

Analysis of Consumer Condition Solvements through Consumer Condsolution Translators



Wihellmina Quein¹, Hamzah², Rohaini³, Margaret Br Tobing⁴

^{1,2,3,4}Lampung University Faculty of Law

ABSTRACT: This study aims to analyse the mechanisms of consumer dispute resolution through the Consumer Dispute Resolution Agency (BPSK) in Central Lampung and to measure the effectiveness of such dispute settlement. The research used is a normative-empirical approach. The results of the research show that the settlement of consumer disputes through BPSK can be done through mediation, conciliation, or arbitration according to the agreement of the parties. While a settlement by arbitration still stands aside for the dissatisfied parties to undertake legal action through litigation. The effectiveness of dispute resolution through BPSK can be measured through several factors such as the mechanism of resolution, the credibility of members of the BSPK, the means and facilities available, the complexity of the dispute, as well as success in enforcing the judgment. Stronger legal protection is needed to ensure compliance of business operators with BPSK decisions, with stronger sanctions and more effective law enforcement for violations as well as increased consumer awareness of their rights and the role of BSPK in dispute resolution is needed through more intensive warrened and educational campaigns.

KEYWORDS: Dispute Resolution, Efficiency, Consumer consolidation

I. INTRODUCTION

Consumer protection is an important part of a healthy business, by maintaining a balance of legal protection between consumers and producers. This principle is in line with the Constitution of the Republic of Indonesia of 1945 which aims to improve the well-being of the population. In the context of economic growth and global trade, including the manufacturing and domestic trade sectors, there is a variety of products and services available. Although conditions of globalization and free trade provide benefits to consumers, without adequate legal protection, can lead to imbalances between entrepreneurs and consumers with consumers in a vulnerable position. Businessmen often see consumers as vulnerable objects that can be manipulated and influenced to buy the goods and services they offer, leading to violations of consumer rights. Consumer protection is an attempt to provide legal certainty to consumers in accordance with Consumer Protection Act No. 8 of 1999. (UUPK). Johanes Gunawan argues that legal protection to consumers can be carried out before the transaction (pre-purchase) and or at the time after the occurrence of transaction (post purchase). The legal protection of consumers before a transaction occurs can be achieved in two ways: first, by legislation that provides for the regulation of the laws before the transaction takes place; second, by voluntary self-regulation by the entrepreneur to maintain the prudence in the business before transactions take place. The legal protection of consumers after the transaction can be carried out through two ways, namely through the state courts (PN) or through the Consumer Dispute Resolution Body (BPSK), depending on the choice of the parties involved in the dispute. Consumers who suffer losses as a result of harmful products or services can claim damages from the entrepreneur through legal action, which is one of the forms of legal protection provided for in the Consumer Protection Act. (UUPK).

An example of litigation dispute resolution is when there is a dispute between Pt. Bukit Alam Surya Residence (PT. BAS) and consumers Bong Miau Tho. In this case, the settlement of the dispute is carried out through the legal process in the court, where the parties to the conflict submit a lawsuit and undergo trial process to resolve the conflicts that occurred. When P.T. BAS refused to enforce the Supreme Court (MA) ruling ordering the refund of money to Bong Miau Tho, it resulted in consumers not getting the damages they should have received.

Beby Suryani Fithri, Riswan Munthe, and Anggreni Atmei Lubis, "Assa Ultimum Remedium/The Last Resort Principle Against Entrepreneurs in Consumer Protection Law," *Doctrina: Journal of Law* 4, no. 1 (2021):69–84, pp. 69 Irayanti Nur, "Effectiveness of Act No. 8 of 1999 in Providing Legal Protection to Fair Consumers," *Journal I La Galigo: Public Administration Journal* 4, No.8 (2021:5, pp. 2 Dianne Eka Rusmawati. Aini Puspita Sari, Hamzah, "Protection of Muslim Consumer Law against the Sale of Food using Pig Meat Mixture," *Pactum Law Journal* 1, no. 3 (2018): 181–192., pp.181 Johannes Gunawan, Consumer Protection Law,

Analysis of Consumer Condition Solvements through Consumer Condsolution Translators

(Bandung: Catholic University of Parahyangan, 1999), pp. 3 Holijah, 2020 Small Scale Consumer Dispute Resolution Law in Indonesia, (Jakarta; Kencana), p. 22

This situation created legal uncertainty because the MA ruling should be enforced to ensure justice and provide protection to consumers who suffered. With the refusal of PT. BAS to comply with the judgment, consumers not only lose their right to damages, but also raise doubts about the legal certainty in the settlement of consumer disputes. Out-of-court settlement of consumer disputes (non-litigation) is a big hope for consumers because it offers a simpler, faster, and more affordable alternative. Consumer dispute resolution institutions or mechanisms outside the courts can serve as a facility for consumers and entrepreneurs to resolve disputes without going through a long and expensive litigation process. Consumers strongly expect these consumer dispute settlement agencies because the experience of dispute resolution through State courts is considered to be inadequate to provide optimal legal protection for consumers. The court process is often considered unfavourable to consumers and does not guarantee a balance between the interests of the consumer and the entrepreneur. Therefore, an out-of-court dispute solution agency is expected to provide a fairer and more effective solution for both parties. BPSK Lampung has an important role as a spearhead in providing protection to consumers who suffer losses. The main objective of the establishment of BPSK Lampung is to provide access to consumers to resolve disputes with suppliers of goods and services effectively and efficiently, by providing fair and affordable legal protection. The BPSK serves as a mediator in resolving disputes between consumers and entrepreneurs, providing a fair and professional solution without going through a lengthy and complex general judicial process. Thus, BPSK helps speed up the settlement of consumer disputes, thus providing benefits to all parties involved in such disputes. Based on the background description then the problems in this study are formulated as follows: How is the mechanism of dispute resolution consumer protection as well as the effectiveness of the resolution of consumer disputes through BPSK?

II. RESEARCH METHODS

*The research method used in this study is a normative-empirical approach*¹. This approach involves the use of primary data through observations and interviews, as well as secondary data from various legal materials. Data analysis is performed qualitatively with a deductive approach. The aim of the research is to analyse the mechanisms and effectiveness of consumer dispute resolution through BPSK.

III. RESULTS AND DISCUSSION

1. Consumer Protection Dispute Resolution Mechanism through BPSK

a. Reality of Consumer Dispute Resolution Through BPSK

The out-of-court settlement of consumer disputes is organized in order to reach agreement on the form and extent of damages and/or on specific measures to guarantee that the losses suffered by the consumer will not occur again or again. Therefore, the reality of the settlement of disputes through the BPSK is a compromise to reach agreement. Pursuant to the Decree of the Minister of Industry and Trade of the Republic of Indonesia No. 350/MPP/Kep/12/2001 on the Implementation of the Duties and Authority of the Consumer Dispute Resolution Body, then the requirement of the party that may file an application for consumer settlement or the Applicant in Article 15 of the Decision of the Ministry of Industries and Commerce of the Republic of Indonesia Number: 350/MPP/KEP/12/2001, on the Execution of the duties and authority of consumer dispute resolution body are:

1. Final consumer.

The final consumer is the end user or user of a product. For example, a consumer who buys a food or beverage product for the benefit of himself, his family, or someone else. However, if the consumer buys it as a raw material to produce bread to be sold, then that consumer cannot be qualified as a final consumer. Similarly, capital market consumers are not included in the category of end consumers.

2. The heir, when the consumer dies;

3. The power, when:

- a. consumers who are going to file a complaint are sick or have aged so that they cannot submit their own complaints either in writing or orally that is proven by a medical certificate and
- b. consumer is a foreigner:

4. Parents or guardians when costumers are not mature

Entrepreneurs as the parties to be sued or sued are: companies, which are legal such as PT nor companies that are not legal, such as CVs, firms. Corporations, cooperatives, BUMN, importers, traders, and distributors while the Government and / or Government

Vecky Y. Gosal, Monica Jeannete Tampinongkol and Anna S. Wahongan ABSTRAK, "Legal Aspects of Consumer Dispute Resolution Based on Article 45 Paragraph 2 of Act No. 8 of 1999 on Consumer Protection," *Lex Privatum IX*, No. 5 (2021): 240–248, pp. 242 AbdulKadir Muhammad, *Law and Legal Research*, Aditya Bakti Image, Bandung, 2004, p. 24

Analysis of Consumer Condition Solvements through Consumer Condsolution Translators

agencies cannot be prosecuted in BPSK, this is because the Government or government agencies are not entrepreneurs, as referred to in the Act No. 8 of 1999 on Consumer Protection. The type of goods or services in dispute is the good or service which may be submitted to the settlement of the dispute through the BPSK. It is a good or a service that is legally traded and consumed directly by the consumer and not for re-trading or use as a capital material, raw material, or auxiliary material of a product. The fact that consumer dispute resolution through BPSK is a quick, inexpensive, and efficient solution for consumers and entrepreneurs, as well as providing legal certainty and equitable protection to consumers in the resolution of disputes.

b. Consumer Dispute Resolution Phase through BPSK

The mechanism of consumer protection dispute resolution through the Consumer Dispute Resolution Authority (BPSK) involves a series of steps to be taken to resolve disputes between consumers and. The phase of dispute settlement through BPSK includes:

1. Submission of a dispute resolution request by the consumer Submissions of a disputes resolution application by consumer is a first step in the process of settlement of disputes through the Consumer Dispute Resolution Authority. (BPSK). Consumers who have a dispute with the entrepreneur may submit a written or oral application to the BPSK. In such a request, the consumer must include clear and complete information, such as the identity of the consumers, the business person, the object of the dispute, the evidence supporting, as well as a statement that consumers have tried to resolve the disputes with the enterprise directly. Once the application is accepted, the BPSK will examine the completion of the administrative conditions and proceed to the dispute settlement process in accordance with the mechanisms in force.
2. Examination of losses suffered by consumers the investigation of losses suffered by consumers is an important step in the dispute resolution process through the Consumer Dispute Resolution Authority (BPSK). The BPSK will investigate the truth of the existence of material losses experienced by the consumer on the basis of the provisions in force, such as Article 52 of the Act No. 8 of 1999 on Consumer Protection. It is intended to ensure that consumers actually suffer losses that can be the basis for settlement of disputes. In addition, the losses examination also helps BPSK in determining the appropriate measures of settlement in accordance with losses experienced by consumers. Thus, the examination of losses suffered by the consumer is an attempt to ensure fairness and sustainability in the resolution of consumer disputes.

3. Method of Costumer Dispute Resolution Through BPSK

According to article 52 jo of article 4 of the Constitution No. 350/2021 there are three ways of settling consumer disputes through BPSK, namely: a. Conciliation by meeting the parties to the dispute, and the settlement is submitted to the parties. b. Mediation in which the BPSK as a "adviser/mediator" and its settlement submit to the sides. c. Arbitration of the parties in dispute submits the full settlement decision to the BSPK. With the three means of settlement of the consumer dispute through the BPSK, the parties can choose the appropriate method. Each method has its advantages and weaknesses, but the goal is the same: a fair and profitable settlement for all.

4. Publication of A Judgment in Paper of All Parties

The publication of a binding decision for both parties is an important step in the process of settling consumer disputes through the BPSK. Once through the conciliation, mediation or arbitration process and both parties reach an agreement, the BSPK will publish the decision containing the agreement in the form of a Peace Act. This decision has legal force binding on both parties to the dispute. In the event of a binding judgment, both parties are obliged to implement the content of the agreement contained in the judgement. It aims to guarantee compliance and fairness in the settlement of disputes, as well as ensuring that the rights and obligations of both parties are fulfilled in accordance with the agreement reached. In addition, the publication of a binding judgment also provides legal certainty for both parties, so that there is no more uncertainty about the settlement of the dispute that has been made.

5. Compliance with the ruling issued is an important aspect in the process of consumer dispute resolution through BPSK.

Once the BPSK has issued a binding ruling for both parties to the dispute, it is important for both sides to obey and enforce the content of the ruling. By adhering to the BPSK judgment, both parties will create legal certainty regarding the settlement of disputes that have been made. This will avoid further conflict and ensure that the rights and obligations of both parties are fulfilled in accordance with the agreement reached. Compliance with the BPSK decision is an integral part of the principle of fairness in dispute settlement. By implementing the decision, both parties show commitment to settle the dispute fairly and to abide by the agreed process.

2. Effectiveness of Consumer Dispute Resolution Through BPSK Lampung in Lampung Central District

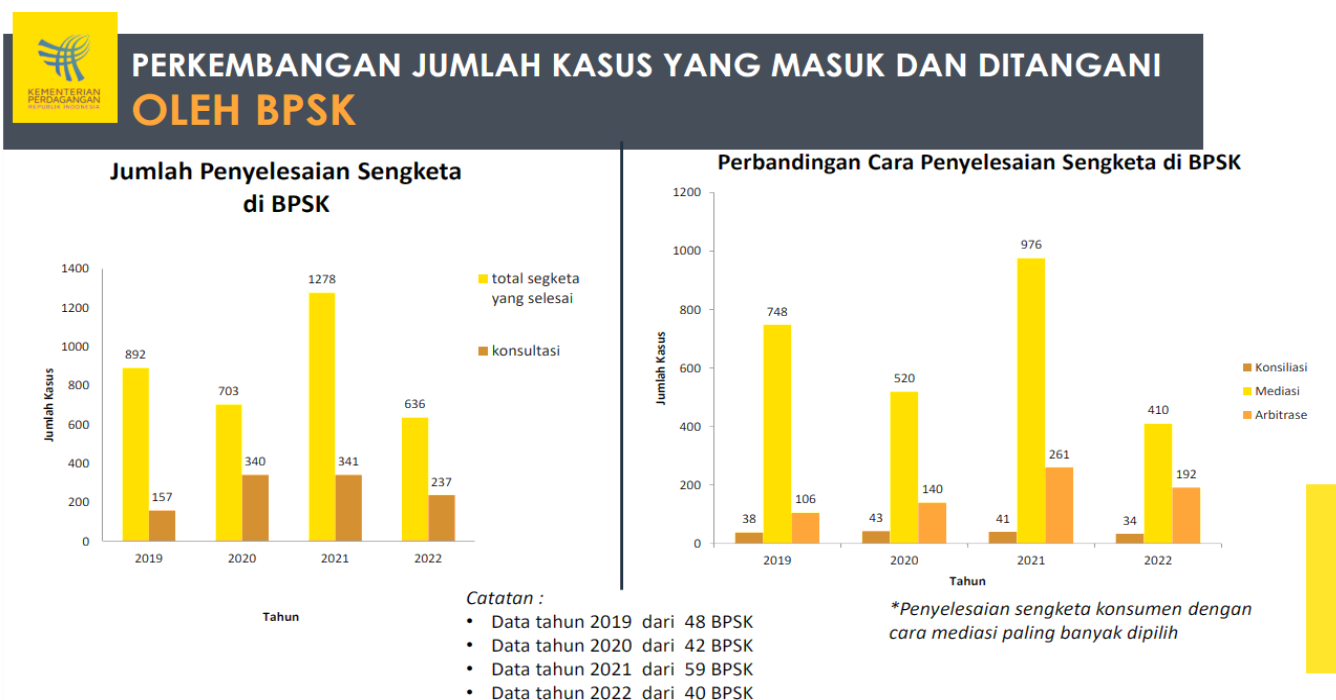
Effectiveness of consumer dispute resolution through BPSK Lampung in Lampung Tengah district can be assessed from several factors that affect the dispute settlement process. Based on research, there are several points that can explain the effectiveness and resolution of consumers dispute through Lampung:

1. Law Factor

The resolution of consumer disputes through the Consumer Dispute Resolution Agency (BPSK) involves relevant legal factors, such as the Act No. 8 of 1999 on Consumer Protection (PC Act) which regulates the rights and obligations of consumers and entrepreneurs. The CC Act gives consumers the right to lodge complaints related to violations of the consumer protection. Conciliation and mediation require the agreement of both parties, while arbitration is carried out by the BPSK assembly as an

Analysis of Consumer Condition Solvements through Consumer Condsolution Translators

arbitrator with the final judgment. However, in practice, the parties tend to choose mediation and conciliation rather than arbitrage in the settlement of consumer disputes, this is because the resolution of disputes through mediation provides an opportunity for the parties to the dispute to reach an agreement jointly with the help of a mediator or advisor so as to enable the parties in a dispute in order to resolve the problem in a mutually acceptable manner and to reach a solution acceptable to both parties and result in a win-win solution, in which both parties can feel satisfied with the outcome of the conflict resolution as described in the following graph:



Picture 1. The development of cases that have been entered and handled by the BPSK²

Based on the above chart, the number of cases entered and handled by the BPSK from 2019-2022 shows that the total number of disputes resolved by the CPSK as many as 976 disputes were resolved through mediation, disputes settled by consultation as much as 261 cases and arbitration as 41 cases. In addition, the results of an interview with the Chairman of the BPSK Lampung Mr. Deni showed that the absence of the Regional Regulations (Perda) on consumer protection as a local legal basis for settling consumer disputes became an obstacle in protecting consumer rights. The purpose of the Consumer Protection Perda is to provide clear and firm policy for more comprehensive protection regarding consumers' rights and obligations, standards of products and services, dispute resolution, as well as sanctions for entrepreneurs who violate the rules, so that any consumer dispute settlement at the local level can be implemented effectively.

2. Law Enforcement Factors

The BPSK membership consists of government, consumer, and entrepreneur elements. High qualification requirements are required to become a member of the BPSK so that they are competent in resolving consumer disputes. Competent BPSK members have extensive knowledge of consumer law, dispute settlement procedures, and case analysis skills. The submission of a consumer dispute is filed through the BPSK Secretariat under certain conditions, such as the presence of material loss, final consumer complaining, and goods/services legally traded. The results of an interview with Mr. Deni, Chief of the BPSK in Lampung Tengah District stated that when the settlement of the dispute has been agreed through the court, the BSPK is not authorized unless there is a new agreement. Therefore, an in-depth understanding of consumer issues enables BPSK members to provide a fair and satisfactory settlement, enhance the credibility of the institution, and ensure that consumer dispute resolution is carried out effectively and efficiently. However, there were difficulties in the recruitment of members of the BPSK due to the lack of public understanding of the CPSK and the inequality of the LPKSM as a condition of membership. After the entry into force of the Regulation of the Minister of Commerce of the Republic of Indonesia Number 72 Year 2020, the formation of the BPSK no longer through the Keppres but according to the Decision of the Governor of the province or district/city region this causes the establishment of the BPSK and the LPKSM becomes obstructed because it depends on the capacity and will of the region in the creation of such institutions. As of October 2023, there were only 187 BPSKs in 34 provinces, with only 62 operating in 17 provinces as detailed in the following table:

² Source: Display Narsum Focus Group Discussion (FGD) Directorate of Consumer Empowerment Consumer Protection and Order Ministry of Commerce on November 29, 2023

Analysis of Consumer Condition Solvements through Consumer Condsolution Translators

Table 1. Comparison of the number of BPSKs in each province and which are still estimated to be operating.

No	Provinsi	Jumlah BPSK	Dianggarkan beroperasi	No	Provinsi	Jumlah BPSK	Dianggarkan beroperasi
1	NAD	6	3	18	Kalimantan Timur	4	3
2	Sumatera Utara	14	4	19	Kalimantan Selatan	1	1
3	Sumatera Selatan	5	2	20	Kalimantan Tengah	8	0
4	Riau	5	1	21	Kalimantan Utara	2	0
5	Kepulauan Riau	2	2	22	Bali	4	1
6	Sumatera Barat	12	7	23	Sulawesi Utara	4	0
7	Jambi	7	3	24	Sulawesi Barat	0	0
8	Lampung	3	1	25	Sulawesi Tengah	4	0
9	Kep. Babel	3	0	26	Sulawesi Tenggara	2	0
10	Bengkulu	4	0	27	Sulawesi Selatan	12	0
11	DKI Jakarta	1	1	28	NTB	10	4
12	Banten	6	0	29	Gorontalo	6	6
13	Jawa Barat	17	17	30	NTT	2	0
14	Jawa Tengah	15	0	31	Maluku Utara	1	0
15	DI Yogyakarta	1	1	32	Maluku	1	0
16	Jawa Timur	14	4	33	Papua Barat	1	0
17	Kalimantan Barat	8	0	34	Papua	2	0

From the above table data can be seen that the BPSK in the Province of Lampung which once amounted to 3 BPSK, namely BPSK West Lampung, BPSK Central Lampung district and the City of Bandar Lampung is now the only one operational, the Lampung BPSK, while the main purpose of the opening of the BPSK in all the districts/cities is to provide a dispute resolution service that is easy, fast, cheap, and accessible to all consumers in Indonesia. Due to the inequality of BPSK that should be throughout the district/city caused the Society to become unfamiliar and know the function of the LPSK as a consumer dispute settlement agency. Similarly, the Consumer Protection Agency (hereinafter referred to as LPKSM) has also hindered the formation of BPK in the district /country, because one of the prerequisites for membership of the BPSK is that there must be consumer elements originating from the LPK. The LPK is formed in Indonesia until 2023 formed only as many as 730 LPK but will only be active in the whole of Indonesia as described in the following graph:



Picture 2. Growth of LPKSM in Indonesia³

Therefore, with the unparalleled BPSK and LPKSM throughout the district/city of specially in the Province of Lampung becomes an obstacle in the recruitment of members of BPSK.

3. Facilities

Facilities and facilities in the context of the Consumer Dispute Resolution Agency (BPSK) are important elements that support the smooth and efficient resolution of consumer disputes. Some of the things included in the facilities of the CBSP include offices and court rooms, skilled human resources, good organization, adequate equipment, and vital financial resources to finance various operational activities, including mediation processes, court settlement, as well as the provision of other facilities and supporting services.

4. Society

³ Source: Display Narsum Focus Group Discussion (FGD) Directorate of Consumer Empowerment Consumer Protection and Order Ministry of Commerce on November 29, 2023

Analysis of Consumer Condition Solvements through Consumer Condsolution Translators

Effectiveness of consumer dispute resolution through the Consumer Dispute Resolution Authority (BPSK) depends heavily on the level of compliance of entrepreneurs and consumers with the rulings issued by the BPSK. High compliance by both parties will increase the efficiency of the dispute settlement process. Some factors that can affect the level of compliance with the decision of the BPSK include:

1. The existence of the Alternative Dispute Resolution Institution: The presence of the BPSK as an alternative agency for the resolution of consumer conflicts is not even throughout the territory of the district/city, which can lead to the legal protection in the case of the consumer dispute resolution becoming ineffective. Examples of cases between consumers and Pharmacy K show that denial of BPSK competence can impede the effectiveness of dispute settlement.
2. Dispute Resolution Method Options: The choice of a dispute resolution method by both parties by means of mediation, arbitration, or conciliation is a measure of efficiency in dealing with consumer disputes. The agreement to choose one of the three dispute settlement options available at the BPSK indicates success in settling disputes through the agency.
3. Strength of the BPSK Decision: The BSPK decision based on the dispute settlement method consists of the conciliation, mediation, and arbitration decisions. Although the BPSK decision is final and binding on both sides, the appeal process and cassation to the State Court and the Supreme Court can create legal uncertainty that reduces the compliance of the business / consumer to the BPSK decision. Furthermore, the execution of the decision is non-executive and requires other institutional instruments, which can impede effectiveness in providing legal certainty.

Taking into account the above factors, it is important for BPSK to strengthen its presence, ensure the selection of appropriate dispute settlement methods, and increase legal certainty and compliance of and consumers with the rulings issued to improve the effectiveness of consumer dispute resolution.

5. Culture

Consumer protection is aimed at protecting consumer rights and interests as well as giving entrepreneurs awareness of the importance of complying with rules in business. With consumer protection, it is expected to improve the quality of goods and services in the domestic market, improving the competitiveness of Indonesian products in the global market. Public legal awareness of consumer protection is essential to creating a healthy and fair business environment. A good understanding of consumer protection laws, related agencies, and the role of the related institutions helps the public assess the risk of disputes and the legal impact of certain behaviors. The Index of Consumer Freedom (ICC) is an indicator that measures the level of consumer freedom in interaction with the market, reflecting consumer awareness, understanding, and ability to implement their rights and obligations. The ICT assessment is an important basis in formulating consumer protection policies to enhance consumer independence through educational approach. The level of consumption freedom or ICC score is grouped into 5 (according to Presidential Regulation No. 50 of 2017 on the National Consumer Protection Strategy) namely:

1. Awareness; recognition of basic rights and duties as consumers (index scores 0,0 – 20,0).
2. Understanding; understanding the right and obligation as a consumer to protect himself (indice scores 20,1 – 40,0).
3. Ability; use the rights and responsibilities of consumers to determine the best choices including using domestic products for themselves and their neighbors (indices 40,1 – 60,0).
4. Criticism; role in actively advocating the right to fulfil their obligations as well as product priorities in the country (Indices 60,1 – 80; 5. Have a national interest in the market;
5. (skor indeks 80,1 – 100,0).



Picture 3. National Consumer Freedom Index

By 2022, the Indicator of Consumer Freedom (ICC) of Indonesia reached 53.23 (capable), with the entire province also in the Capable category (40,1 - 60). Consumers are able to choose the best products, including domestic products, but lack a critical and vigorous attitude in the fight for consumer rights. Socialization is needed to increase consumer awareness of the Consumer Protection Act in order to be able to take preventive measures in transactions or consumption.

Analysis of Consumer Condition Solvements through Consumer Condsolution Translators

In carrying out its functions, the Consumer Dispute Resolution Authority (BPSK) often faces various obstacles that can slow down or even hinder the dispute resolution process. The obstacles arise from several factors, they are:

1. Rules of law: BPSK often faces obstacles in terms of rules of law that may be complex or ambiguous, thus complicating the dispute settlement process. Unclear regulations or legal regulations relating to consumer protection can be an obstacle to BPSK in resolving disputes.
2. Resources: Resource constraints, both financially and manpower, are also a major obstacle to the BPSK. Lack of funds and adequate personnel can cause the dispute settlement process to become slow and inefficient. In addition, the lack of training or seminars on consumer protection law can also hinder the improvement of BPSK's personal skills in handling consumer disputes.
3. Public Awareness: The level of public awareness about consumer rights and the dispute settlement process by BPSK can also be an obstacle. If people do not understand their rights as consumers or do not know how to access BPSK, the dispute settlement process will be hampered. Therefore, education and socialization to the public about consumer protection and the role of BPSK is essential to increase public awareness and participation in consumer dispute resolution.

IV. CONCLUSIONS

The phase of consumer dispute resolution through BPSK includes the filing of claims, the examination of material losses, the settlement agreement, the resolution process, and the conciliation/mediation/arbitration hearing. Through these measures, consumer disputes are expected to be resolved fairly and transparently. BPSK Lampung in the Central Lampung district faces various obstacles in carrying out its functions. These barriers stem from complex legal rules, limited financial and labour resources, and low levels of public awareness of consumer rights and dispute settlement processes. To overcome these obstacles, measures such as the provision of clear regulation, increased allocation of resources for BPSK, as well as socialization and education to the public about consumer protection and the role of BPSK are needed. Thus, it is expected that the process of consumer dispute resolution through BPSK Lampung in Lampung Tengah district can run more effectively and provide optimal protection for all parties involved.

REFERENCES

- 1) Aini Puspita Sari, Hamzah, Dianne Eka Rusmawati. "Legal protection for Muslim consumers against the sale of food using pork mixtures." *Pactum Law Journal* 1, no. 3 (2018): 181–192.
- 2) Apsari, N. K. A. T. B., & Rudy, D. G. "Legal Protection and Settlement of Consumer Online Shopping Disputes outside the Court." *Kertha Semaya: Journal of Legal Science* 2, no. 2 (2014): 1–16.
<https://ojs.unud.ac.id/index.php/kerthasemaya/article/view/37656>.
- 3) Bakhtiar Syamsi Pratama, Moh. Saleh. "Resolution of Consumer Financing Disputes through Consumer Dispute Resolution Body (Analysis of Supreme Court Decision No. 335K/PDT.SUS/2012)." *Commerce Law Journal* 3, No. 1 (2023).
- 4) Chandra Saputra, Ma'rifah, Masdari.T. "Abstract Implications of Transfer of Authority of Legal Assurance Oriented." *De Jure Critical Laws journal* 2, no. 2 (2021): 15. Fithri, Beby Suryani, Riswan Munthe, and Anggreni Atmei Lubis.
- 5) Gunawan, Johannes, 1999, *Consumer Protection Law*, Bandung:Parahyangan Catholic University
- 6) Holijah, 2020 *Small Scale Consumer Dispute Resolution Law in Indonesia*, Jakarta; Kencana
- 7) Muhammad, AbdulKadir, 2004, *Law and Legal Research*, Aditya Bakti, Bandung
- 8) Nur, Irayanti, "The Effectiveness of Act No. 8 of 1999 in Providing Legal Protection to Fair Consumers," *Journal I La Galigo: Public Administration Journal* 4, no. 8 (2021)
- 9) Vecky Y. Gosal, Monica Jeannete Tampinongkol and Anna S. Wahongan ABSTRAK, "Legal Aspects of Settlement of Consumer Disputes Based on Article 45, Paragraph 2, of Act No. 8 of 1999 on Consumer Protection," *Lex Privatum IX*, No. 5 (2021): 240–248.
- 10) Source: Display Narsum Focus Group Discussion (FGD) Directorate of Consumer Empowerment Consumer Protection and Order Ministry of Commerce on November 29, 2023
- 11) Adi Nugroho, Susanti, 2017, *Arbitration Dispute Resolution and Application of Law*. 1st ed. Kencana, Jakarta.



There is an Open Access article, distributed under the term of the Creative Commons Attribution – Non Commercial 4.0 International (CC BY-NC 4.0) (<https://creativecommons.org/licenses/by-nc/4.0/>), which permits remixing, adapting and building upon the work for non-commercial use, provided the original work is properly cited.