Decision No. 93/PUU-X/2012 further strengthens this position by affirming that Islamic economic disputes fall under the absolute authority of the Religious Courts. Therefore, in legal theory, there is no room for ambiguous interpretation regarding the institution authorized to resolve Islamic disputes. This certainty of authority is a crucial prerequisite for effective law enforcement, particularly in the context of economic transactions, which require a clear dispute resolution forum.

Within a socio-legal framework, the absolute competence of the Religious Courts serves not only as a legal concept but also as an institutional mechanism that shapes the behavior of parties in transactions (Popa & Andreescu, 2017). When a judicial institution consistently exercises its authority, public trust in the legal system increases. This aligns with the view that law derives its legitimacy not only from statutes but also from consistent and predictable practices. The findings of this study indicate that the Sumenep Religious Court has exercised this authority in accordance with its statutory mandate, thus contributing to the establishment of legal certainty in the field of Islamic economics. Thus, the absolute competence of the Religious Courts is not merely normative but also has real social implications for the Muslim community.

Islamic economic disputes handled by the Sumenep Religious Court generally relate to breach of contract, unlawful acts, and force majeure. From a legal certainty perspective, this classification of dispute types demonstrates the adaptation of general civil law concepts to the context of Islamic contracts (Shebaita, 2025; Syafitri, Sunarmi,

Kamello, & Purba, 2025). For example, breach of contract is understood as the failure to fulfill obligations agreed upon in a Sharia-based contract. Although the term "breach of contract" originates from Western legal tradition, its application in Islamic economic disputes demonstrates the flexibility of the national legal system in accommodating Islamic principles without neglecting the civil legal framework. This strengthens the argument that Religious Courts can be an effective forum in ensuring legal certainty while upholding Islamic values in economic practice.

Unlawful acts in Islamic economic disputes also reflect the dynamic relationship between general legal norms and Islamic principles (Kadi, 2025; Tayyabi & Shabbir, 2025). Article 1365 of the Civil Code is often used as a reference in assessing losses resulting from unlawful acts. In a socio-legal context, the use of this concept in Religious Courts demonstrates that Islamic law does not exist separately from the national legal system, but rather interacts and integrates within it. This integration is crucial for maintaining legal certainty, as the parties continue to receive clear and predictable standards of assessment. Thus, the practice of the Sumenep Religious Court reflects this institution's ability to functionally bridge positive legal norms with Islamic values.

Force majeure (over majeure) is another aspect that demonstrates the maturity of judicial practice in handling Sharia economic disputes. In the theory of legal certainty, force majeure serves as a fair exception mechanism, as it exempts parties from liability if failure to fulfill obligations is caused by factors beyond their control. The application of the over majeure concept by the Sumenep Religious Court demonstrates that this institution is not solely oriented towards rigid enforcement of norms but also considers substantive justice. This aligns with the legal objective of creating a balance between certainty and justice, particularly in the context of business relationships vulnerable to external risks.

Research findings indicate that all Sharia economic cases handled by the Sumenep Religious Court are resolved through simple lawsuits or default lawsuits, with a relatively short resolution time of approximately 25 days if no further legal action is pursued. From a socio-legal perspective, the efficiency of case resolution is an important indicator of the effective functioning of the law. Legal certainty is measured not only by the clarity of norms but also by the speed and certainty of decisions. This practice demonstrates the Sumenep Religious Court's ability to adapt its judicial procedures to the needs of the business world, which demands efficiency and certainty.

The fact that most Islamic economic disputes are first resolved through family mechanisms before being brought to court also holds significant significance for socio-legal analysis. This demonstrates that formal law serves as an *ultimum remedium*, a last resort when non-litigation mechanisms are no longer effective. Nevertheless, the Religious Court, as the authorized institution, remains a key pillar of legal certainty. When peaceful mechanisms fail, the parties have a legitimate, state-recognized forum to resolve disputes fairly and bindingly.

The relatively limited number of Islamic economic cases at the Sumenep Religious Court should not be interpreted as a lack of authority, but rather as an

indication that the dispute resolution system is operating proportionally. In the theory of legal certainty, legal effectiveness is not always measured by the number of cases, but by the judicial institution's ability to handle existing cases consistently and in accordance with the law. The five breach of contract cases handled during the research period demonstrate that the Sumenep Religious Court has carried out its functions in accordance with its statutory mandate and the Constitutional Court's rulings.

Overall, this discussion demonstrates that the existence of the Sumenep Religious Court in implementing Law Number 3 of 2006 is a concrete manifestation of the functioning of the law from a legal and socio-legal perspective. The absolute authority granted by the law extends beyond the normative level but has been consistently implemented in judicial practice. Thus, the Sumenep Religious Court not only strengthens legal certainty for the Muslim community in the field of sharia economics but also affirms its role as an integral part of the national justice system, adapting to sharia-based social and economic developments.

Figure 1 Sumenep Religious Court authority infographic



The figure 1 illustrates the absolute authority of the Sumenep Religious Court in handling sharia economic disputes based on Law No. 03 of 2006, which is analyzed using Legal Certainty Theory from a socio-legal perspective. The diagram positions the Religious Court as the center of legal authority, with a normative basis in the form of laws and Constitutional Court decisions. The types of disputes handled include breach of contract, unlawful acts, and force majeure. The figure also emphasizes efficiency and legal certainty through rapid case resolution and the integration of sharia law and civil law, which ultimately strengthens public trust and sharia economic governance within the national justice system

CONCLUSION

This study finds that the Religious Courts have absolute authority to handle Sharia economic disputes, as normatively affirmed in Law Number 3 of 2006 and reinforced by Constitutional Court Decision Number 93/PUU-X/2012. Empirical findings at the Sumenep Religious Court indicate that this authority has been implemented in practice through the resolution of Sharia economic cases, particularly disputes involving default, unlawful acts, and force majeure during the 2022–2023 period. This confirms that the authority of the Religious Courts is not only normative but also functions operationally in providing legal certainty for the Muslim community involved in Sharia-based economic transactions. Theoretically, this study contributes to the development of Islamic judicial law and Sharia economic law by strengthening the socio-legal approach, which views law not only as written norms but also as social practices within judicial institutions. This research clarifies the relationship between the normative regulation of the Religious Courts' authority and its implementation in the practice of resolving Sharia economic disputes. Practically, the findings of this study contribute to the Religious Court apparatus, particularly judges and judicial officials, as a basis for strengthening the consistency of handling Sharia economic cases in accordance with applicable legal provisions. Furthermore, this research can serve as a reference for legal practitioners and Sharia business actors in determining appropriate dispute resolution forums and increasing public trust in the Religious Courts as part of the national justice system.

This research has limitations because it was conducted at only one location, the Sumenep Religious Court, with a relatively limited number of Sharia economic cases handled during the 2022–2023 period. Therefore, the research findings cannot be broadly generalized. Furthermore, this study emphasized the legal and institutional aspects, thus failing to deeply explore the perspectives of the litigants or the impact of decisions on Sharia economic practices. Therefore, further research is recommended to expand the scope of research locations and objects, employ a comparative or mixed methods approach, and include the perspectives of litigants and Sharia business actors to gain a more comprehensive understanding of the effectiveness of the Religious Courts' authority in resolving Sharia economic disputes.

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