



# Law Enforcement in Uncovering the Perpetrators of Fraud Crimes Committed by BRI Link Employees

Elisabeth Saragih<sup>1</sup>, Muhammad Arif Sahlepi<sup>1\*)</sup>, Muhammad Azhali Siregar<sup>1</sup>

Published online: 15 September 2025

## Abstract

Law enforcement is a crucial element in maintaining order and justice within society, particularly in addressing increasingly complex fraud crimes involving various parties, including financial institution employees. Fraud committed by BRI Link employees has serious implications for customer trust and the stability of the banking system. This study aims to examine the mechanisms of law enforcement in uncovering the perpetrators of fraud crimes committed by BRI Link employees and to identify the obstacles encountered in the enforcement process. The research employs a normative juridical method with statutory and case approaches. The study finds that the ambiguous legal status of BRI Link agents constitutes a major obstacle to law enforcement. The investigation process often faces challenges such as insufficient physical evidence, the dominance of digital evidence, and limited access to bank data. The complexity of technology and fragmented regulations further hinder investigations. Based on normative jurisprudence, Article 378 of the Indonesian Criminal Code (KUHP) serves as the main legal basis for prosecuting fraud crimes, while the Banking Act and Consumer Protection Act govern the rights and responsibilities of victims. To enhance the effectiveness of law enforcement, regulatory harmonization, investigator capacity building, and inter-institutional cooperation are essential.

**Keyword:** Law Enforcement, Fraud Crime, BRI Link Employees, Criminal Law, Banking.

## Introduction

In the life of the nation and the state, law enforcement is one of the main pillars that guarantees the creation of order and social justice. Law, as a norm that regulates human behavior in society, functions to prevent and deal with various forms of deviation and crime that can harm individuals or groups. In the context of law enforcement, this aspect is crucial so that these norms do not merely become written rules but are truly implemented and enforced effectively [1]. One branch of law that plays an important role in maintaining social order is criminal law, which regulates sanctions for perpetrators of criminal acts, including fraud crimes that often occur in various sectors of life [2].

Fraud (penipuan) as one of the criminal acts regulated in Article 378 of the Indonesian Criminal Code (KUHP) refers to an act committed intentionally by using deceit or lies to gain unlawful benefits for oneself or others. In the modern era, characterized by the development of the economic and financial sectors, fraud crimes are becoming more varied and complex, especially those involving financial institutions such as banks and banking agents. Furthermore, Law No. 10 of 1998 concerning Banking emphasizes the importance of the principle of trust in financial services operations, so that abuse of authority by internal parties can cause major losses both for customers and the institution itself [3].

In addition to criminal provisions, legal protection for consumers has also become an important concern in the national legal system, as reflected in Law No. 8 of 1999

concerning Consumer Protection. This law asserts that business actors must be responsible for actions that may harm consumers, including the obligation to provide correct and non-misleading information. Therefore, when acts of fraud involve internal parties within financial institutions, aspects of consumer protection must also be considered as part of efforts to restore victims' rights [4].

In the law enforcement process, the provisions of the Indonesian Code of Criminal Procedure (KUHAP) serve as the foundation for law enforcement officers in conducting investigation, inquiry, and prosecution of criminal acts. Clear and transparent legal procedures are required to ensure that law enforcement can run effectively and provide justice for all parties [5]. With the rapid development of information technology, Law No. 19 of 2016 concerning Electronic Information and Transactions (ITE Law) also becomes an important legal basis for handling crimes committed through electronic media, which are often used as means of fraud [6].

The Financial Services Authority (Otoritas Jasa Keuangan or OJK), as a supervisory institution of the financial services sector, also has a strategic role in overseeing and enforcing regulations in the banking field. Therefore, any violations committed by internal parties, such as bank employees, may be subject to administrative sanctions or continued to criminal proceedings in accordance with Law No. 21 of 2011 concerning the Financial Services Authority [7].

Research related to law enforcement in criminal acts shows various challenges faced by law enforcement agencies in Indonesia. Studies by Fahriza, Sahlepi, and Rahmayanti (2024) reveal that the effectiveness of law enforcement against cybercrime such as hacking remains limited due to the technical competence of officers, jurisdictional constraints, and lack of international cooperation, even though the ITE Law has become the main legal basis [8]. Meanwhile, Tarigan, Ismaidar, and Sahlepi (2024) highlight that the application of criminal law to acts of violence resulting in death illustrates the complexity of implementing the Criminal Code in criminal cases with broad social impacts [9]. Shafina and Sahlepi (2024) add that

---

Universitas Pembangunan Panca Budi, Indonesia

Author:

Muhammad Arif Sahlepi

Email: [elisabethsaragih096@gmail.com](mailto:elisabethsaragih096@gmail.com)

immigration law enforcement regarding the misuse of residence permits requires cross-sectoral coordination and increased public awareness, emphasizing the importance of human resources and budgeting to support the legal process [10]. From the perspective of legal protection for workers within institutions, Saragih, Sahlepi, and Siregar (2024) examined legal protection for health workers facing malpractice charges, stressing the need for compliance with professional ethics and health regulations to avoid legal violations [11]. Furthermore, Sahlepi and Tarigan (2025) discuss the reverse evidence system in corruption cases that face obstacles such as regulatory ambiguity and resistance from law enforcement officers, indicating the need to improve professionalism and integrity [12].

All these findings are relevant to understanding how law enforcement in fraud cases committed by BRI Link employees also faces similar challenges in regulation, resources, and coordination, thus requiring an adaptive and integrated legal approach [13].

Fraud crimes committed by BRI Link employees or agents represent a form of white-collar crime that has increasingly surfaced in microbanking practices in Indonesia. This crime occurs due to abuse of authority by internal parties with direct access to systems and customer funds. The problem becomes complex because perpetrators often exploit weak oversight by the bank, low public financial literacy, and legal loopholes in the agency-based banking system. This makes it difficult for many victims to prove that a crime has occurred, especially when the perpetrator uses undetectable modes such as fake transfer receipts, fictitious records, or gradual embezzlement [14]. Although criminal law has regulated fraud in Article 378 of the KUHP and embezzlement in Article 372 of the KUHP, and there are protections for consumers under Law No. 8 of 1999 concerning Consumer Protection and Law No. 10 of 1998 concerning Banking, in practice, implementation still faces various obstacles in terms of evidence, victims' understanding of their legal rights, and law enforcement [15].

This writing aims to comprehensively analyze how the mechanism of law enforcement is applied in uncovering and prosecuting the perpetrators of fraud committed by BRI Link employees or agents. Another goal is to systematically describe the legal stages from victims' reporting, investigation by law enforcement officers, cooperation between the bank and police, to the trial and sentencing process under the provisions of the Criminal Code (KUHP) and the Code of Criminal Procedure (KUHAP). In addition, the author aims to identify and critically examine juridical, technical, and social obstacles that slow down or even hinder law enforcement against offenders within financial institutions [16]. This study will also provide legal and best-practice-based recommendations as an academic contribution to improving the legal system in dealing with microbanking crimes.

The urgency of this discussion is heightened by the fact that the misuse of systems by BRI Link employees or agents not only causes material losses to customers but also erodes public trust in banking institutions, which are the backbone of national economic development. In the context of financial inclusion, BRI Link should serve as a bridge between low-income communities and the formal financial system. However, when crimes occur within the system itself, public trust is undermined and participation in formal financial services declines [17]. Therefore, a swift, firm, and structured legal response is needed, as mandated by Law No. 21 of 2011 concerning the Financial Services Authority, which emphasizes consumer protection in financial services, and by the rule of law principle, which requires every violation of the law, including those by internal parties of financial institutions, to be processed fairly and transparently [18].

The novelty of this study lies in its focus on analyzing offenders originating from within microbanking partnership systems, namely BRI Link employees or agents, which have not been the main focus of previous research. Unlike common studies discussing cyber fraud, data breaches, or identity theft in

digital banking, this paper provides a new perspective on how internal fraud in micro financial networks creates complex legal implications that are often undetected by conventional supervision systems [19]. This article also combines normative and empirical approaches by examining the provisions in the KUHP, KUHAP, Banking Law, and Consumer Protection Law, and linking them to legal dynamics in practice. Thus, this study not only contributes to the theoretical aspects of economic criminal law, but also opens space for improving policies and supervision procedures in partnership-based financial services [20].

Based on the complexity of the problem, its urgency, and the novelty of the study focus that has rarely been discussed academically, the author chose the title: "Law Enforcement in Uncovering the Perpetrators of Fraud Crimes Committed by BRI Link Employees."

## Method

### *Type of Research*

This study uses a normative juridical research type. Normative juridical research is a legal study that focuses on library-based research by analyzing legal norms contained in statutory regulations, court decisions, legal theories, and scholarly works. According to Nanda Dwi Rizkia and Hardi Fardiansyah (2023), normative juridical research examines secondary data by focusing on legal norms, doctrines, and principles as its main material sources [21].

### *Research Approach*

The approach used in this research consists of two forms:

1. Statute Approach, which examines statutory provisions related to fraud, banking, and law enforcement. This includes the Criminal Code (KUHP), Criminal Procedure Code (KUHAP), Banking Law, and Consumer Protection Law.
2. Case Approach, which analyzes how these laws are applied in actual legal practice, including judicial decisions involving fraud committed by BRI Link employees.

According to Sholahuddin Al-Fatih (2023), the statute approach is used to review the relationship between one regulation and another, while the case approach aims to interpret how the law operates in specific factual situations [22].

### *Sources and Types of Legal Materials*

The legal materials in this study are divided into three types:

1. Primary Legal Materials, which include statutory regulations such as:
  - Criminal Code (KUHP)
  - Criminal Procedure Code (Law No. 8 of 1981 – KUHAP)
  - Law No. 10 of 1998 concerning Banking
  - Law No. 8 of 1999 concerning Consumer Protection
  - Law No. 21 of 2011 concerning Financial Services Authority (OJK)
2. Secondary Legal Materials, including literature, books, research results, journals, and scientific articles related to fraud, criminal law, and law enforcement.
3. Tertiary Legal Materials, including dictionaries, encyclopedias, and other supporting references that explain legal terminology.

As stated by Wiwik Sri Widiarty (2024), primary legal materials serve as the main reference and have binding power, while secondary and tertiary materials function as supporting and explanatory materials in legal reasoning [23].

### *Technique of Collecting Legal Materials*

The data collection technique used is library research (studi kepustakaan), which involves collecting data from books, laws, journals, documents, and other literature related to the research topic.

According to Iman Jalaludin Rifa'i et al. (2023), library research is a data collection method that relies on written materials to

obtain comprehensive information about legal norms and theories relevant to the problem being studied [24].

#### Technique of Legal Material Analysis

The technique of analyzing legal materials in this research is descriptive-analytical, which means describing and interpreting the contents of the law and then analyzing them based on legal theory and its implementation in practice. According to Budi Juliardi et al. (2023), descriptive analysis in normative legal research aims to systematically describe, interpret, and evaluate the relationship between legal norms and their application in real situations [25].

## Results and Discussion

### **Mechanism of Law Enforcement Against Fraud Crimes by BRI Link Employees**

The rapid development of digital technology and financial innovation has made banking services more accessible, especially in rural areas through programs such as BRI Link – a branchless banking initiative by Bank Rakyat Indonesia (BRI) that allows third-party agents to provide financial services. However, behind this convenience lies the potential for abuse by irresponsible agents or employees. One of the most common offenses is fraud (penipuan) committed by BRI Link agents against customers, which undermines public trust in digital banking systems and consumer protection mechanisms.

### **Legal Framework**

Law enforcement against fraud by BRI Link employees is based on several key regulations:

- Law No. 10 of 1998 on Banking: obliges banks to maintain security, integrity, and customer trust, imposing both administrative and criminal sanctions for violations.
- Law No. 8 of 1999 on Consumer Protection: ensures customer rights to accurate information and fair treatment, and provides compensation mechanisms for victims.
- Law No. 21 of 2011 on Financial Services Authority (OJK): grants OJK supervisory and enforcement authority over financial institutions, including agent banking systems.

Together, these laws form the foundation for integrated enforcement, covering investigation, prosecution, and adjudication processes supported by sufficient evidence and legal procedure.

#### a. Criminal Law Provisions

Under Article 378 of the Indonesian Criminal Code (KUHP):

“Anyone who, with intent to unlawfully benefit himself or another, by using a false name, false pretense, deceit, or a series of lies, causes another to hand over property, incur debt, or release a claim, shall be punished for fraud with imprisonment of up to four years.”

From this provision, the essential elements of fraud include:

1. Unlawful intent to gain profit;
2. Deceptive acts such as false identity or manipulation;
3. Losses to another party as a result of the deception.

Fraud is a formal offense, meaning it is complete once the deceptive act is performed, regardless of whether actual loss has occurred. In practice, however, measurable losses are significant in investigations and prosecution.

Fraud also consists of:

- Subjective elements (*mens rea*): the perpetrator's intent to deceive for unlawful gain;
- Objective elements (*actus reus*): the concrete act of deception, such as falsifying transaction data or receipts.

#### b. Fraud Modus Operandi in BRI Link

Common fraudulent schemes among BRI Link agents include:

- Fake receipts indicating successful transactions;
- Manipulated amounts during transfers;
- Withholding or misusing customers' deposits;
- Unauthorized access to customer accounts.

These acts constitute fraud and/or embezzlement (Article 372 KUHP) and are prosecutable under criminal law.

#### c. Law Enforcement Procedures

Law enforcement begins with a customer report to the police, followed by:

1. Bank investigation by BRI's internal team;
2. Coordination with OJK and financial oversight bodies;
3. Formal investigation under KUHAP, involving collection of digital and documentary evidence;
4. Prosecution and court proceedings where the perpetrator is charged under Article 378 KUHP and possibly Article 372 KUHP for embezzlement.

In addition, victims may file a civil lawsuit to recover financial losses.

Case Example: BRI Link Fraud in Sragen (2023)

In 2023, a BRI Link agent in Sragen Regency, Central Java, defrauded over 30 villagers, collecting more than Rp 300 million through fake cash withdrawal transactions. The agent claimed the system was under maintenance and promised delayed transfers, which never occurred.

Law enforcement process:

- The police arrested the perpetrator and charged them under Article 378 KUHP.
- Evidence included the EDC machine, fake receipts, and financial logs.
- The District Court sentenced the agent to 3 years and 6 months imprisonment.
- BRI reimbursed part of the customers' losses from the agent's deposit guarantee fund.

This case demonstrated the importance of quick reporting, digital evidence, and bank cooperation in successful prosecution.

### **Comparative Case: PN Dataran Hunimoa Decision No. 41/Pid.B/2019/PN Dth**

In this case, Bukhari Musaad was convicted of embezzlement (Article 372 KUHP) and sentenced to 2 years and 6 months in prison.

Both cases involved abuse of trust, but the BRI Link case featured digital and systemic fraud, while the Hunimoa case involved traditional embezzlement without technological tools.

Table 1. Comparison of Key Elements

Elements	Sragen (BRI Link, 2023)	Hunimoa (2019)
Control over customer funds	Yes – entrusted by customers for transfer	Yes – entrusted items or money
Misuse of trust for personal gain	Yes	Yes
Use of digital systems	Yes (EDC, receipts, system access)	No
Number of victims	30+	Single or limited
Legal articles applied	Art. 378 KUHP (Fraud) + Art. 372 KUHP (Embezzlement)	Art. 372 KUHP only

Both cases confirm that breach of trust constitutes a central element in fraud and embezzlement. However, the BRI Link case demonstrates digital-era complexity, requiring expertise in cyber forensics and financial investigation.

Bank and Institutional Responsibility

Even though BRI Link agents are not direct employees, BRI holds:

1. Civil liability – for failure to supervise or educate agents;

- Ethical and social responsibility — to maintain public trust in financial inclusion programs.

If negligence is proven, BRI may be sued for compensation under contractual breach or tort law.

Preventive Measures and Policy Recommendations

To prevent recurrence:

- Transaction Verification System: real-time SMS alerts, two-factor authentication, and automatic blacklisting of suspicious agents.
- Digital Literacy Programs: periodic training for agents and customers.
- Regular Audits: OJK and BRI must conduct random and analytical transaction audits.
- Policy Reform:
  - Legal updates defining agent banking responsibilities;
  - National registry of certified agents;
  - Stronger coordination between law enforcement and financial regulators.

### ***Obstacles and Challenges in the Investigation and Evidence Process of Fraud Cases Committed by BRI Link Employees***

In the era of digital financial services, BRI Link—a program initiated by *Bank Rakyat Indonesia (BRI)*—has expanded banking access to rural and remote communities through third-party agents. However, alongside these conveniences, the risk of fraud committed by agents has increased significantly. Law enforcement against such crimes refers to several key regulations, including:

- Law No. 10 of 1998 on Banking,
- Law No. 8 of 1999 on Consumer Protection, and
- Law No. 21 of 2011 on the Financial Services Authority (OJK).

These laws form the legal foundation for protecting consumers, ensuring transaction integrity, and regulating financial institutions. Despite this, several major challenges arise in the process of investigation and evidence collection:

- Unclear Legal Status of BRI Link Agents**  
A primary challenge lies in the ambiguous legal status of BRI Link agents. They are not formal BRI employees but third-party partners under cooperation agreements. This creates uncertainty in determining legal responsibility—whether the agent's act represents the bank institutionally or as an individual crime. The Banking Law does not explicitly define the agent's legal position, making it difficult to prove *mens rea* (criminal intent) in court and to assign accountability between the agent and the bank.
- Lack of Physical Evidence and Dependence on Digital Proof**  
Since most transactions occur electronically via EDC machines or mobile applications, investigators rely heavily on digital evidence such as transaction logs and server records. However, these digital traces are vulnerable to manipulation or deletion by tech-savvy perpetrators. The lack of advanced digital forensic skills among investigators and limited access to banking servers further complicate verification and authentication processes.
- Dependence on Bank Cooperation**  
Investigations are highly dependent on data provided by BRI, including agent identities and transaction histories. Yet, banks often hesitate to share this data, citing customer confidentiality and data protection laws. This bureaucratic delay weakens the evidence chain and slows investigations,

even though the Banking Law and OJK regulations mandate data transparency for criminal cases.

- Technical Complexity of the BRI Link Digital System**  
The system's intricate technology—encryption protocols, backend banking processes, and app-based security—makes it difficult for law enforcement to trace fraud mechanisms. When perpetrators use phishing, malware, or social engineering, proving fraudulent acts becomes even harder. Collaboration with IT forensic experts is thus essential.
- Low Legal Awareness and Protection for Victims**  
Many victims lack knowledge of their rights under the Consumer Protection Law, leading to underreporting and weak documentation of evidence. Lengthy and complicated reporting procedures discourage victims from seeking justice, highlighting the need for legal education and simplified complaint mechanisms.
- Weak Coordination Among Law Enforcement Agencies**  
Fraud cases involve multiple institutions—the police, prosecutors, OJK, and Bank Indonesia—each with different jurisdictions and procedures. The absence of an integrated mechanism delays case resolution. A joint task force with standardized procedures would enhance coordination and efficiency.
- Limited Technical Capacity of Investigators**  
Many investigators still lack training in cybercrime and digital banking systems, resulting in inadequate evidence collection. Continuous capacity-building and certification programs in digital forensics are necessary to strengthen law enforcement effectiveness.
- Perpetrators' Evasive Strategies**  
Perpetrators often exploit system loopholes, using fake identities and deleting transaction records to obscure trails, making digital evidence unreliable and courtroom proof challenging.
- Overlapping Legal Frameworks**  
The coexistence of various laws—the Criminal Code, ITE Law, Banking Law, and OJK regulations—creates confusion in determining which statute applies. This legal fragmentation underscores the urgency of integrated reform in financial cybercrime regulation.
- Social and Psychological Barriers**  
Victims frequently experience shame, fear, or distrust toward legal authorities, discouraging them from filing complaints. Strengthening psychological support and community-based education is vital to rebuild public confidence in the justice system.

### **Conclusions and Recommendations**

Fraud committed by BRI Link agents reflects a serious legal and ethical challenge in Indonesia's digital financial ecosystem. The phenomenon shows that while technological innovation has expanded financial inclusion, it has also opened opportunities for criminal abuse of trust and system manipulation.

Law enforcement against such crimes must be based on a comprehensive and integrated approach, combining the principles of criminal law, banking regulation, consumer protection, and financial supervision. The Criminal Code (KUHP) provides the foundation for punishing fraud and embezzlement, while the Banking Law, Consumer Protection Law, and OJK Law ensure institutional accountability and customer protection.

However, the study reveals persistent obstacles — including unclear legal status of agents, limited digital forensics capability, weak inter-agency coordination, and low legal awareness

among victims. These weaknesses hinder the effectiveness of investigation, prosecution, and adjudication processes.

To strengthen the legal mechanism, several strategic steps are necessary:

1. Clarify the legal position of BRI Link agents through specific banking regulations;
2. Enhance digital forensic capacity within law enforcement institutions;
3. Establish an integrated task force among police, prosecutors, OJK, and Bank Indonesia;
4. Increase public education and consumer literacy to prevent victimization;
5. Reinforce preventive supervision by banks through stricter agent monitoring and real-time verification systems.

Ultimately, fraud cases like those involving BRI Link agents highlight the urgent need for a synchronized and technology-oriented legal framework that ensures justice for victims, strengthens public trust in the financial system, and promotes a secure, transparent, and accountable digital banking environment in Indonesia.

## References

- Criminal Code (KUHP).  
Law No. 10 of 1998 concerning Banking.  
Law No. 8 of 1999 concerning Consumer Protection.  
Law No. 19 of 2016 concerning Electronic Information and Transactions (ITE).  
Law No. 21 of 2011 concerning Financial Services Authority (OJK).  
Fahriza, Wildan, Muhammad Arif Sahlepi, and Rahmayanti Rahmayanti. (2024). Effectiveness of Law Enforcement Against Cybercrime in Indonesia: Study on Hacking Crimes and the Role of the ITE Law. *Law Sinergy Conference*, 1, 179–185.  
Tarigan, Fitra Mamanda, Ismaidar, and Muhammad Arif Sahlepi. (2024). Application of Criminal Law to Violent Crimes Resulting in Death in Indonesia.  
Shafina, Lailan, and Muhammad Arif Sahlepi. (2024). Immigration Law Enforcement Against Misuse of Visit Permits by Foreign Citizens in Indonesia. *UIR Law Review*, 8(1), 23–37.  
Saragih, Sry Ningsih, Muhammad Arif Sahlepi, and Abdul Rahman Maulana Siregar. (2024). Legal Protection for Nurses as Health Workers Who Commit Malpractice Crimes. *Journal of International Islamic Law, Human Rights and Public Policy*, 2, 1722–1728.  
Sahlepi, Muhammad Arif, and Fitra Mamanda Tarigan. (2025). Reverse Evidence System in Corruption Crime: Critical Analysis, Obstacles, and Challenges. *International Journal of Health, Economics, and Social Sciences (IJHESS)*, 7(1), 127–132.  
Rifa'i, Iman Jalaludin et al. (2023). *Metodologi Penelitian Hukum*. Sada Kurnia Pustaka.  
Al-Fatih, Sholahuddin. (2023). *Perkembangan Metode Penelitian Hukum di Indonesia*. UMM Press.  
Law No. 8 of 1981 (Criminal Procedure Code – KUHP).  
Law No. 10 of 1998 concerning Banking; Law No. 8 of 1999 concerning Consumer Protection.  
Law No. 21 of 2011 concerning Financial Services Authority (OJK).  
Principle of the Rule of Law in Indonesian Legal System.  
Sahlepi, Muhammad Arif, & Tarigan, Fitra Mamanda. (2025). Reverse Evidence System in Corruption Crime. *IJHESS*, 7(1).  
Fahriza, Wildan, & Sahlepi, Muhammad Arif. (2024). Effectiveness of Law Enforcement Against Cybercrime in Indonesia.  
Saragih, Sry Ningsih, Sahlepi, Muhammad Arif, & Siregar, Abdul Rahman Maulana. (2024). Legal Protection for Nurses as Health Workers Who Commit Malpractice Crimes.  
Tarigan, Fitra Mamanda, Ismaidar, & Sahlepi, Muhammad Arif. (2024). Application of Criminal Law to Violent Crimes Resulting in Death in Indonesia.  
Rizkia, Nanda Dwi, & Fardiansyah, Hardi. (2023). *Metode Penelitian Hukum (Normatif dan Empiris)*.  
Al-Fatih, Sholahuddin. (2023). *Perkembangan Metode Penelitian Hukum di Indonesia*. UMM Press.  
Widiarty, Wiwik Sri. (2024). *Buku Ajar Metode Penelitian Hukum*. Publika Global Media.  
Rifa'i, Iman Jalaludin et al. (2023). *Metodologi Penelitian Hukum*. Sada Kurnia Pustaka.  
Juliardi, Budi et al. (2023). *Metode Penelitian Hukum*. CV Gita Lentera.

