

# ANALYSIS OF THE LEVEL OF PUBLIC UNDERSTANDING OF ISLAMIC BANKING (CASE STUDY OF THE PEOPLE OF PEKAN KUALA VILLAGE, KUALA DISTRICT, LANGKAT REGENCY

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**Abstract:** *This study aims to determine the analysis of the level of public understanding of Islamic banking (Case Study of the People of Pekan Kuala Village, Kuala District, Langkat Regency). This study uses a descriptive method using qualitative data. The results of this study indicate that the understanding of the community about Islamic banks in the Kelurahan Pekan Kuala, Kuala Subdistrict, Langkat Regency is that the community only knows about the existence of Islamic banks but does not understand Islamic banks in detail. Only some people who understand about Islamic banks and some even don't know about Islamic banks at all. Most people don't know about products and services whatever is in the Islamic bank. Lack of understanding from people as minimny a dar information obtained i the Islamic banks as well as media such as television, media print and media social causes people not knowing what it was Islamic banks as well as any product just in Islamic banks. The factors that cause the level of understanding of the people of Pekan Kuala Kelurahan, Kuala Subdistrict, Langkat Regency, about Islamic banking are smaller than conventional banking, namely: Knowledge, Past Experiences, Social or Environmental Factors, and Information Factors .*

**Keywords:** *Community Understanding Level, Islamic Banking*

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## Introduction

Banking is an institution that carries out three main functions, namely receiving money deposits, lending money and providing money transfer services. In the economic history of the Muslims, financing made according to sharia-compliant contracts has been a part of the Muslim tradition since the time of the Prophet Muhammad.<sup>1</sup> The main functions of modern banking, namely receiving deposits, channeling funds, and making funds transfers have become an inseparable part of the lives of Muslims, even since the time of the Prophet.

The development of financial institutions is growing rapidly. This is proven by the fact that there are many financial institutions on the micro and macro scale. The emergence of these financial institutions departed from the growing development of economic activity in the community and required an institution in charge of managing the money they had in order to facilitate economic activity. In terms of current

development, Islamic banks are not behind the same progress as conventional banks. In fact, not a few Islamic banks are conversions from established conventional banks that are trying another alternative to attract as many customers as possible. There are a number of reasons why the existing conventional banks now begin to look sharia system, including the potential market for the majority of Indonesia's population is Muslim and the growing awareness them to behave Islami included in it are aspects muamalah on business. Islamic banks or *Islamic banks* are different from conventional banks. The difference lies in the operational basis used. Conventional banks operate with the system interest, while Islamic banks operate on the basis of profit sharing, buying and selling, and leasing. This is based on the belief that bank interest contains elements of usury which is prohibited by Islam. The existence of Islamic banks still reaps pros and cons among the public, because for the public, Islamic banks in practice still seem the same as what is practiced in conventional banks. The author also found the fact that there are still most people who do not understand Islamic banking. There is also a negative assumption even to the point that what is practiced by Islamic banks is not different from what is practiced by conventional banks, or as if the book has changed its cover. The following is the community data of Pekan Kuala Village, Kuala District, Langkat Regency which is classified based on religion.

**Community Data of Pekan Kuala Village, Kuala District, Langkat Regency**

**Based on Religion**

No.	Religion	total	Percentage
1.	Muslim	4,972	85.33%
2.	Non Muslim	855	14.67%
Total		5,827	100%

*Population Data of Pekan Kuala Langkat Urban Village, 2020*

Furthermore, the authors find data for people who use or become customers at Islamic Banks or Conventional Banks. The following is data on the people of Pekan Kuala Langkat Urban Village who are customers at Sharia Banks or Conventional Banks.

**Community Data of Pekan Kuala Village, Kuala District, Langkat Regency**

**Based on users of Islamic banking services and conventional banks with age criteria > 20 years**

No.	User Society Services	total	Percentage
1.	Islamic Bank	15	0.97%
2.	Conventional Bank	1527	99.03%
Total		1542	100%

*Author Research, 2020*

Based on the mini research that the researchers conducted in the Pekan Kuala Village, Kuala District, Langkat Regency, it was found that there was not one Islamic bank standing there. As a result, the people of Pekan Kuala Village, Kuala Subdistrict, Langkat Regency do not know what Islamic banking is and do not understand the service products offered, the mechanisms, systems and the ins and outs of Islamic banking. From the background explanation above, the researcher is interested in examining in more detail the Analysis of the Level of Public Understanding of Islamic Banking (Case Study of the People of Pekan Kuala Village, Kuala District, Langkat Regency).

Based on the background above, the problems to be discussed in this study are:

1. What is the level of understanding of the people of Pekan Kuala Village, Kuala District, Langkat Regency about Islamic banking ?
2. What are the factors that cause the level of understanding of the people of Pekan Kuala Village, Kuala District, Langkat Regency about Islamic banking to be smaller than conventional banking ?

**RESEARCH METHODOLOGY****A. Research Approach**

This research was carried out by means of field research, namely research that aims to study more thoroughly the background and current conditions as well as environmental movements that occur in social units such as individuals, groups, or associations.<sup>5</sup> In the study, the authors will try to expose data from interviews and compared with sources that exist.

**B. Location and Time of Research**

This research was conducted in Pekan Kuala Subdistrict, Kuala District, Langkat Regency from March 2020 to November 2020.

**C. Type of Research**

The type used in this research is qualitative research. Qualitative research is research that results in how to produce research from taking data from actual research objects and is based on efforts to build their views which are examined in more detail, and then formed in a sentence.

**D. Data Collection Methods**

This research uses, observation, interviews, and documentation.

As a method of collecting materials. :

1. Observation. Observation is a technique of data collection that is in use through a systematic observation and recording of the phenomenon investigated.<sup>7</sup>
2. Interview. The interview is a conversation or a dialogue with a specific purpose carried out by the interviewer to obtain the interviewee's information.<sup>8</sup>

#### **D.Types of Data**

There are two types of data used in this study, namely primary data and secondary

- 1.Primary data, namely data obtained by researchers directly from the source and not through any intermediaries. Primary data is also in the form of individual or group opinions. Sources of data in this study were obtained from the people of Pekan Kuala Village, Kuala District, Langkat Regency .

- 2.Secondary data, namely in the form of scientific writings, a study, or books related to the author's research title .

#### **F. Data Analysis Techniques**

Qualitative data analysis is an effort that is done by working with the data, organize data, sorted them into units that can be in kelolah synthesize them, seek and find patterns, to find what are important and what is learned, and decide what that can at tell other people . The methods used in this research are interviews, observations that have been written in field notes, personal documents, official documents, pictures, photos, and so on.

### **RESEARCH RESULTS AND DISCUSSION**

#### **A. Public Understanding of Islamic Banking in Pekan Kuala Village, Kuala District, Langkat Regency**

The formation of the understanding will encourage the public to be able to switch to using Islamic banks as a financial institution. Understanding is felt to be very important because understanding is the ability to explain and interpret something. The research was conducted by interviewing the people of Pekan Kuala Subdistrict, Kuala Subdistrict, Langkat Regency, the majority of whose population is a Muslim. The results of interviews conducted with the community obtained several understandings from the community, namely:

Do you know what Sharia Banking is?According to Rindi Ariska, Nur Azizah, Siti Hajar, and Rachmad they said that they were aware of the existence of a sharia bank but they did not save in an Islamic bank. The reason they do not save in Islamic banks is because they consider Islamic banks the same as conventional banks, only that the terms used are different. they only know that Islamic banks are Islamic banks and do not understand Islamic banks both their operational mechanisms and systems. they also do not know what products and services are offered by Islamic banks. They have never seen any party from a sharia bank carry out promotions or outreach in the Pekan Kuala Village, Kuala District, Langkat Regency. they are not interested in saving in Islamic banks because they do not know anything about Islamic banks and the lack of information about Islamic banks. Currently they only transact using conventional banks because they have long been customers of the bank. <sup>It is</sup> different with Maysarah, Ismail, and Erliana saying that they are not very understanding but what they know

Rindi Ariska, Nur Azizah, Siti Hajar, and Rachmad, People of Pekan Kuala Village, Kuala District, Langkat Regency, Interview on September 29, 2020, at 09.00-09.30 WIB.it's Islamic banking. They said that Islamic banking is banking that is protected from usury and uses the principle of profit sharing. What do you know about

Sharia Banking? According to Rindi Ariska, Nur Azizah, Siti Hajar, and Rachmad, they said that they only knew about the existence of a sharia bank, but they did not know what the system was in the Sharia Bank.<sup>13</sup> Whereas Maysarah, Ismail, and Erliana they do not know all about the Islamic bank, but they know the important points of the Islamic bank such as profit sharing and they call Islamic banks usury-free banks. Have you ever saved in a Sharia bank? The results of interviews with Rindi Ariska, Nur Azizah, and Siti Hajar, they did not save money in Islamic banks but had borrowed money from Islamic banks. In the beginning, they were able to borrow from Islamic banks because they followed their friends who also made financing at Islamic banks. They provide financing with a multi-service ijarah contract. They say that the existing system in Islamic banks and conventional banks is the same. According to them, Islamic banks are also subject to operational costs or expenses from the start of borrowing to conducting business, the same as in conventional banks. Everything is also calculated at the beginning when we borrow, so the profits and installments have been determined, sometimes even Islamic banks can have larger installments than commercial banks. they understand Islamic banks but not in detail or in whole. The products that they know are Ijara multiservice because it is never done with the financing of the contract, *mudharaba* and *murabaha*. they do not know the details of these products just know their names. they also do not ever see the bank syariah Maysarah, Ismail, and Erliana, People of Pekan Kuala Village, Kuala District, Langkat Regency, Interview on September 29, 2020, 09.30-10.00 WIB. Rindi Ariska, Nur Azizah, Siti Hajar, and Rachmad, People of Pekan Kuala Village, Kuala District, Langkat Regency, Interview on September 29, 2020, at 09.00-09.30 WIB. Maysarah, Ismail, and Erliana, People of Pekan Kuala Village, Kuala District, Langkat Regency, Interview on September 29, 2020, 09.30-10.00 WIB. do promotions to the people of Pekan Kuala Langkat. They are not yet interested in saving in Islamic banks because they already use conventional banks. Meanwhile, Ismail and Maysarah used Islamic bank savings. It's just that they rarely save directly into Islamic banks because of the difficult location to reach.<sup>16</sup> Meanwhile, Rachmad and Eliana are not at all a customer at a sharia bank, be it savings or financing customers. They prefer to save for investment in gold, land, and others. Have you ever seen a Sharia bank come to do socialization or promotion to the Pekan Kuala Langkat area? The results of interviews with Rindi Ariska, Siti Hajar, Rachmad, Eliana, said that they had never seen any party from a sharia bank promote or hold outreach to the people of Pekan Kuala Village, Kuala District, Langkat Regency. When they were asked about their interest in switching to using Islamic banks, they answered no because they did not know the products and services that exist in Islamic banks. Now they only have conventional bank accounts and are not interested in switching to Islamic banks because they are comfortable using conventional banks because there are many ATM facilities everywhere. Meanwhile, Maysarah said that once the Islamic bank came to the Pekan Kuala Langkat urban village office because at that time there was an event that invited

one of the Islamic banks. Meanwhile, Ismail and Nur Azizah said that Islamic banks have never conducted socialization. Have you ever done financing at a Sharia Bank? The results of information from Rindi Ariska, Rachmad, Siti Hajar, and Nur Azizah, they had borrowed money from Islamic banks and what they knew about Islamic banks was that if they borrowed money at a sharia bank, the interest was small. However, now Rachmad is no longer using Islamic banks because he prefers to

deposit his money at Bank Mandiri. Rachmat also do not know the products that exist in Islamic banks. On the other hand, information was obtained from Ismail, Erliana, and Maysarah saying that they had never financed a Sharia bank at all . How did you get to know Sharia Bank in the first place? According to Ismail, Maysarah and Erliana, they know that there is a sharia bank. Ismail said he knew that the Islamic bank was from his friend. Maysarah knew about the existence of an Islamic bank because her parents had opened a savings account at an Islamic bank. Ismail, Maysarah and Erliana do not save in Islamic banks because they are not interested in Islamic banks. Meanwhile, Rindi Ariska, Nur Azizah, Rachmad, and Siti Hajar knew about Islamic banks, they only knew that there were Islamic banks and only heard incomplete information. Until finally they were not at all interested in Islamic banks.

What is the reason you choose Islamic Bank? According to all respondents giving an opinion that they are not yet interested in Islamic banks. They provide perceptions for several reasons. Rindi Ariska said that she did not understand the mechanisms that exist in Islamic banks. He only knows the names of Islamic banks. Nur Azizah said that he was also not interested in Islamic banks because the information he received did not reflect the existence of the Islamic bank itself. <sup>26</sup> Siti Hajar said that she was not interested in Islamic banks because she was already comfortable with conventional banks. Another opinion was expressed by Ismail, who said that he did not want to deal with banks, be they Islamic banks or conventional banks . Maysarah said that he did not use an Islamic bank because the location was very difficult to reach. Rachmad said he had not chosen a sharia bank because he did not want to join a sharia bank because he already believed in conventional banks. The last one was Erliana, who said that the facilities of Islamic banks were not as many as conventional banks, therefore she was not interested in Islamic banks .

How do you respond to the syariah banking system? The results of interviews with Ismail, Maysarah, Eliana, they never save in an Islamic bank. they only know that there is no interest in Islamic banks. they also do not really understand about Islamic banks both the operational system and the mechanisms that exist in Islamic banks. Besides that They also do not know at all the products and services offered by Islamic banks, so when asked whether they are interested in saving in Islamic banks, they answer no because they do not know much about Islamic banks. They hope that Islamic banks can carry out promotions accompanied by explanations to the people of Pekan Kuala Village, Kuala Subdistrict, Langkat Regency as well as providing an understanding of Sharia Banks so that people understand about Islamic banks and are interested in saving at Islamic banks. Rindi Ariska, Nur Azizah, Rachmad, and Siti Hajar said that they did not know anything about Islamic banks, let alone the system.

Do you know what products are available in Sharia Banks? The results of interviews with all respondents said they did not know at all about the products of Islamic banks. However, 3 of them, namely Nur Azizah, Rindi Ariska and Siti Hajar, said that they knew one of the products of Islamic banks, namely multi-service ijarah. Do you have an account at a Sharia Bank? And do you still use it often? As we can see in question 7 that all respondents do not have an account at an Islamic bank. Why did you choose Conventional Banks over Sharia Banks? What is the reason? The results of the interviews with seven respondents expressed different opinions. Rindi Ariska and Maysarah said that they are more interested in conventional banks because they

have already attracted interest and they know them first. Nur Azizah said that he was more interested in conventional banks than Islamic banks because of this the facilities provided by conventional banks are more adequate than Islamic banks. Call it in the case of an ATM machine. Conventional bank ATM machine was quite a lot in number whereas Islamic banks is only one course in sharia bank itself. Siti Hajar said she was more interested in conventional banks than Islamic banks because they did not understand the system or mechanism of Islamic banks.<sup>37</sup> Meanwhile, Ismail said that he is choosing conventional banks compared with Islamic banks due to the location of Islamic banks is very easy to reach. Meanwhile, Rachmad and Eliana said that they saved their money not by having a relationship with a bank, be it a sharia bank or a conventional bank. They are more opt to invest their money into gold, the ground or the other.

### **B. Analysis of Public Understanding of Islamic Banking in Pekan Kuala Village, Kuala District, Langkat Regency**

The results of this study show that the people's understanding of Pekan Kuala Langkat about Islamic banking is still very low. Lack of knowledge and lack of promotion and dissemination of the Islamic banks which do cause seabagian people do not know what Islamic banks as well as any product just in Islamic banks. According to the results of interviews with 7 respondents, some said they considered Islamic banks the same as conventional banks. Basically, Islamic banks and conventional banks differ in terms of their operation and the products offered. Islamic banks are financial institutions whose main business is to provide credit and services in payment and circulation traffic, whose operations are in accordance with the principles of Islamic sharia .The difference between Islamic banks and conventional banks lies in the type of profit the bank takes from the transactions it carries out. If a conventional bank bases its profit from taking interest, then in an Islamic bank there is no interest but it is called a reward, both in the form of services and profit sharing. Generally, people only know that Islamic banks are interest-free banks. Islamic banks are considered as banks in general, it inididak regardless of the result of a lack of understanding of the community and the lack of promotion and dissemination carried out by the Islamic banks so most people do not know what Islamic banks as well as any product just in Islamic banks. Lack of understanding and the lack of information that the public gets provides a different understanding of Islamic banks. This is not in accordance with the real reality that Islamic banks are banks that adopt Islamic Sharia values which prohibit usury. The factors that affect the level of understanding of the people of Pekan Kuala Village, Kuala District, Langkat Regency about Islamic banking include:

#### **1. Knowledge**

Knowledge can be obtained through one's own experience as well as through others either directly or through the media, and what is told can be accepted as something that is considered true.

Based on information from all respondents who have been interviewed, all answered that they do not know the products and services available in Islamic banks. Most of the public is already aware of Islamic banks but they do not know products- products which offer Islamic bank so that people who do not know the products of bank sharia will certainly not interested in using the services of Islamic banks because they assume that a given supporting facilities is still inferior to facilities that offered by conventional banks. Public understanding and knowledge of Islamic banks will also affect the public's view of Islamic banks themselves. Public ignorance of Islamic banks is also influenced by several factors including people no longer looking for information about Islamic banks because they think that Islamic banks are the same as conventional banks that they have been using. Some people think that saving is the same everywhere, which ultimately makes them comfortable saving at the bank so that they choose not to save in Islamic banks. Socialization needs to be carried out by Islamic banks by providing knowledge to the public in ways including direct promotion and promotion through both electronic media and printed media. Direct promotion can be carried out by holding banking seminars introducing the concept of Islamic banking such as products and services in Islamic banks, but the material is packaged as well as possible so that it is easily understood by the public. Promotion is very interesting from Islamic banks are also able to attract the interest of society to switch to using bank sharia.

## **2. Experiences Accomplished**

Based on the experience one has, a person can think through what he has done, so that this is used to find the truth.

1.Social or Environmental Factors. The environment will affect someone to gain experience which will affect the way someone thinks.

2.The Information Factor. Information is very important in influencing one's understanding. Based on the results of interviews with 7 respondents, they lack information in understanding Islamic banks. This is because it is a lack of knowledge and lack of education that they get from the Islamic banks as well as from the media separtitelevisi, media print and social media.

## **Conclusion**

Based on the results of the study, it can be concluded that the understanding of the community about Islamic banks in the Kelurahan Pekan Kuala, Kuala Subdistrict, Langkat Regency is that the community only knows about Islamic banks but does not understand Islamic banks in detail. Only some people who understand about Islamic banks even there were absolutely no idea about the Islamic banks. Most people do not know what products and services are available in Islamic banks. The factors that cause the level of understanding of the people of Pekan Kuala Village, Kuala Subdistrict, Langkat Regency, about Islamic banking are smaller than conventional



banking, namely Knowledge, Past Experiences, Social or Environmental Factors and Information Factors .

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