

# Notary Khairuddin Rasyid Contribution to Ensuring Legal Certainty in the Execution of Security Agreements and Maintaining the Trust of Banking Institutions

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## Abstract

This study aims to analyze the contribution of Notary Khairuddin Rasyid in improving the quality of human resources and strengthening trust among banking institutions. The research is grounded in the strategic role of notaries as legal partners of banks in ensuring legal certainty and professional service delivery. A qualitative research approach was employed using observation, in-depth interviews, and descriptive data analysis involving approximately twenty respondents consisting of notary office staff and banking partners. The findings indicate that effective human resource management, active notarial leadership, and consistent compliance with legal regulations significantly contribute to increased institutional trust from banking partners. Competent human resources were found to enhance service efficiency and reduce legal risks in banking transactions. The study further reveals that trust is not solely derived from formal authority, but is largely shaped by consistent service quality and professional integrity. Accordingly, this research provides both academic and practical contributions to the development of the notarial profession in supporting the sustainability of the banking sector.

**Keywords:** The Contribution of Notary Khairuddin Rasyid, Legal Certainty, Banking Institutions.

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## Introduction

The current development of the global banking sector demonstrates an increasing complexity of financial transactions that demands higher levels of legal certainty, transparency, and institutional trust, particularly in the relationship between financial institutions and supporting legal professions such as notaries. Within the grand theory of modern institutional governance, trust is regarded as the primary foundation for the sustainability of a stable and integrity-based financial system, in which legal actors function as guardians of the formal legitimacy of transactions. As public officials, notaries occupy a strategic position in ensuring the validity of banking agreements, preventing legal disputes, and providing legal protection for all parties involved. Globally, notarial practice has also undergone transformation in response to growing demands for professionalism, human resource competence, and adaptation to financial sector regulations. Human capital theory emphasizes that the quality of human resources constitutes a core asset in enhancing organizational performance and building external trust. In this context, notaries function not merely as administrative actors but as agents of trust whose human resource quality influences banking institutions' perceptions. The relationship between human resource quality and institutional trust has therefore become a strategic issue in legal and financial management literature. Consequently, studies examining the contribution of notaries to the strengthening of human resources and banking trust are globally relevant. This perspective affirms that the role of notaries must be understood within an integrated legal and economic system.

At the national level, the dynamics of Indonesia's banking sector reveal a significant reliance on notaries in financing processes, credit agreements, and collateral binding. The presence of notaries serves as a crucial element in ensuring legal certainty in banking transactions while simultaneously safeguarding the public reputation of financial institutions. As competition among banks intensifies and regulatory compliance requirements increase, trust in legal partners becomes a decisive factor in institutional decision-making. Previous studies indicate that the quality of notarial legal services affects banking operational effectiveness. However, academic discourse has paid limited attention to human resource management within notary offices. In fact, the quality of notarial human resources and supporting staff directly influences the accuracy, timeliness, and integrity of legal services. Insufficient human resource readiness may generate legal risks and weaken banking trust. From a good governance perspective, strengthening human resources is a fundamental prerequisite for institutional professionalism. Therefore, discussions on notarial human resources should be positioned as a strategic issue within notary–banking relations. This underscores the urgency of research linking notarial human resource management to institutional trust in banking.

Furthermore, developments in notarial and banking regulations require notaries to continuously enhance professional competence and ethical standards. Legal reforms in the financial sector compel notaries to adapt to stricter compliance, transparency, and accountability standards. Legal scholarship views the quality of notarial human resources as a key determinant of effective legal norm implementation in practice. Banking institutions' trust in notaries is not built solely on formal authority but also on consistency in work quality and human resource professionalism. Global challenges, including the digitalization of legal services, further necessitate increased notarial human resource capacity. Without effective human resource management, the risk of administrative errors and procedural violations escalates. Such conditions may directly affect the reputation and trust of banking institutions. Accordingly, the issue of notarial contributions to human resource quality enhancement has become increasingly relevant amid financial system transformation. This perspective positions notaries as strategic actors in maintaining banking sector stability and trust.

Despite the importance of the notarial role, various challenges related to human resource quality persist in notary offices. These include disparities in staff competence, limited access to continuous training, and the absence of structured performance evaluation systems. Such conditions may adversely affect the quality of legal services provided to banking institutions.

Several cases demonstrate that administrative errors in banking deeds can lead to legal disputes and diminish financial institutional trust. Human resource issues are also closely linked to work ethics and understanding of continuously evolving banking regulations. Insufficient preparedness in addressing the complexity of modern banking transactions presents a significant challenge. This situation reflects a gap between professional demands and available human resource capacity. In the long term, such conditions may disrupt cooperative relationships between notaries and banks. Therefore, notarial human resource issues warrant in-depth examination within the context of banking institutional trust.

Another emerging issue concerns the suboptimal role of notary office leadership in developing human resource systems oriented toward quality and trust. Many notary offices continue to prioritize formal legal aspects while neglecting strategic human resource management. In fact, notarial leadership plays a vital role in shaping a professional and accountable work culture. The absence of well-planned human resource development policies may hinder improvements in legal service quality. In the context of banking relations, this condition may reduce trust and institutional loyalty. This issue indicates that notarial contributions are not merely individual but institutional, particularly through human resource management. The lack of empirical studies addressing this contribution constitutes a barrier to advancing professional notarial practice. Therefore, this issue requires systematic academic analysis, further reinforcing the relevance of the present study (Septa Tyana et al., 2024).

Research by Sari and Gozali (2024) generally emphasizes the normative role of notaries in drafting banking deeds and ensuring legal certainty without linking it to internal human resource management aspects. The primary focus of such studies lies in regulatory compliance and notarial authority. Human resource quality is positioned merely as a supporting factor rather than a central variable. While these studies contribute theoretically, they do not explain practical mechanisms for enhancing human resource quality. Consequently, their implications for banking institutional trust remain unclear. This limitation highlights a significant research gap that the present study seeks to address by moving beyond a purely normative approach. Accordingly, more empirical and contextual research is required, forming the basis for the distinction of this study.

Usanti (2023) primarily examines trust relationships within general legal partnerships without specific focus on individual notary offices. The macro-level approach employed does not capture human resource management practices at the organizational level. Human resource variables are often treated abstractly and are not measured through the concrete contributions of notarial leadership. As a result, the relevance of such findings to practical notarial operations remains limited. In contrast, this study directly examines notarial contributions within an organizational context. Focusing on a single notary office allows for more in-depth analysis. This approach constitutes a key distinction from previous studies and is expected to yield stronger practical contributions. Such differentiation clarifies the study's position within the existing literature.

Research by Nurhadi et al. (2024) tends to separate human resource studies from analyses of banking institutional trust. Human resource research is typically conducted within internal banking contexts, while the role of supporting legal professions is rarely examined. This separation creates analytical disconnection between legal actors and financial institutions, despite their interdependent relationship. The present study seeks to integrate these two aspects within a unified analytical framework. Through this integration, the contribution of notaries to banking trust can be comprehensively explained. Such an integrative approach remains limited in prior research, thereby positioning this study as a response to an unresolved research gap.

Saragih (2024) focuses on regulatory and supervisory aspects of notarial practice by state institutions, emphasizing oversight effectiveness and legal sanctions. While important, this approach pays limited attention to internal human resource development. Consequently, the active role of notaries in enhancing human resource quality remains underexplored. This study offers an alternative perspective by positioning notaries as agents of organizational change.

Notarial contributions are assessed not only through compliance but also through their capacity to develop human resources. This approach provides a new viewpoint in notarial studies and clearly differentiates the present research within the literature, thereby confirming a distinct research gap.

Based on the foregoing discussion, this study aims to analyze the contribution of Notary Khairuddin Rasyid in improving the quality of human resources within his notary office. The study seeks to systematically and measurably identify the forms of such contributions. In addition, it aims to explain the relationship between human resource quality enhancement and banking institutional trust. These objectives are formulated to address the previously identified research gaps. Through an empirical approach, the study is expected to provide a comprehensive depiction of notarial human resource management practices. The findings are anticipated to be relevant for the development of the notarial profession and aligned with the banking sector's need for professional legal partners. Accordingly, the study has both academic and practical orientations, reinforcing its central focus. Moreover, the study aims to contribute conceptually to the development of notarial scholarship grounded in human resource management perspectives and to strengthen understanding of the strategic role of notaries in building banking institutional trust. By examining a concrete case, the study is expected to produce applicable findings that may serve as references for other notaries seeking to enhance human resource quality. Additionally, the study enriches the literature on the relationship between legal professions and the financial sector. Thus, the research is not merely descriptive but also analytical, affirming its academic contribution and relevance in both theoretical and practical contexts.

The theoretical contribution of this study lies in enriching notarial legal scholarship through the integration of human resource and institutional trust perspectives. Practically, the study is expected to provide recommendations for notaries in managing and improving human resource quality. It also offers insights for banking institutions in selecting and developing professional partnerships with notaries. Furthermore, the findings may inform regulators in formulating policies for notarial professional development. The study may also serve as a reference for future related research. Accordingly, the research delivers multidimensional benefits encompassing academic, practical, and policy dimensions, underscoring its strategic value and justifying its further development and publication.

### **Research Methodology**

The literature review in this study is grounded in theoretical approaches relevant to the role of notaries, human resource quality, and institutional trust within the banking sector. The overarching theoretical framework adopted is human capital theory, which emphasizes that the quality of human resources constitutes a strategic asset for enhancing organizational performance and building external trust. This theory identifies competence, experience, and work ethics as key determinants of professional service quality. In the notarial context, human capital theory is employed to explain how notaries' contributions to the management and development of human resources can enhance the professionalism of notary offices. In addition, institutional trust theory is used to understand the relationship between the quality of legal actors and the level of trust held by banking institutions. Trust is viewed as a mechanism for reducing risk in complex financial transactions. By integrating these two theoretical perspectives, this study establishes a robust conceptual foundation that is closely aligned with the dynamics of modern banking (Becker, 2020; Usanti, 2023).

Beyond the core theoretical frameworks, the literature review also incorporates recent empirical studies addressing the role of notaries in the banking sector and the influence of human resource quality on organizational trust. Previous research indicates that notarial professionalism and the quality of legal services contribute to legal certainty and the sustainability of cooperation with banking institutions. However, much of the existing literature remains focused on normative dimensions and does not directly connect these issues with human resource management at the organizational level of notary offices. Management

literature further highlights that organizational leadership plays a critical role in developing human resource quality and fostering a professional work culture. Accordingly, this literature review serves to identify research gaps while strengthening the empirical analytical framework. The use of recent scholarly sources ensures that the study remains relevant to developments in legal science and banking practice. Thus, the literature review is not merely descriptive but also analytical and critical in nature (Saragih, 2024; Nurhadi et al., 2024).

The research was conducted at the Notary Office of Khairuddin Rasyid, located in Batam City. This site was selected based on the consideration that the office maintains a high level of cooperation with banking institutions, particularly in the preparation of credit agreements and the establishment of collateral arrangements. Furthermore, the notary office was deemed representative for examining notarial contributions to the organizational improvement of human resource quality. Its dynamic working environment and direct engagement with banking institutions render the location highly relevant to the research objectives. The research setting also enables the collection of in-depth empirical data related to human resource management practices. By focusing on a single research site, the study aims to provide a clear and contextually rich analysis. Therefore, the research location was selected purposively in accordance with the analytical needs of the study.

The initial stage of the research implementation began with data collection through document analysis and a review of literature relevant to the research topic. At this stage, the researcher examined statutory regulations, scholarly journals, and supporting documents related to notarial practice, human resources, and banking institutional trust. This review aimed to build a conceptual understanding and determine the analytical focus of the study. In addition, this stage was used to develop research instruments aligned with the study objectives. The initial data collection process was conducted systematically to ensure the validity and relevance of data sources. This stage constituted an essential foundation for subsequent research activities. Accordingly, the study was guided by a clear and structured direction from the outset.

The second stage involved empirical data collection at the research site through observation and in-depth interviews. Observation was conducted to directly understand work patterns, human resource management systems, and interactions among notaries, staff, and banking institutions. In-depth interviews were carried out with the notary and relevant stakeholders to obtain detailed information regarding the notary's contributions to enhancing human resource quality. This approach enabled the researcher to capture contextual and nuanced data. The data obtained were not merely factual but also reflected the experiences and perceptions of the research subjects. This stage aimed to reveal actual practices that are not always formally documented. Consequently, the empirical data collected were comprehensive and rich in meaning.

The third stage consisted of qualitative data analysis using a descriptive-analytical approach. The collected data were classified and analyzed to identify patterns of notarial contributions in human resource management. The analysis was conducted by linking empirical findings with the theories and literature reviewed earlier. This process aimed to explain the relationship between human resource quality and banking institutional trust. The researcher also applied critical interpretation to minimize subjective bias. The analytical results were systematically organized to ensure clarity and relevance to the research objectives. This stage represented the core of the research process, as it produced the principal findings of the study.

The final stage of the research involved the preparation of the research report and the formulation of conclusions based on the data analysis results. At this stage, the researcher synthesized the findings comprehensively and linked them to the research problems. The conclusions were formulated to address the research objectives and to fill the research gaps identified earlier. In addition, the researcher developed both academic and practical recommendations. These recommendations are expected to contribute to the development of the notarial profession and the enhancement of trust among banking institutions. This stage also included an evaluation of the study's limitations as a foundation for future research. Overall,

the research stages were structured systematically and implemented in a coherent and continuous manner.

## Results

The initial implementation of the research activities focused on identifying the alignment between the research topic and the predefined research objectives, particularly in relation to the contribution of notaries to human resource quality and banking institutional trust. Preliminary observations indicate that the Notary Office of Khairuddin Rasyid plays an active role in supporting the smooth execution of banking transactions through the provision of accurate and timely legal services. The work programs implemented by the notary office consistently adhere to prudential principles and compliance with banking regulations. This condition demonstrates a strong alignment between the research implementation and the practical needs of banking institutions. The study finds that the notary functions as a strategic intermediary between legal interests and banking business interests. This contribution is evident in the notary's involvement in the preparation of credit deeds and the establishment of collateral arrangements. The initial research phase also reveals that human resource quality is a central focus in maintaining the trust of banking partners. This is reflected in clear task allocation and direct supervision by the notary. Accordingly, the early stage of the research demonstrates strong relevance to the research objectives, and these preliminary findings serve as a foundation for further analysis.

During the initial phase, the researcher also mapped common issues encountered by banking institutions in cooperation with notaries. These issues include administrative risks, documentation errors, and delays in deed completion. Based on observations, the Notary Office of Khairuddin Rasyid has established a relatively well-organized work system to minimize such risks. Clearly defined procedures and structured human resource role distribution constitute key supporting factors. The notary actively conducts quality control over every document processed. This approach reflects a concrete effort to address potential problems that may adversely affect banking institutions. The implemented work programs emphasize accuracy and meticulousness, which has a positive impact on banking trust in the legal services provided. Thus, the implementation of the research activities aligns with efforts to resolve banking-related challenges, further strengthening the relevance of the study. In addition, the initial implementation phase indicates that human resource management programs at the notary office are designed to support the needs of banking partners. Internal training and staff development activities are conducted on an ongoing basis. The researcher finds that the notary is directly involved in enhancing staff competence, reflecting leadership commitment to maintaining legal service quality. The research activities effectively capture the practical dimensions of notarial contributions. As a result, the study is not merely conceptual but also empirical in nature. These initial findings demonstrate that the research topic is both relevant and applicable, supporting the achievement of the research objectives. Therefore, the preliminary analysis provides a positive indication of notarial contributions and serves as a basis for subsequent analytical stages.

The respondents in this study consisted of approximately twenty individuals, including notary office staff and banking institution partners. Respondents were selected purposively to ensure the relevance of the data collected to the research objectives. Their characteristics reflect direct involvement in banking legal service processes. The majority of respondents possess more than three years of professional experience in notarial or banking fields, thereby enhancing the credibility of the information provided. Notary staff respondents are directly engaged in document management and deed administration, while banking respondents act as users of notarial services. This composition enables a balanced analysis from both perspectives. The respondent data provide a strong empirical foundation, allowing for comprehensive analysis.

The data collection results indicate that most respondents assess the quality of human resources at the Notary Office of Khairuddin Rasyid as good to very good. Respondents note that notary staff demonstrate adequate understanding of banking legal procedures. Timeliness

in document completion is identified as the most highly valued aspect by banking respondents. In addition, communication between the notary and banking institutions is considered effective. Respondents also observe consistency in the application of work standards, indicating that the work system has been well institutionalized. These positive assessments reflect the outcomes of structured human resource management. The respondent data show a relatively high level of satisfaction, supporting the research hypothesis. Consequently, the respondent data reinforce the research findings. Further analysis of respondent data reveals a positive relationship between human resource quality and banking institutional trust. Banking respondents state that the quality of notary staff influences decisions regarding long-term cooperation. Trust is built through consistent work experiences with minimal errors. Respondents identify notarial human resource professionalism as a key indicator of office credibility. This finding suggests that notarial contributions are not only individual but also collective through human resources. The data also indicate that notarial leadership plays a critical role in maintaining this quality. Accordingly, the empirical data support the study's theoretical framework and demonstrate consistency between theory and practice. Therefore, the respondent data provide a strong basis for further discussion and strengthen the validity of the research.

Impact analysis shows that the quality of human resources at the Notary Office of Khairuddin Rasyid has a positive effect on the satisfaction of banking partners. Respondents report that competent human resources facilitate administrative processes and accelerate legal services. These impacts are directly experienced by banking institutions in daily operations. High-quality human resources also reduce the potential for documentation errors, thereby lowering legal risks for banks. High satisfaction levels indicate effective human resource management, with the notary acting as both director and supervisor of work quality. Consequently, the notary's contribution is clearly reflected in enhanced partner satisfaction, supporting the sustainability of cooperation and strengthening the position of the notary office. Moreover, satisfaction with human resource quality is reflected in increased banking trust in the legal processes implemented. Banking respondents express a sense of security and confidence in the deeds produced. This satisfaction is not only technical but also psychological in nature. Trust is built through professional and transparent interactions. Strong human resource quality creates a positive institutional image for the notary office, contributing to professional reputation. Consistent satisfaction responses indicate successful human resource management and effective notarial leadership. Thus, human resource quality emerges as a strategic asset aligned with the research objectives.

Further analysis indicates that the strong human resource quality serves as a distinguishing factor for the Notary Office of Khairuddin Rasyid compared to other notary offices. Respondents note that an organized work system supports optimal human resource performance. This satisfaction also translates into increased banking loyalty, with established trust fostering long-term cooperation. High-quality human resources enhance legal process efficiency, providing added value for banking institutions. These positive impacts demonstrate the effectiveness of notarial contributions. Accordingly, human resource quality becomes a primary indicator of satisfaction, supporting the study's conceptual framework. The impact analysis thus reveals significant outcomes.

Analysis of research objective achievement shows that Notary Khairuddin Rasyid meets the established criteria for human resource quality. The findings indicate that human resource management is conducted in a structured and continuous manner, as reflected in staff competence in understanding banking regulations. Legal compliance is consistently upheld as a fundamental principle in service delivery. The notary ensures that every deed is prepared in accordance with applicable laws and regulations, demonstrating alignment between practice and legal standards. Consequently, the research objective of assessing notarial contribution has been empirically achieved, reinforcing the study's conclusions.

The analysis further demonstrates that the notary's contribution extends beyond legal aspects to managerial dimensions. The notary actively directs and evaluates human resource

performance, resulting in consistent service quality. Legal compliance is embedded as an organizational work culture. These findings indicate that the research objectives related to legal compliance have been achieved, supported by banking respondents' perceptions. High levels of satisfaction and trust reflect the attainment of the research objectives, aligning the results with the research questions. This analysis substantiates the claim of notarial contribution and provides convincing results. Additionally, the objective of explaining the relationship between human resource quality and banking trust has been fulfilled. Data analysis reveals a positive correlation between these variables, indicating that higher human resource quality enhances banking trust. Legal compliance serves as the primary foundation of this relationship. These findings are consistent with the theoretical framework employed, demonstrating conceptual and empirical achievement of the research objectives. The results offer meaningful academic contributions and practical implications. Therefore, the research objectives have been comprehensively achieved, reinforcing the study's relevance and providing a basis for further discussion.

The research findings indicate that the contribution of Notary Khairuddin Rasyid to improving human resource quality aligns with prior studies emphasizing notarial professionalism. While previous research highlights legal compliance as the main determinant of trust, this study introduces human resource management as a key contributing factor. This distinction represents an advancement in the field and expands the perspective of earlier studies. Human resource quality is empirically confirmed as a strategic factor, consistent with human capital theory. Thus, the study provides a substantive theoretical contribution and enriches notarial literature. The discussion also demonstrates consistency with institutional trust theory, where banking trust is built through the quality of legal actors. Notarial human resources represent institutional professionalism, reinforcing the applied theory. Accordingly, the study exhibits strong theoretical consistency and practical relevance, integrating theory and practice. This discussion strengthens research validity and supports the use of the findings as a reference for future studies. Overall, the findings indicate that the research implementation successfully achieved the established objectives and yielded stronger outcomes compared to prior studies. The study offers a new perspective in notarial research, with comparative analysis highlighting the strengths of its approach. The findings are relevant to practical needs and demonstrate originality, affirming both academic and practical contributions. Consequently, the results and discussion mutually reinforce each other, providing a comprehensive conclusion to the research analysis.

### **Conclusion**

The research findings indicate that Notary Khairuddin Rasyid makes a significant contribution to improving human resource quality and strengthening banking institutional trust through structured human resource management, professional leadership, and consistent legal compliance. Preliminary data prior to the study show that banking trust in the notary office was primarily based on formal authority and professional experience. However, following the implementation of the research, a shift is evident toward stronger trust grounded in human resource quality, service accuracy, and well-organized work systems. Empirical evidence from respondents demonstrates that high-quality human resources have a direct impact on banking institutions' satisfaction and loyalty. The study further confirms that effective human resource management reduces legal risks and enhances the efficiency of banking legal services. Nevertheless, this research is subject to certain limitations, particularly its focus on a single notary office and a relatively limited number of respondents. These constraints affect the generalizability of the findings, which remain contextual in nature. Accordingly, the implications of this study highlight the importance of strengthening human resource management within notarial practice and encourage future research with broader research settings and more diverse methodological approaches to further enrich empirical insights.

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