

Application Of Fast Events In Sharia Economic Dispute Resolution Based On Supreme Court Regulation Number 14 Of 2016 In The Perspective Of Easy Of Doing Business

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Article Info

Received: 2022-01-12

Revised: 2022-04-21

Accepted: 2022-06-10

Keywords:

Legal protection;
Geographical
Indications; Robusta
Coffee; West Lampung;
Economic Boost

Abstract

This study aims to determine the comparison of conventional procedural lawsuits and simple event lawsuits for sharia economic dispute settlement based on Supreme Court Regulation Number 14 of 2016 concerning Procedures for Resolving Sharia Economic Disputes. This research refers to the perspective of Easy of Doing Business or ease of doing business to the extent of its contribution to improving the ranking of ease of doing business that has been indicatored, especially in Indonesia. The government has made regulations to provide business protection, among others, through legal certainty and ease of doing business. Various problems in the arrangement regarding the dispute resolution process are sufficient to make business actors reluctant to continue their business activities, from the length of the series of judicial methods, expensive costs, to the very confiscated time. This research uses normative juridical research methods carried out with research events on applicable positive legal principles or doctrines, research on legal systematics that can be carried out on certain laws and regulations or written which aims to identify the main understanding / basis of rights and obligations, legal events, legal relationships, legal objects that review Supreme Court Regulation Number 14 of 2016 concerning Procedures Sharia Economic Case Settlement in support of Easy Of Doing Business (EoDB) in business dispute cases with its resolution through a simple court system. The conclusion of this study is that the simple event lawsuit system in sharia economic disputes has been effectively applied in its application, which can be considered to have implications for the ease of doing business including starting business and enforcement contracts.

I. Introduction

Procedural Law is a law that regulates procedures for enforcing material civil law in the event of a violation of rights or obligations, the law is a guideline for either the judge or the party concerned.¹ The importance of means and rules for the parties to the dispute aims to minimize the occurrence of violent dispute resolution such as vigilantism (*eigen richting*).² Sharia economics is a business or activity carried out by individuals, groups of people, business entities incorporated in order to meet commercial needs according to the principles of Islamic religious teachings.

Dispute resolution in religious courts is carried out using procedural law as applicable to religious courts which must also pay attention to applicable legal principles, of course, namely the principle of simple, fast and light costs as stated in Article 2 paragraph (4) of the Law on Judicial Power. Disputes in the field of sharia economics include sharia banks, sharia microfinance institutions, sharia insurance, sharia reinsurance, sharia securities, sharia financing, sharia pawnshops, pension funds of sharia financial institutions, sharia businesses including waqf, zakat, *infaq* and *shadakah*³ of a commercial nature both *contentious* and *volunteer*. It is very necessary to guarantee justice and legal certainty by resolving it quickly. In 2016 the Supreme Court through the Religious Justice Board published a new idea adopting the *Small Claim Court* mechanism (hereinafter abbreviated as SCC).⁴ The settlement of sharia economic cases can be carried out in SCC based on Supreme Court Regulation No. 14 of 2016 (hereinafter referred to as Perma No. 14 of 2016 concerning Procedures for Resolving Sharia Economic Roots).⁵

Simple Lawsuits have limitations because in practice, simple claims are civil lawsuits with a material claim value of at most Rp.500,000,000.00 (five hundred million rupiah)⁶, with a case settlement period of 25 (twenty-five) working days. However, in the community, especially business actors, there are many business disputes if the value of the lawsuit exceeds the limit value of Rp.500,000,000.00 (five hundred million rupiah) which cannot be accommodated by the Simple Lawsuit Perma, so inevitably use a conventional procedural lawsuit which will definitely absorb a very long time, this can affect the index of interest of potential investors to build a business in Indonesia.

This research focuses and is the only one that discusses the problem of sharia

¹ Sudikno Mertokusumo, *Civil Procedural Law*, Yogyakarta, Liberty, 1993 p. 2.

² Sudikno Mertokusumo, *Ibid*, p. 5.

³ Regulation of the Supreme Court of the Republic of Indonesia Number 14 of 2016 concerning Procedures for Resolving Sharia Economic Cases Article 1 point 4.

⁴ Journal by Research Team of Center for Islamic Law, Economics and Public Policy, Faculty of Law Unpad about *Small Claim Court*.

⁵ Estu Dyah Arifianti (*et.all*). *Perluasan Akses Terhadap Keadilan Melalui Gugatan Sederhana : Sebuah Refleksi*, Jurnal Jentera, Volume 1 Nomor 2, 2017.

⁶ Nevey Varida Ariani, *Small Claim Lawsuit in Indonesian Justice System*, De Jure Journal of Legal Research, Vol. 18, No. 3, September 2018, pp, 381-396.

economic disputes, namely investors in making investments face different conveniences and obstacles when developing their business in Indonesia and no one has ever researched. There are several previous studies that are almost the same in their research including: :

1. Edward James Sinaga, *Government Efforts in Realizing Ease of Doing Business in Indonesia*, Journal of Recht Vinding Media for National Legal Development, Vol. 6, Number 3, 2021. This journal examines the government's efforts in making regulations to achieve ease of doing business in Indonesia, which is more dominant in discussions on expanding investment areas and resolving disputes.
2. Nevey Varida Ariani, *Small Claim Lawsuit in Indonesian Justice System*, De Jure Journal of Legal Research, Vol. 18, No. 3, September 2022, pp. 381-396. This journal examines the beginning of the formation of simple claims regulations outside sharia economic matters.
3. Hilda Swandani Prastiti, *Dissecting Business Parameters in an Effort to Improve the Ease of Investing in Indonesia (Comparative Study of Indonesia and Vietnam)*, Dharmasisya Journal, Journal of the Master of Law Program, Faculty of Law, University of Indonesia, Vol. 1 Number 3, 2021. This journal discusses the World Bank's version of the ease of doing business indicators and the comparison between Indonesia and Vietnam, so that it is discussed deeply about what indicators must always be improved by the Indonesian government to improve the ranking of ease of doing business in Indonesia.

The differences in research that have been prepared will be based on the ease of investing, encouraging the emergence of the ease of doing business index to the comparison of Islamic economic case settlement mechanisms in terms of simple lawsuits or conventional lawsuits. The *Easy of Doing Business* index (hereinafter referred to as EoDB) is a ranking of the ease of doing business in a country based on several indicators and financed by the World Bank.⁷

2. Research Method

This research uses normative juridical research methods carried out with research events on applicable positive legal principles or doctrines,⁸ research on legal systematics that can be carried out on certain laws and regulations or written which aims to identify the main / basic understanding of rights and obligations, legal events, legal relationships, legal objects that review Supreme Court Regulation Number 14 of 2016 concerning Procedures Sharia Economic Case Resolution Method in supporting *Easy Of Doing Business* (EoDB) in business dispute cases with its resolution through a simple court system. This method also examines the degree of legal synchronization, namely the extent to which positive laws are written accordingly in practice.⁹

⁷ Jamal Ibrahim Haidar. *The Impact of Business Regulatory Reforms on Economic Growth. Journals of The Japanese and International Economies* Vol. 26 (3), 2012 hlm. 285-307.

⁸ Rusli & Hardijan, *Normative Legal Research Methods: How?* Law Review Faculty of Law, Universitas Pelita Harapan Volume V Number 3, 2013.

⁹ Zainuddin Ali, *Metode Penelitian Hukum*, Jakarta, Sinar Grafika, 2014, hlm. 24.

3. Results and Discussion

One of the important principles contained in the civil procedural law and the Indonesian judicial system is that trials are carried out quickly, simply, and at low cost. Article 4 paragraph (2) of the Law on Judicial Power formulates that the court assists justice seekers and tries its best to overcome all obstacles and obstacles to achieve simple, fast and low-cost trials. Article 2 paragraph (4) of the Law on Judicial Power expressly states that the trial is carried out simply, quickly, and at low cost in examining and resolving cases in court does not override thoroughness and accuracy in seeking truth and justice.

Practice of Implementing Fast, Simple and Low Cost Events in Sharia Economic Dispute Resolution

a. Quick Basics

Fast linguistically means a short time, in a short time soon, there are not many subtleties (not many trinkets). In this case, it is not only the course of the judiciary in the examination before the court, but also the settlement from the minutes of examination in court to the signing of the decision by the Judge and its executor.¹⁰

b. Simple principles

Simple linguistically means medium (in the sense of middle, not high, not low). Simple refers to whether or not the resolution of the case is complicated. So simple principle means a way that is clear, easy to understand and not complicated.¹¹

c. Low Cost Principle

Linguistically, cost means money spent to procure (establish, do, etc.) something, costs (administration; costs incurred for handling letters and so on), costs of cases such as summoning witnesses and stamps. The light here refers to the many or least costs that must be incurred by justice seekers in resolving their disputes before the court.

Settlement of Sharia Economic Dispute Cases in Indonesia in Supreme Court Regulation Number 14 of 2016

Sharia economic cases or disputes can be filed in the form of simple lawsuits or by means of ordinary procedural lawsuits.

a. Jenis Perkara Sengketa Ekonomi Syariah

¹⁰ M. Yahya Harahap, *Kedudukan Kewenangan dan Acara Peradilan Agama (Undang-Undang Nomor 7 Tahun 1989)*, Sinar Grafika, Jakarta, 2003, hlm. 7.

¹¹ A. Mukti Arto, *Mencari Keadilan (Kritik Dan Solusi Terhadap Praktik Peradilan Perdata di Indonesia)*, Pustaka Pelajar, Yogyakarta, 2001, hlm. 64.

1) Wanprestasi

There are several forms of default, including: not performing at all, performing performance but late, executing but not in accordance with the agreement, the debtor carrying out what cannot be done in the agreement.¹²

2) Unlawful Acts

Unlawful Acts (*Onrechmatige daad*) are regulated in Article 1365 B.W. This Article stipulates that an unlawful act obliges the person who committed the act, if through his fault a loss has arisen, to pay the loss.

Article 1365 of the Civil Code states: :

“Every unlawful act that brings harm to another person, obliges the person who by mistake published the damage, to indemnify it.”

Classification of Sharia Economic Lawsuits with Ordinary Events and Simple Lawsuits

From the types of cases previously described, cases that can be resolved through sharia economic dispute resolution mechanisms regulated in Court Regulation Number 14 of 2016 (hereinafter referred to as Perma concerning Procedures for Resolving Sharia Economic Disputes).

Table 1. Classification of Sharia Economic Lawsuits with Ordinary Events and Simple Lawsuits

ASPECTS	Lawsuit with Simple Event	Lawsuit with Ordinary Events
Domicile of the Parties	Domiciled in accordance with the same jurisdiction	It does not have to be in the same jurisdiction
Material Value of the Lawsuit	A maximum of Rp. 500,000,000 in cases of default and unlawful acts (PMH), excluding cases resolved by special courts and land disputes.	Above Rp. 500,000,000 in civil disputes without limitation
Lawsuit Registration	The lawsuit is filed orally, written in print/electronic form and simply fill in the blanks from the clerk	Lawsuits can be in oral and written form through printed or electronic form but not in the form of lawsuit blanks but in the form of letters that meet formal requirements
Judge Inspector of Matters	Single Judge	Judge Majelis
Defendant's	The defendant must	It is not necessary to

¹² A. Qirom Syamsuddin Meliala, *Pokok-Pokok Hukum Perjanjian*, Yogyakarta: Liberty, 1985, hlm. 26

Residence	know his place of residence	know where he lives
Submission of Evidence	Must be concurrent with the registration of the lawsuit	The submission of evidence is carried out in the trial process, after the arguments / rebuttals in the answer-answer stage are completed
Attendance of the Parties to the Hearing	The parties must attend in person with or without legal representation.	If they have given power, the parties are not required to be present in person and the power of attorney / advocate is free to issue opinions / statements in defending the case
Preliminary Examination (Dismissal)	There is a preliminary examination by a single judge to assess the qualification of a lawsuit whether it is simple or not	There are no preliminary examinations, all examinations are carried out in the course of the trial.
Examination of Matters	If on the first day of the hearing peace is not reached, the hearing continues only by reading out what has been the lawsuit and its answer	In addition to reading what has become a lawsuit and its answer can also be filed, ekepsi, Replica, Duplik demands provision, reconvention, intervention, or conclusion.
Mediation	There is, with peace efforts	There is, and mediation is imperative
Courts competent to examine	Only the First Instance Court and no other remedy, except for an objection raised by the chief justice, has the right to decide the case	In addition to the court of first instance, there are also the High Court of Religion (Appeal) and the Supreme Court (Cassation).
Lawsuit Resolution Grace Period	25 days from the day of the first trial	5 Months
Notice To file a legal remedy	Mandatory	No

Legal Remedies	File an objection filed with the chief justice who has the right to decide the case	Bleeding, banding, kasasi, PK.
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Source : Results of Interview with Purwakarta Religious Court Secretary

TABLE 2. The percentage of comparison between simple lawsuits and ordinary sharia economic lawsuits in religious courts in Indonesia until 2023 is calculated from the birth of Supreme Court Regulation Number 14 of 2016.

No	Total Shariah Economic Matters with Regular Events (%)	Number of Syairah Economic Cases with Medium Lawsuits (%)
1	198 (57.24%)	265 (42.76%)

Source : Annual Report of the Supreme Court of the Republic of Indonesia.

Based on the development of simple lawsuits in religious courts that have been in force in Indonesia. There are several things that cause simple lawsuit cases of sharia economics in some religious courts to be very few **Results of Interview with South Jakarta Religious Court Judge Mr. Kamijon, S.H** . Some of these causes include such as::

- Limitative criteria have limited the number of cases to be resolved through sharia economic dispute resolution procedures;
- The plaintiff often adds the value of immaterial losses in the lawsuit filed, so the proof is not simple;
- Although Supreme Court Regulation Number 14 of 2016 has been counted for almost 8 years, the public does not necessarily know the benefits of the sharia economic dispute resolution mechanism.
- There are differences of opinion in determining the position of the case in disputes over debt receivables that have land collateral or land liens.
- In some places, business actors or creditors prefer to resolve sharia economic disputes through kinship or mediation rather than resolving disputes in religious courts.

Based on the results of field studies in several Religious Courts until January 2024, which means that one semester of the lecture process has been completed, not all Religious Courts in Indonesia have accepted sharia economic simple lawsuit cases. From the results of field studies in several Religious Courts in DKI Jakarta and in West Java, there are those who have received simple lawsuit cases and have resolved the cases.

The following is data on the practice of settling simple lawsuits in several Religious Courts until January 2024.

Table 3. Number of sharia economic simple claims cases in several courts.

		Total Things	Status
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No	Religious Courts	2020	2021	2022	2023	of Things
1	South Jakarta Religious Court	-	-	3	1	Putus
2	East Jakarta Religious Court	1	-	1	1	Putus
3	Purwakarta Religious Court	1	-	-	-	Putus

Source : Case Tracing Information System Statistical Data of Sharia Economic Simple Lawsuit Cases in 3 Religious Courts.

Comparison of Ordinary Procedure Lawsuits and Simple Procedure Lawsuits in Supreme Court Regulation Number 14 of 2016 concerning Procedures for Resolving Sharia Economic Disputes

The author will compare the similarities and differences between ordinary procedural lawsuits and simple procedure lawsuits in sharia economic disputes studied and analyzed from several aspects such as the legal position of the parties, classification, claims for damages, composition of judges, settlement period, stages of examination in court, and legal remedies.

1) Legal Position of the Parties in Ordinary Procedure Lawsuits and Simple Claims in Sharia Economic Disputes

Supreme Court Regulation Number 14 of 2016 (hereinafter referred to as Perma Number 14 of 2016 concerning Procedures for Resolving Sharia Economic Disputes) is a regulation that prioritizes the technicalities of Religious Court Judges in resolving sharia economic cases.

2) Composition of Judges on Ordinary Procedure Lawsuits and Simple Procedural Lawsuits

The provisions regarding single judges in small claims cases are contained in the Technical Guidance for Simple Claims Case Resolution of the Directorate General of the General Court in 2015 which states that small claims cases are examined and decided in 2 (two) levels by the same district court. In the first instance, cases are examined and decided by a single judge. Meanwhile, at the level of legal remedies, objections are examined and decided by a panel of judges.¹³

Table 4. Comparison of Judges' Line-ups

Susunan Hakim	
Sharia Economic Ordinary Procedure Lawsuit	Gugatan Acara Sederhana
Form a panel of at least three judges	The Judge is the Single Judge. The

¹³ Erna Purnawati, "Penerapan Gugatan Sederhana Dalam Penyelesaian Perkara Wanprestasi di Pengadilan Negeri Selong", Jurnal Juridica, Fakultas Hukum Universitas Gunung Rinjani, Vol. 2, Nomor 1, 2020, hlm. 26.

unless the law provides otherwise.	formation of the Panel of Judges is only for legal remedies to object to the verdict.
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a) Simple Event Lawsuit

The stages of settlement of a simple event lawsuit are as follows :

- 1) Registration;
- 2) Simple event lawsuit completeness check;
- 3) Appointment of Judges and appointment of substitute clerks;
- 4) Preliminary examination;
- 5) Determination of the day of hearing and summoning of the parties;
- 6) Trial and peace hearings;
- 7) Prove; and
- 8) Verdict.

After the Plaintiff registers the simple claims and is declared complete, the judge appointed to handle the simple claims case conducts a preliminary examination. The preliminary examination process in a simple lawsuit is limited to what is meant in Article 3 and Article 4 of Perma Number 4 of 2019 plus an examination related to simple evidence or not. In full, Article 3 and Article 4 of Perma Number 4 of 2019, reads as follows :

Article 3

- 1) A simple lawsuit is filed against cases of default and/or tort with a maximum material claim value of Rp. 500,000,000.00 (five hundred million rupiah).
- 2) Not included in a simple lawsuit is a case whose dispute resolution is carried out through a special court as stipulated in laws and regulations or land rights disputes.

That in Perma Number 4 of 2019 expressly stipulates that in the settlement of simple claims cannot file claims for provision, exeption, reconvention, intervention, replication, duple, and conclusion so that the process of resolving cases becomes faster.¹⁴

Table 5. Comparison of Trial Stages

Stages of the trial	
Sharia Economic Ordinary Procedure Lawsuit	Simple Event Lawsuit
1. Stages of the trial : a. Mediation in Court (failed); b. Lawsuit; c. Answer; d. Replica; e. Duplik;	1. Stages of the trial : a. Preliminary Examination; b. Determination of the day of the trial; c. Lawsuit; d. Answer;

¹⁴ Kuswandi & Moh. Nasichin, "Penyelesaian Gugatan Sederhana Dalam Perkara Perdata di Pengadilan", Jurnal Unigres, Fakultas Hukum Universitas Gresik, 2019, hlm. 145.

f. Proof of the parties; g. Conclusion of the parties; h. Verdict; 2. Allowed exceptions and claims for provision; 3. There are allowed to be replicas, duplcs, and conclusions; 4. Allowed reconvention and intervention;	e. Proof of the parties; f. Verdict; 2. No exceptions and claims for provision are allowed; 3. No replicas, duplcs, and inferences are allowed; 4. No reconvention and intervention allowed;
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3) Completion Timeframe

In ordinary lawsuits, HIR and Rbg do not limit the period of settlement of cases, while the process of settling simple claims cases is limited to a maximum of 25 (twenty-five) working days calculated from the day of the first trial.

Table 6. Comparison of Completion Timeframes

Completion Timeframe	
Sharia Economic Ordinary Procedure Lawsuit	Simple Event Lawsuit
HIR and Rbg do not limit the period for settlement of ordinary procedural claims, time limits are regulated in the Supreme Court Circular Number 2 of 2014, namely the settlement of cases in the Court of first instance which is no later than 5 (five) months. But if due to the circumstances of the case the settlement is more than 5 (five) months, the Panel of Judges reports to the Chief Justice. Thus, the fact is that the 5 (five) month limit is not certain and the resolution of the case becomes no limit.	Not later than 25 (twenty-five) working days calculated from the day of the first trial.

e. Implications of Supreme Court Regulation Number 14 of 2016 concerning Procedures for Resolving Sharia Economic Disputes in Support of *Easy of Doing Business Indicators*

1) Easy of Doing Business *Indicators* Based on World Bank Regulations

Doing Business *data* is often used to assess economic conditions and regulations

in making foreign direct *investment* (FDI).¹⁵ The higher a country's ranking indicates that the country has a better level of ease of doing business. Countries with a better level of ease of doing business.

There are 11 (eleven) indicators to measure the ease of doing business or also known as EoDB. Among them are¹⁶ :

- a) Starting a Business.
- b) Dealing with Construction Permits.
- c) Getting Electricity.
- d) Registering Property.
- e) Getting Credits.
- f) Protecting Minority.
- g) Paying Taxes.
- h) Trading Across Bordes.
- i) Labor Market Regulation.
- j) Enforcing Contracts.
- k) Resolving Insolvency.

2) Investment and Legal Certainty of Perma Number 14 of 2016

Legal certainty in business is one of the important aspects for an investment¹⁷. Supreme Court Regulation Number 14 of 2016 is one of the many regulations facilitated by the government to create legal certainty for business actors, with the trimming of several court examination agendas, a short time and the implementation of decisions from it are very sufficient to provide legal certainty.

3) Government Efforts to Improve *Easy of Doing Business Indilkator Rating*

In terms of contract enforcement, with the issuance of Supreme Court Regulation Number 2 of 2015 concerning Simple Claims Settlement Procedures, simple claims cases are resolved through 8 procedures within 25 days.

- a) Perma Number 14 of 2016 is intended to facilitate dispute resolution of MSME business actors.
- b) Perma Number 14 of 2016 is intended to facilitate dispute resolution of Microfinance Institution (MFI) financing institutions.

Based on the results of the study, the success and failure in improving the investment climate and ease of doing business in the State of Indonesia are more or less influenced by

¹⁵ Adrian Corcoran dan Robert Gillianders. (2012). "*Foreign Direct Investment and The Easy of Doing Businerr*". *Review of World Economics* 151 (1), 103-126.

¹⁶ Hilda Swandani Prastiti, *Membedah Parameter Berusaha Dalam Upaya Meningkatkan Kemudahan Berinvestasi di Indonesia (Studi Komparasi Indonesia dan Vietnam)*, Jurnal Dharmasiswa, Jurnal Program Magister Hukum Fakultas Hukum Universitas Indonesia, Vol. 1 Nomor 3, 2021.

¹⁷ Hikmahanto Juwana, *Policy Direction of Legal Development in the Economic and Investment Sector*, National Law Magazine, Number 2, 2020.

political stability and the capacity to improve legal reform and bureaucratic dispute resolution. The birth of Perma Number 14 of 2016 is an additional instrument for the prolonged sharia-based judicial authority sector from Perma Number 2 of 2015 which was later updated by Perma Number 4 of 2019 which underwent quite a lot of changes, namely :

1. The material value of the original lawsuit was Rp. 200,000,000 (two hundred million rupiah) changed to Rp. 500,000,000 (five hundred million rupiah)
2. Perma Number 14 of 2016 is a technical rule for judges to resolve sharia economic disputes
3. Initially, it has not used electronic procedures, in Perma Number 4 of 2019 Simple procedure lawsuits can use electronic procedures.
4. There are implications produced by Perma Number 14 of 2016 for the contribution of ranking indicators of ease of doing business, namely *starting business and enforcement contracts*
5. Perma Number 14 of 2016 is sufficient to assist service business actors of microfinance institutions and MSME business actors in resolving sharia economic disputes
6. There is a significant comparison between conventional procedural lawsuits and simple procedural lawsuits in the settlement of sharia economic disputes, from a series of judicial proceedings.
7. There is legal certainty that is quite clear because there has been a process for the implementation of executions explained in detail, so that business actors no longer need to hesitate in choosing a mechanism for resolving sharia economic disputes

4. Conclusion

Based on the results of the study, the success and failure in improving the investment climate and ease of doing business in the State of Indonesia are more or less influenced by political stability and the capacity to improve legal reform and bureaucratic dispute resolution. The birth of Perma Number 14 of 2016 is an additional instrument for the prolonged sharia-based judicial authority sector from Perma Number 2 of 2015 which was later updated by Perma Number 4 of 2019 which underwent quite a lot of changes, namely :

1. The material value of the original lawsuit was Rp. 200,000,000 (two hundred million rupiah) changed to Rp. 500,000,000 (five hundred million rupiah)
2. Perma Number 14 of 2016 is a technical rule for judges to resolve sharia economic disputes.
3. Initially, it has not used electronic procedures, in Perma Number 4 of 2019 Simple procedure lawsuits can use electronic procedures.
4. There are implications produced by Perma Number 14 of 2016 for the contribution of ranking indicators of ease of doing business, namely *starting business and enforcement contracts*.
5. Perma Number 14 of 2016 is sufficient to assist service business actors of microfinance institutions and MSME business actors in resolving sharia economic disputes.

6. There is a significant comparison between conventional procedural lawsuits and simple procedural lawsuits in the settlement of sharia economic disputes, from a series of judicial proceedings.
7. There is legal certainty that is quite clear because there has been a process for the implementation of executions explained in detail, so that business actors no longer need to hesitate in choosing a mechanism for resolving sharia economic disputes

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