

Analysis of the Behavior of Accounts Receivables of The Nagari Taeh Bukik Community, Payakumbuh District, Fifty District

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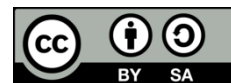
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ABSTRACT

The research that the authors conducted was motivated by the behavior of the Nagari Taeh Bukik community in paying debts to conventional financial institutions and other sources. The purpose of the research that the authors conducted was to determine the behavior of the debts and receivables of the Nagari Taeh Bukik community. The research method that the writer uses is field research with a qualitative descriptive approach. Sources of data from the research that the authors did, namely primary data and secondary data. Data collection techniques are observations, interviews and documentation. The data analysis technique used by the author is data prediction, data presentation, and decision making. The results of the research that the officials conducted were: (1) people have various forms of behavior in making debt decisions. The high needs of life make people choose debt to meet their needs. Not only to meet their daily needs they are in debt but, even for the fulfillment of their desires they are also in debt. (2) people's behavior in making debt decisions is influenced by two factors: internal factors (age, work, economic situation, lifestyle, personality, motivation, perception, and learning process) and external factors (culture, education, religion, and family).

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INTRODUCTION

Humans are social creatures who cannot live alone. They are interdependent with one another. To survive they need interaction with other humans. Especially in fulfilling daily needs. The needs of each individual are of various kinds which cannot be obtained from just one individual but must be able to interact with many individuals (Ismail, 2011)

God has arranged the sustenance of every human being on earth. For this reason, humans must be able to make the best use of the sustenance that Allah has given them in the right and lawful way, as Allah has explained in the Qur'an. The Qur'an regulates humans in fulfilling all their material needs, namely by transacting with other people, one example is by making debts. Giving loans to people in need is an act that Allah loves very much. The

principle of the loan itself is to help people in need, not to instead seek profits on other people's difficulties (Marabona Munthe, 2020).

Allah forbids adding to debts because the debtor is a person who is less able. The additional debt given to the borrower will burden them even more, not relieve it. Basically, additional transactions can occur from accounts payable transactions. Debt occurs due to lack of income in meeting economic needs. Economic needs are basic human needs. Economic needs also play a role as a determinant of human life in the future. The high basic human needs consisting of clothing, food and shelter all depend on people's income through economic activities. Economic activity is a humane activity that is regulated to create harmonious relations

between human beings in obtaining goods and services in order to achieve prosperity in life. Economic activities in question can be in the form of gardening, farming, trading, driving, and others. The economy in Islam has been arranged in such a way in the Qur'an with the aim that the benefits obtained are not focused on one party only, but must both have benefits (Irawati and Akrumnas, 2018).

Community behavior that occurs in debt is strongly influenced by two factors, namely: internal factors (from within) which are further divided into two, namely: personal factors (age, work, economic situation, lifestyle and personality), psychological factors (motivation, perceptions, and learning process). Those that come from outside (external), namely (culture, education, religion, and family). Behavior is the activity or activity of the living creature concerned. Therefore, all creatures that exist on this earth be it humans, animals and plants, all have different behaviors that are influenced by their respective activities.

The behavior of people in debt that is happening now is due to the high necessities of life that make people do everything they can to get what they need. In urgent circumstances, some people are still forced to owe conventional financial institutions or other sources to make ends meet even though the interest provided by these loan services is arguably quite large (Irawati and Akrumnas, 2018).

Nagari Taeh Bukik is one of the Nagari located in Payakumbuh District, Fifty Cities Regency whose population is Muslim. Nagari Taeh Bukik consists of 4 jorongs namely, jorong Pogang, Talago, Bukik Tapuang and Pabatungan. Nagari Taeh Bukik has a population of 3,530 people. The people's livelihoods are various, including as farmers, traders, breeders, drivers, civil servants, entrepreneurs, and others. Of the many livelihoods of the people of Nagari Taeh Bukik, they are more synonymous with working as farmers and farm labourers, therefore there are still many people who have not been able to fulfill their economic needs to the fullest.

People experiencing economic problems in Nagari Taeh Bukik are currently increasing due to the small number of jobs. This is the main reason for continuous accounts payable. People who have income below the average

will make debt a shortcut to meet their needs. Many people make productive loans to conventional financial institutions or other sources that always offer services in the form of loans to the people of Nagari Taeh Bukik. The loans made by the community clearly contain additional elements. Where this addition is prohibited in Islam. When the loan is disbursed, there is an immediate deduction. The loan given is not intact but there has been a deduction. But the return remains intact with an additional 20% in one loan. Here the author can see that there is a burden on the public to pay for it. Because as we know that the concept of debt is to help each other instead of adding to the burden on others.

So the debt behavior carried out by the Nagari Taeh Bukik community contains an additional element which is very contrary to Islamic teachings. In the Qur'an, Allah has clearly forbidden any additions to debts. Because the true concept of debt is mutual help.

METHOD

The research methodology employed for this study is descriptive qualitative research. This approach aims to provide a detailed description and understanding of the ongoing events and phenomena within the context of the Nagari Taeh Bukik community.

The study was conducted in the Kenagarian Taeh Bukik, located in the Payakumbuh District of the Fifty Cities District. The research commenced on April 10, 2023, and focused on investigating the behaviors and dynamics related to borrowing and lending money within the community.

In terms of data collection, both primary and secondary sources were utilized. Primary data was gathered through direct interviews with individuals from the Nagari Taeh Bukik community who had borrowed money. These interviews provided firsthand insights into their experiences, perspectives, and interactions with the borrowing process. Secondary data sources, such as books, journals, and relevant materials, were consulted to gain a broader understanding of the issues being examined.

The research informants consisted of ten individuals from the Nagari Taeh Bukik community who had taken out loans. These participants were selected to represent a cross-

section of the community's borrowing practices and experiences.

Data collection techniques included direct observation of the loan application process and the subsequent utilization of funds. The researchers closely observed the interactions between community members and financial institutions or other sources of lending. In addition to observation, interviews were conducted to delve deeper into the participants' behaviors and attitudes toward borrowing and repayment. This qualitative data was further enriched through documentation, involving the collection of

RESULTS AND DISCUSSION

The difficult economic conditions that exist in today's society have made various types of money lending services appear, both from conventional financial institutions and from the community itself. The loan given is not free of charge, but a loan that has an addition to the principal borrowed, in other words the borrower must pay extra to the party providing the loan. Which, as we know, additional money from the principal debt is known as interest or ribawi practices.

This is what is currently happening in Kenagarian Taeh Bukik, where people who have problems with economic problems prefer to take debt to fulfill their needs. People prefer to owe money to conventional financial institutions or other sources that they think are easy to obtain. In this study it is known that people who make loans to conventional financial institutions and other sources are people who have middle to lower economic status. Factors that affect payables include:

Age

Age is a major factor in making loans to an institution. Because the condition for making a loan is to have an ID card. For people who do not have a KTP, they cannot make loans. In the research that the author did, all people already have ID cards. The average age of people who carry out accounts payable is 30 years old. The age factor doesn't make people afraid to get into debt. There are even people who are over forty years old and still choose to take on debt. It seems that age is not an obstacle for the people of Nagari Taeh Bukik to be in debt. For them, as long as there is still business to pay off their debts, they will not be afraid to take on debt, let alone the debt they owe for developing their business.

files, photographs, and other relevant materials that pertained to the research focus.

The data analysis process involved data reduction, where the collected information was systematically organized and condensed to identify key themes and patterns. Once the data was reduced, it was presented in a narrative form, allowing for a coherent and comprehensive representation of the findings. Conclusions were drawn based on the analyzed data, providing insights into the behaviors and dynamics of debt and receivables within the Nagari Taeh Bukik community.

Work

Work is a series of skills that must always be improved from time to time. Work greatly influences people's behavior in debt. In the research that the authors did, various kinds of community work were carried out, it's just that the income obtained from the results of their work was not able to meet their daily needs. From this it can be said that work influences a person to be in debt. If the income earned from the job is sufficient, there will be no debts or receivables afterwards. Judging from the results of the author's research conducted in Nagari Taeh Bukik, the average community work is as farm laborers whose income can be said to be variable. Like the word income they earn today runs out today, if the job field is narrow. However, if the job field is wide, such as during the harvest season, planting season and the season working on the land, they will have an above average income. But when jobs are lacking, they will choose to borrow to meet their needs.

Economic Situation

The economic situation is the current economic condition. Economic conditions also greatly affect the people in debt, because if the economic conditions are not sufficient to meet their economic needs they will tend to be in debt. And the economic situation experienced by some of the people of Nagari Taeh Bukik at this time is indeed inadequate or it can be said that it has not been able to meet the needs of the community. If the community's economic conditions are good, they may not necessarily want to take on debt. Therefore, the weak economic conditions that make them choose debt to meet their needs.

Lifestyle

Each individual has a different lifestyle, as well as behavior. The behavior of

each individual will be greatly influenced by lifestyle. One example is in the behavior of accounts payable. The high influence of outside forces motivates people to follow it, which makes some people in debt to follow prestige. Not only to meet their basic needs, they are in debt, but for the sake of following external forces, they are also in debt. The consequence of this is that people are trapped in prolonged debt. Why debt is said to be a new lifestyle? Because people in ancient times rarely wanted to owe money, even if it was only in the form of help. Meanwhile, today's society is rarely afraid of debt. In fact, debt has become a necessity for them. Even though they know that the debt they are carrying out contains an additional element.

Personality

We can see a person's personality from the habits that exist within each individual that is used to interact in an environment both from within oneself and from outside the environment. Personality is very strong influence on the decision to owe. If a person has a personality that is afraid of debt, then he will tend to be restless or anxious about being in debt. However, what the author sees from the people of Nagari Taeh Bukik tends to be personalities who are not afraid of debt. There are some people who have the personality of being afraid of debt, but due to insufficient economic conditions they have the courage to take on debt. After the writer observes the personality of the Nagari Taeh Bukik people, they tend to have personalities that are easily influenced, do not want to lose and do not want to miss. With this kind of personality, people are willing to do anything to fulfill their desires.

Motivation

Motivation is an urge that comes from within us to do something that is considered good. In everyday life, individuals must have the motivation to continue their lives. Motivation can also affect individuals in debt. The motivation of the people of Nagari Taeh Bukik that the writer saw is very high, when they want something they are very enthusiastic about getting it. The motivation of the people of Nagari Taeh Bukik to take debt is that apart from fulfilling their daily lives, they also take debt to fulfill their desires. One example is in completing household equipment such as tv, chairs, cupboards and so on they are also in debt. Because they think

that if they don't owe it, they won't get what they want. For example, you can get it and even then it takes quite a long time. That's the reason they choose debt.

Perception

Human perception is found in different points of view in sensing. Indirectly that perception can affect human actions that seem real. What the author directly observed in the Nagari Taeh Bukik community, the community has different views about the debts they are serving. If asked, it is certain that everyone has no interest in getting into debt, but people still choose to take on debt because the income they earn is insufficient. There are some people who object to their debts, this happens because they owe not only to one source but to several sources, this is the cause of continuous debt. on the contrary, There are also people who don't mind the debt they are in because they owe it according to their abilities and abilities and the income they get is able to pay off their debts. The average person who is in debt is someone who is unable to meet their needs, but they also have to be able to consider being in debt, if the income is below average and the job is not fixed, how can they repay debt, especially the debt they are carrying out, namely debt that contains additional .

Learning Process

In taking an action someone will definitely not be separated from the name of the lesson. Everything that happens can be used as a lesson for the future. Likewise with a person's behavior in making debt decisions. The lessons that can be obtained or the education that is obtained will greatly influence someone in making a debt decision. As the author observes in Nagari Taeh Bukik, many of the people who have higher education are still in debt for various reasons. There are those who have reasons to increase business capital and there are also those who have reasons to open new businesses but lack funds. When viewed from an educational perspective, those with higher education should be able to manage their finances well. however, during the research the authors asked the same thing to several people who had higher education and their answers, the results they obtained were not able to develop their business, that was the reason they wanted to take on debt. Meanwhile, people who have low education do not really consider going

into debt either to fulfill their basic needs or to fulfill their desires. They will not think twice about getting into debt, especially if it is very easy to owe cooperative institutions a daily basis. The only requirement that must be provided is an ID card and money can be disbursed immediately. They will immediately want to make the loan without thinking about the interest given by the lender. Even though the interest on the loan provided by the cooperative is no small 20% within a period of one month it must be paid off.

Culture

Culture is the life of the community itself. With the culture of the people acting and with the culture of the people carrying out their daily lives. Debt is one of the Minangkabau people's culture. Why is it said that? Because the Minangkabau people think that debt does not make someone lower than other people. Even the position of the person in debt is higher than the beggar. From the research that the writer did in the Nagari Taeh Bukik community, debt has become a culture that has developed. On average, the people of Nagari Taeh Bukik are in debt both to fulfill their basic needs and fulfill their desires. They do not make debt as a fulfillment of needs when pressed, even when it's not urgent they also owe one example of debt to buy home equipment such as tv, sofa, cupboards and others. All of this does not only apply to people with less affluent backgrounds, even someone who has an economically capable person also owes money. With the reason that if the debt is definitely there to pay it, because no matter what the name of the debt must be paid. If you don't owe it, you won't get it, because sometimes there are things that are more necessary that must be prioritized. At the time of the research, there was one community that became the author's focus. This community is indeed a community from a less affluent background, and to meet his needs that day he waited for the daily cooperative that used to go into the villages to make loans. The process of borrowing money from the cooperative is fairly easy, but the interest it gives is also not small. The interest that is applied is 20% for one loan and must be paid off within 30 days or one month. According to the author this will burden those who are less well off, but it turns out that people are still able to pay for it. Such is the culture of debt of the people of Nagari Taeh Bukik, people who

are afraid of debt are only a few, the rest are people who are used to having debt, whether it is small debt or large debt. Some people are not only indebted to one institution but to several sources. but the interest he gave was also not small. The interest that is applied is 20% for one loan and must be paid off within 30 days or one month. According to the author this will burden those who are less well off, but it turns out that people are still able to pay for it. Such is the culture of debt of the people of Nagari Taeh Bukik, people who are afraid of debt are only a few, the rest are people who are used to having debt, whether it is small debt or large debt. Some people are not only indebted to one institution but to several sources. but the interest he gave was also not small. The interest that is applied is 20% for one loan and must be paid off within 30 days or one month. According to the author this will burden those who are less well off, but it turns out that people are still able to pay for it. Such is the culture of debt of the people of Nagari Taeh Bukik, people who are afraid of debt are only a few, the rest are people who are used to having debt, whether it is small debt or large debt. Some people are not only indebted to one institution but to several sources. Such is the culture of debt of the people of Nagari Taeh Bukik, people who are afraid of debt are only a few, the rest are people who are used to having debt, whether it is small debt or large debt. Some people are not only indebted to one institution but to several sources. Such is the culture of debt of the people of Nagari Taeh Bukik, people who are afraid of debt are only a few, the rest are people who are used to having debt, whether it is small debt or large debt. Some people are not only indebted to one institution but to several sources.

Education

Education is an individual effort in developing the potential that exists in him. Education will greatly influence a person's behavior in making a decision. Someone who is highly educated will have different behavior from someone with low education. Why is it said that? As the author researched, in the Nagari Taeh Bukik community, many people are highly educated and there are also many people who lack education. People with high education and those with low education are both still in debt, due to insufficient needs such as meeting daily needs, children's school

needs, and urgent unexpected expenses. The difference in debt between people with high education and people with low education is at the level of needs and desires. People with higher education are indeed in debt, but they are considering indebted, for example, to just one institution. But people who are lacking in education will tend to be in debt to several sources. Because they are not good at managing finances, why do you say that? Because they can't tell the difference between what they really need and what they want. For those that the author sees, the needs and desires are the same. Those who are unable to manage their finances well owe it to buy inanimate objects such as buying home equipment and so on. Meanwhile, those who are good at managing finances will use debt as an additional source of capital to expand the business they are running or take on debt to open a business. In essence, the money they borrow must grow and from that money they pay the installments.

Religion

Religion will make individuals behave in accordance with the norms and values taught by the religion they believe in. In Islam debt is used as a form of helping fellow human beings. However, if the debt given is in addition to the principal borrowed it does not help but burdens the community. Because actually giving people a loan is a form of helping those who are loved by Allah. Regarding the practice of accounts payable that is happening in society today is really very worrying. As the writer sees and the writer researches in the Nagari Taeh Bukik community, debt has become a culture that is very difficult to get rid of. The people of Nagari Taeh Bukik are all Muslim, they should already know what is prohibited in Islam and what is permissible. Debt in Islam is not prohibited, just know the rules and in accordance with the existing Shari'a. Giving a loan with the intention of helping, not just for profit. On average, the people of Nagari Taeh Bukik are in debt both to the surrounding community, daily cooperatives, and from sources from bank financial institutions that operate in the village every day. The community owes more to daily cooperatives which clearly provide additions to the principal loan provided. This is clearly strictly prohibited in Islam, but there are still many people who do it for reasons of urgency. Some

people know that debt to such institutions is prohibited in Islam, but they conclude that debt to cooperative institutions is easy. the conditions that must be provided are only an ID card and money can be disbursed immediately, whereas if you owe it to an Islamic financial institution it takes a long time and process while they make loans in urgent circumstances. And they also said that the distance between their residence and Islamic financial institutions was also quite far. Which Islamic financial institution is still in the city center while Nagari Taeh Bukik itself is in Payakumbuh District. Those who have to go to the city have a travel time of approximately 40 minutes, and paying their installments will also make it even more difficult for them. That is the reason they still choose to owe to cooperative financial institutions. whereas if you owe it to Islamic financial institutions it takes a long time and process, while they make loans in urgent circumstances. And they also said that the distance between their residence and Islamic financial institutions was also quite far. Which Islamic financial institution is still in the city center while Nagari Taeh Bukik itself is in Payakumbuh District. Those who have to go to the city have a travel time of approximately 40 minutes, and paying their installments will also make it even more difficult for them. That is the reason they still choose to owe to cooperative financial institutions. whereas if you owe it to Islamic financial institutions it takes a long time and process, while they make loans in urgent circumstances. And they also said that the distance between their residence and Islamic financial institutions was also quite far. Which Islamic financial institution is still in the city center while Nagari Taeh Bukik itself is in Payakumbuh District. Those who have to go to the city have a travel time of approximately 40 minutes, and paying their installments will also make it even more difficult for them. That is the reason they still choose to owe to cooperative financial institutions. Which Islamic financial institution is still in the city center while Nagari Taeh Bukik itself is in Payakumbuh District. Those who have to go to the city have a travel time of approximately 40 minutes, and paying their installments will also make it even more difficult for them. That is the reason they still choose to owe to cooperative financial institutions. Which Islamic financial

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Family

The family is the smallest unit of society consisting of the head of the household and other family members who live under one roof. Family greatly influences a person in carrying out debts. Especially the head of the family. If the head of the family agrees, the debt process will run smoothly, but if not, the debt process cannot be carried out. This is because the loan provided by the financial institution will later pick up the installment money at home, if for example the head of the family does not agree then it will have a bad impact on the family and also for the institution that provides the loan. In general, it is the wife who is more dominant in debt in the family, because more or less the needs in the household the wife knows better.

CONCLUSION

Based on the research conducted within the Nagari Taeh Bukik community in Payakumbuh District, Fifty Cities Regency, concerning debt and receivable behaviors, several conclusions emerge. Firstly, the community exhibits a spectrum of behaviors when contemplating debt decisions. The study underscores the impact of immediate life demands, compelling individuals to opt for borrowing as a means to fulfill essential necessities. Furthermore, the research divulges instances where indebtedness extends beyond mere necessities, encompassing desires and aspirations driven by the emulation of societal lifestyles. This emulation, while contributing to a sense of belonging, can inadvertently ensnare individuals in the cycle of indebtedness.

Secondly, the study emphasizes the pivotal role of internal and external factors in shaping debt-related choices. Internally, factors like age, occupation, economic standing, lifestyle, personality, motivation, perception, and the learning process collectively influence how individuals perceive and engage with borrowing. Externally, cultural norms, educational

background, religious convictions, and family dynamics wield substantial influence over individuals' decisions regarding borrowing and its subsequent repayment. This intricate interplay of internal and external factors significantly molds individuals' behaviors in effectively managing debt.

The research offers a nuanced understanding of the intricate connections between individual motivations, societal influences, and external pressures that collectively contribute to debt-related behaviors within the Nagari Taeh Bukik community. By unraveling these complexities, the study provides invaluable insights into the multifaceted dynamics driving borrowing choices and subsequent repayment behaviors among community members.

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