**RIWAYAT KOMUNIKASI JURNAL GPH NOVEMBER 2023**

**9 November 2023**

I trust this message finds you in good health. I am writing to confirm the receipt of your articles titled "JURIDICAL REVIEW OF ONLINE LOANS JURIDICAL REVIEW OF ONLINE LOANS IN ISLAMIC LAW" submitted to Social Science and Humanities Research journal.

Your contribution is highly valued, and I am pleased to inform you that your articles have been successfully received. Our editorial team has begun the initial review process, and your article has been forwarded for further assessment.

We appreciate your commitment to quality research, and we will do our best to provide timely and constructive feedback. If you have any questions or concerns during this process, please feel free to reach out to us at editor@gphjournal.org or contact us at +91 8708333274.

Thank you for choosing GPH-INT. JOURNALs for your research publication. We look forward to the possibility of working closely with you.

Best regards,

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| **Chief Editor / Gph-Int. Journals**  |
| phone: W.A. +91 8708333274 gpheditor@gmail.com |

We have reached a decision regarding your submission to GPH-International Journal of Social Science and Humanities Research, "JURIDICAL REVIEW OF ONLINE LOANS JURIDICAL REVIEW OF ONLINE LOANS IN ISLAMIC LAW".

Our decision is to: Accept Submission

GPH International Journals
editor@gphjournal.org

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Reviewer:

Abstract Evaluation:

The abstract provides a comprehensive overview of the research topic, highlighting the significance of online loans in contemporary society and raising a pertinent question regarding their compatibility with Islamic law. The identification of the legal issue concerning the rise of illegal online loans in Indonesia adds a practical dimension to the study. The use of DSN MUI Fatwa as a foundation for analysis exhibits a strong theoretical framework. The clarity in stating the aim of the research contributes to its overall coherence. The inclusion of keywords is essential for indexing and retrieval purposes. Overall, the abstract is well-structured and effectively communicates the research's scope and purpose.

Introduction Evaluation:

The introduction skillfully sets the stage for the research, offering a nuanced understanding of the impact of information technology on human life, particularly in the financial sector. The definition provided in accordance with Article 1 Number 3 POJK 77/POJK.01/2016 establishes a clear foundation for readers unfamiliar with the technicalities. The introduction successfully contextualizes the research question within the legal landscape of Indonesia, emphasizing the importance of Islamic law in regulating financial transactions. The incorporation of Quranic verses and Hadith adds depth to the discussion and aligns the study with Islamic principles. Overall, the introduction is well-crafted, engaging, and effectively establishes the relevance of the research.

Literature Review Evaluation:

The literature review, particularly the discussion on the definition of an agreement, demonstrates a thorough understanding of legal concepts. The reference to Article 1313 of the Civil Code and the insights provided by Subekti and Van Dunne contribute to the depth of the review. The connection between the elements of an agreement and the subsequent legal relationships is clearly articulated. However, it would be beneficial to explore additional sources or perspectives to enhance the comprehensiveness of the literature review. The section provides a solid foundation for understanding the legal context of agreements, setting the stage for the subsequent analysis.

Closing Evaluation:

The closing section effectively ties together the key components of the research, emphasizing the role of the National Sharia Council in Indonesia's legal system. The reference to DSN MUI Fatwa Number 117/DSN-MUI/IX/2018 strengthens the study's legitimacy and aligns it with authoritative Islamic perspectives. The discussion on the consequences of default within the framework of lending and borrowing agreements is insightful and contributes to the practical implications of the research. However, providing specific examples or cases related to online loans in Indonesia could further enhance the applicability of the findings. Overall, the closing section effectively summarizes the research's main points and leaves the reader with a clear understanding of its contributions to the field.

General Comments:

The paper demonstrates a commendable blend of theoretical and practical aspects, addressing a relevant legal issue within the context of Islamic law. The author's use of authoritative sources and references enhances the credibility of the research. While the paper is well-structured and thoroughly researched, some sections could benefit from additional depth, particularly in the literature review. Furthermore, incorporating real-world examples or case studies related to online loans in Indonesia would enrich the analysis and provide a more practical perspective. Overall, the paper shows promise and contributes meaningfully to the discourse on the legality of online loans in Islamic law.

Recommendation: Accept Submission
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10 NOVEMBER 2023

Dear Editorial Board

We have paid the fee of the ekawati article's "LEGAL REVIEW OF THE EXISTENCE OF KOMURA WORKERS IN THE OMNIBUSLAW LAW IN SAMARINDA CITY" amounting to 65 EURO on Friday, November 10 2023 (fast track). We hope that the article can be published in edition Vol 6, No 11; 2023..thank you..sincerely abdul rokhim

20 NOVEMBER 2023

Greetings!

It gives us immense pleasure to inform you that we are sending you the E-Certificate & Soft-Copy of the paper(s) you have published in GPH-International Journal of **GPH-International Journal of Social Science and Humanities Research**. You may print it on normal A-4 size bond paper.

It is to inform to your good-self that the contribution by the Author(s) concerned is duly available on our website: [**https://gphjournal.org/index.php/ssh/article/view/1114**](https://gphjournal.org/index.php/ssh/article/view/1114)

In case of any query, please feel free to contact editor@gphjournal.org

Thank you for your interest in our Journal. We’re looking for more articles from you in future.

Best Regards,