

Legal Efforts in Handling Consumer Disputes at the Consumer Dispute Settlement Body (BPSK) in Indonesia

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ABSTRACT

Consumer disputes are issues that frequently arise in the relationship between consumers and businesses. In Indonesia, the Consumer Dispute Settlement Body (BPSK) plays a vital role in addressing these disputes. The legal efforts available through BPSK are regulated under Law of the Republic of Indonesia No. 8 of 1999 on Consumer Protection, which provides a legal framework for dispute resolution that is simple, fast, and low-cost. The dispute resolution process at BPSK includes mediation, binding decisions, and procedures regulated by the Ministry of Trade Regulation No. 11 of 2016. This research uses a qualitative approach with data collection techniques through in-depth interviews, observations, and document analysis. This study aims to analyze the effectiveness of the legal efforts undertaken by BPSK in handling consumer disputes, as well as the challenges faced in its implementation. The findings indicate that although BPSK offers better access for consumers, there are still barriers regarding socialization, resource capacity, and community legal awareness. This research is expected to provide recommendations for improving the consumer dispute resolution system in Indonesia.

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Introduction

In the era of globalization and rapid advancements in information technology, interactions between consumers and businesses are increasing. However, this growth also brings various challenges, one of which is consumer disputes. These disputes often arise due to discrepancies between consumer expectations and the realities provided by businesses, whether in the form of goods or services. This leads to negative impacts not only for consumers who feel wronged but also for the reputation of businesses and market stability (Sidabalok, 2014). The issues faced by consumers in Indonesia, as well as in other developing countries, are more complex than simply choosing a product. It involves the awareness of all parties—entrepreneurs, the government, and consumers—about the importance of consumer protection. Many cases that disadvantage consumers do not end with satisfactory resolutions (Nugroho, 2018).

Paragraph 1 of Law No. 8 of 1999, consumer protection is all efforts that ensure legal certainty in providing protection to consumers. Law No. 8 of 1999 concerning Consumer Protection (hereinafter referred to as UUPK) was designed with various considerations. One of its main reasons is that existing legal provisions to protect consumer interests in Indonesia are still deemed inadequate. Therefore, a regulatory framework is needed to achieve a balance between the protection of consumer rights and the interests of businesses, in order to create a healthy and sustainable economy (Eman Suparman, 2021).

The existence of UUPK is crucial as a clear legal foundation for protecting consumers. In this context, UUPK provides guarantees for consumers to obtain safe, quality products and services that meet the promises made by businesses. Without a strong law, consumers are at risk of becoming victims of unethical and detrimental business practices (Shidarta, 2016). UUPK also aims to create equality between consumers and businesses. In many cases, consumers are often in a weaker position compared to businesses that possess greater resources and power. With UUPK in place, it is hoped that businesses will be more accountable for their actions, allowing for a more equitable relationship between them. Additionally, UUPK plays a role in fostering a healthy economic climate. When consumers feel protected and have confidence in the products and services they consume, they are likely to be more active in transactions (Helmi, 2015).

According to UUPK, in Chapter XI, Articles 49 to 58, it regulates the Consumer Dispute Settlement Body (BPSK), which is an institution established by the government to handle and resolve disputes between businesses and consumers. However, BPSK is not part of the judicial system. Furthermore, in Chapter XIII, Article 60, there are provisions governing BPSK's authority to impose administrative sanctions (Sitepu & Muhamad, 2021). The primary concept behind the establishment of BPSK is to resolve disputes between businesses and consumers, which typically involve small amounts. However, in practice, there is no limit on the value for filing claims, allowing consumers to submit claims that range from small to large amounts. The Consumer Dispute Settlement Body, abbreviated as BPSK, is a non-structural institution operating in all districts and cities with the primary goal of "resolving consumer disputes out of court." BPSK's membership includes representatives from the government, consumers, and businesses (Yahya, 2014).

Although BPSK is not a judicial body, its role extends beyond merely recognizing consumer rights to receive protection in dispute resolution. The existence of BPSK is crucial in monitoring the use of standard clauses by businesses and encouraging them to comply with the provisions set forth in the Consumer Protection Law (Perdana et al., 2021). BPSK functions as a mediator in resolving disputes between consumers and businesses. By taking a more informal and persuasive approach, BPSK strives to achieve a fair solution for both parties. This process provides an alternative for consumers to resolve their issues without having to go through the lengthier and more expensive litigation routes. This indicates that BPSK is committed to protecting consumer rights efficiently (Rambe et al., 2022).

One of BPSK's important tasks is to supervise the use of standard clauses in contracts made by businesses. Standard clauses often disadvantage consumers, especially when there is no room for negotiation. Through this supervision, BPSK ensures that such clauses do not violate consumer rights as outlined in the Consumer Protection Law. This step is expected to create fairness in transactions and enhance consumer trust in businesses (Zia & Saleh, 2022). BPSK also plays a role in promoting compliance among

businesses with the Consumer Protection Law. By imposing administrative sanctions on businesses that violate consumer protection provisions, BPSK serves as a reminder for them to engage in ethical and responsible business practices. Thus, BPSK not only focuses on dispute resolution but also endeavors to create a healthy and fair business climate (Astuti, 2017).

In handling and resolving consumer disputes, BPSK has the authority to conduct investigations and examinations of various evidence, including documents, letters, goods, laboratory test results, and other evidence submitted by both consumers and businesses. The government, through Law No. 8 of 1999 on Consumer Protection, has mandated the establishment of institutions that are responsible for consumer protection, namely the National Consumer Protection Agency (BPKN) and Consumer Protection NGOs (LPKSM) (Rahman, 2018). Through the functions, duties, and authorities of these two agencies, it is hoped that preventive consumer protection can be achieved. Meanwhile, in terms of providing repressive consumer protection, the responsibility of businesses to provide compensation to consumers is regulated, as stated in Articles 19 to 28, which are known as civil liability. In this context, the institution responsible for providing repressive protection to consumers is the Consumer Dispute Settlement Body (BPSK) (Tamba, 2018).

In this regard, BPSK's role in organizing consumer protection becomes crucial as a frontline agency that provides protection to harmed or disadvantaged consumers. The protection provided by BPSK encompasses the resolution of disputes between consumers and businesses, as well as monitoring all agreements or documents that contain standard clauses that may harm consumers. BPSK has a dual function; on one hand, Law No. 8 of 1999 on Consumer Protection grants BPSK judicial authority to resolve consumer disputes, while on the other hand, BPSK also has executive authority to oversee the inclusion of standard clauses unilaterally created by businesses. The process of resolving consumer disputes civilly through BPSK is conducted through conciliation, mediation, or arbitration, which are non-litigious. Meanwhile, civil dispute resolution through the general court is litigious.

From a legal standpoint, the Consumer Dispute Settlement Body (BPSK) in Indonesia faces several significant challenges in performing its functions. First, the legal framework that governs BPSK, namely Law No. 8 of 1999 on Consumer Protection, frequently encounters ambiguities and uncertainties in its application. This creates challenges in defining the limits of BPSK's authority, particularly in complex situations. Second, although BPSK is empowered to resolve disputes, the decisions made are often not recognized or disregarded by businesses. The existence of binding regulations, coupled with a lack of sanctions for businesses that violate BPSK's decisions, raises questions about its effectiveness as a dispute resolution institution (Putra et al., 2016).

Practically, BPSK also faces several challenges that affect its performance in managing consumer disputes. One of the main challenges is the lack of awareness regarding BPSK's functions and procedures among the public. Many consumers are unaware of the existence of BPSK or how to file a dispute, resulting in low participation rates in the resolution process. Additionally, the capacity of human resources within BPSK is often limited, both in terms of the number of staff and the quality of training received. This can hinder BPSK's ability to handle cases efficiently and effectively. The still-low legal awareness among the public is also a challenge, with many consumers not knowing their rights or the legal procedures available to them when facing a dispute (Riza & Abduh, 2018).

The urgency of this research lies in the increasing number of consumer disputes in Indonesia as a result of rapid economic growth, globalization, and the digital economy, which have intensified interactions between businesses and consumers. However, the existing mechanisms for resolving disputes, particularly through the Consumer Dispute Settlement Body (BPSK), are still fraught with challenges such as legal ambiguities, limited public awareness, and insufficient enforcement mechanisms. These issues undermine consumer trust in the legal system and harm the overall economic stability. Therefore, strengthening BPSK as an effective, low-cost, and accessible dispute resolution institution is essential to ensure consumer protection and foster a fair and ethical market environment in Indonesia.

Previous research by Astuti (2017) highlighted the challenges faced by BPSK in handling disputes, particularly the lack of human resources and public knowledge regarding BPSK's role. Similarly, Helmi (2015) emphasized that BPSK's ability to resolve disputes efficiently often depends on cooperation from businesses, which is not always forthcoming. Additionally, Putra et al. (2016) identified issues in executing BPSK's decisions, as businesses often refuse to comply without a clear mechanism for enforcement. These studies collectively illustrate the need for improving BPSK's authority, capacity, and public outreach to enhance its role as a consumer protection institution.

Despite previous studies highlighting the challenges faced by BPSK, there is a lack of comprehensive research that identifies systemic solutions to address the legal and practical barriers in consumer dispute resolution. Existing studies primarily focus on specific problems such as resource limitations or compliance issues but do not provide a holistic approach to reform BPSK's structure, authority, and operational mechanisms. This research addresses this gap by offering integrated recommendations to strengthen BPSK's capacity, improve public awareness, and ensure enforcement of its decisions, thereby contributing to a more robust consumer protection system.

The novelty of this research lies in its comprehensive approach to addressing the legal, institutional, and procedural challenges faced by BPSK in Indonesia. This study proposes clear and actionable solutions, including enhancing BPSK's authority to enforce decisions, harmonizing consumer protection regulations, increasing stakeholder education, and improving the quality of human resources within BPSK. Moreover, the research introduces the idea of integrating independent third-party experts in the mediation and conciliation processes to ensure fairness and objectivity, which has not been extensively explored in previous studies.

This research aims to analyze the effectiveness of BPSK in handling consumer disputes in Indonesia, identify the legal and practical challenges faced by the institution, and propose solutions to strengthen its role. Specifically, it seeks to evaluate the current legal framework, assess BPSK's capacity, and explore measures to improve dispute resolution processes. The benefits of this research are twofold: for consumers, it provides insights into how BPSK can be reformed to offer a more accessible, efficient, and fair dispute resolution mechanism, thereby enhancing consumer protection and trust in the legal system; for policymakers and BPSK, the findings offer actionable recommendations to strengthen BPSK's authority, human resources, and enforcement mechanisms, enabling the development of more robust consumer protection regulations. By addressing these challenges, this research contributes to the establishment of a fairer, more transparent, and efficient consumer dispute resolution system in Indonesia.

Research Methods

The research method used in this study is normative juridical, focusing on the analysis of written legal norms and their application in the context of consumer dispute resolution in Indonesia. This approach allows the researchers to explore and analyze the regulations governing the Consumer Dispute Settlement Body (BPSK), particularly Law No. 8 of 1999 on Consumer Protection and other related regulations. In the normative juridical framework, this research not only examines the substance of the law but also considers the social and economic context influencing the implementation of those norms. Therefore, this study aims to identify the extent to which these legal norms are applied in practice and how existing regulations can be improved to enhance the effectiveness of consumer dispute resolution.

In this study, a legislative approach is used to analyze relevant regulations concerning consumer dispute resolution, including the authority and procedures established for BPSK. This approach helps researchers to understand the existing legal framework as well as the obstacles BPSK may encounter in applying the law. Additionally, a conceptual approach is employed to explore theoretical understanding of consumer disputes and their resolution. This includes analyzing key concepts such as consumer rights, mediation, and arbitration, and how these concepts interact in practice. By combining both approaches, this research aims to provide a comprehensive overview of the challenges BPSK faces as well as offer recommendations for improving the consumer dispute resolution system in Indonesia.

Results and Discussions

Authority of the Consumer Dispute Settlement Body in Handling Disputes Between Consumers and Businesses

Consumer protection in Indonesia involves various institutions that play a significant role in ensuring consumer rights are fulfilled. One of the main institutions is the National Consumer Protection Agency (BPKN), which functions to provide advice and considerations to the government regarding the development of consumer protection. The duties and responsibilities of BPKN are outlined in Article 34 of Law No. 8 of 1999 on Consumer Protection. BPKN plays a strategic role in advocating policies that support consumer rights and raising public awareness about consumer protection. Besides BPKN, there is the Consumer Dispute Settlement Body (BPSK), which is also regulated by various regulations related to consumer protection. Important regulations governing the existence of BPSK include Government Regulation No. 57 of 2001 on BPKN, Government Regulation No. 58 of 2001 on the Guidance and Supervision of Consumer Administration, as well as Government Regulation No. 350 of 2001 on the Duties and Authorities of BPSK. In its capacity as a dispute resolution body, BPSK is responsible for handling disputes between consumers and businesses through methods that do not involve the courts.

BPSK is empowered to carry out various duties related to resolving consumer disputes. One of BPSK's primary tasks is to handle and settle disputes through mediation, arbitration, or conciliation. Additionally, BPSK provides consultations related to consumer protection, supervises the use of standard clauses in agreements, and receives complaints from consumers regarding violations of their rights. BPSK has the authority to conduct research and examination of disputes, as well as call upon businesses suspected of violations. BPSK can summon witnesses or experts deemed relevant in the dispute resolution process. If violations of the provisions of the law occur, BPSK may report them

to law enforcement. In performing its duties, BPSK is also responsible for determining whether there is harm to consumers and notifying businesses that have violated the law. BPSK can impose administrative sanctions on businesses that do not comply with the existing regulations, thereby creating a deterrent effect and encouraging compliance in consumer protection practices.

The dispute resolution process at BPSK is governed by basic principles that distinguish it from court processes. Dispute resolution at BPSK is voluntary, meaning the parties involved must agree to choose BPSK as the place for dispute resolution. After that, they must also agree on the resolution method to be used, whether mediation, conciliation, or arbitration. In this context, if a resolution method fails, the dispute cannot be submitted again using a different method. Resolution at BPSK is conducted without lawyers, as the main focus of this process is to reach an agreement through deliberation. This is expected to create a more familiar and understanding atmosphere, allowing parties to feel more comfortable negotiating. This process also aims to produce solutions that are mutually beneficial or a “win-win solution.” In addition, dispute resolution at BPSK is known to be a process that is inexpensive, quick, and straightforward. No fees are charged to consumers or businesses, and decisions are expected to be issued within 21 working days. With these principles, BPSK aims to provide easier and more effective access for consumers to resolve their disputes without going through complicated and costly legal processes.

As of 2011, Indonesia has established 65 Consumer Dispute Settlement Bodies (BPSK) spread across various districts and cities. The establishment of BPSK began with a proposal or application from the District Head (Kabupaten/Kota) who is required to provide facilities, infrastructure, and operational funds financed through the local Revenue and Expenditure Budget (APBD). Thus, the existence of BPSK is expected to provide better access for consumers to resolve disputes with businesses. During the period from 2003 to 2010, BPSK handled a total of 1,364 consumer disputes submitted by consumers, showing the importance of this institution in protecting consumer rights. The membership of BPSK consists of three main elements: government, business representatives, and consumer representatives. Business representatives are represented by business associations or organizations, while consumer representatives are represented by registered and recognized Consumer Protection Non-Governmental Organizations (LPKSM) by the local Regent or Mayor. Each member in BPSK consists of at least three and at most five members, with total membership ranging from nine to 15 people. BPSK serves to handle and resolve consumer disputes outside the court, with BPSK at the provincial level for DKI Jakarta.

The duties and functions of BPSK are regulated in Article 52 of Law No. 8 of 1999 on Consumer Protection. BPSK's main tasks include handling and resolving consumer disputes through mediation, conciliation, or arbitration. Additionally, BPSK provides consultations to consumers regarding the protection of their rights, supervises the use of standard clauses in agreements, and receives complaints related to violations of consumer protection. BPSK has the authority to conduct research and examination of disputes, as well as summon businesses suspected of violations. BPSK also has the right to summon witnesses, expert witnesses, or other individuals deemed relevant to provide testimony regarding alleged violations. If a business fails to respond to BPSK's summons, this body may seek assistance from law enforcement to present them. After conducting an examination, BPSK will formulate a decision on the existence or absence of harm to consumers and notify the results of the decision to the violating businesses. In carrying

out its functions, BPSK can also impose administrative sanctions on businesses that do not comply with the applicable provisions.

Consumers can file complaints with BPSK by meeting certain requirements. First, complaints can only be filed by end consumers, including foreign nationals in Indonesia. However, lawsuits involving groups of consumers with similar interests (class actions) cannot be accepted at BPSK; such cases must be pursued in the District Court. Second, businesses that can be reported include individuals and legal or non-legal entities, including Regional-Owned Enterprises (BUMD) and State-Owned Enterprises (BUMN), but do not include government agencies. Third, complaints can be filed regarding goods and/or services that violate five parameters set out in the Consumer Protection Law, namely goods that do not meet standards, misleading information, harmful sales methods, breach of promise, and standard clauses. BPSK has the duty to resolve disputes through mediation, arbitration, or conciliation. The complaint process may be conducted orally or in writing through BPSK's secretariat and can be submitted by heirs or proxies of consumers in certain situations, such as when the consumer has died, is ill, or is a minor.

Although the presence of legal representatives in BPSK dispute resolution is not specifically regulated, practice in the field shows that legal representatives are allowed as long as they meet the provisions specified in the Minister of Trade Regulation No. 350/2001. In the process of submitting a dispute resolution application, applicants must provide complete information, such as the name and address of the applicant, the name and address of the business, and transaction evidence such as receipts or invoices. Complaints that do not meet these provisions may be rejected by the chairperson of BPSK. Thus, the submission must be made carefully so that BPSK can promptly address and resolve the disputes faced by consumers.

The Consumer Dispute Settlement Body (BPSK) in Indonesia plays a crucial role in handling disputes between consumers and businesses. Although it has been regulated under the Consumer Protection Law and various other regulations, BPSK faces several challenges in executing its tasks and functions. One of the primary challenges is the low legal awareness among the public. Many consumers do not know that they have the right to file complaints or disputes with BPSK, or are even unaware of the existence of this institution. This is exacerbated by minimal socialization regarding the functions and procedures of BPSK, leading to low consumer participation in the dispute resolution process. Without adequate understanding, many consumers choose not to report their issues, thereby harming their rights as consumers.

Additionally, BPSK faces challenges regarding the capacity of human resources and infrastructure. With only 65 BPSK existing across Indonesia as of 2011, it is often challenging for this institution to reach consumers in remote areas. Limitations in the number of members and the lack of adequate training for staff also impede efficient and effective dispute handling. This can lead to a backlog of cases and slow down the resolution process, potentially causing frustration for consumers. Another significant challenge is the occasional lack of cooperation from businesses in the dispute resolution process. Some businesses may ignore summons from BPSK or refuse to comply with the resolutions reached. This creates problems in enforcing BPSK's decisions and can damage public trust in the agency. The success of BPSK in handling disputes relies heavily on the willingness of all parties to engage constructively in the resolution process. BPSK also faces challenges in terms of legislation and regulations that may not always be consistent or clear. Although there is a legal framework in place, ambiguities in legal interpretation often affect the decisions made by BPSK. This legal uncertainty disrupts the dispute

resolution processes and creates doubts among consumers and businesses regarding the fairness and objectivity of BPSK's decisions.

Legal Efforts to Strengthen the Authority of the Consumer Dispute Settlement Body in Handling Disputes Between Consumers and Businesses

In carrying out its authority, the Consumer Dispute Settlement Body (BPSK) in Indonesia faces various significant challenges. One of the main challenges is the constraint in socializing the existence and functions of BPSK to the public. Although BPSK plays an important role in consumer protection, many consumers are still not fully aware of their rights and the procedures to follow for filing disputes. This lack of understanding may lead to a low level of complaints received by BPSK, ultimately resulting in inadequate data for analyzing patterns of violations and common problems occurring in the relationship between consumers and businesses. Therefore, more massive and directed socialization efforts are necessary for the public to become more aware of BPSK's role and their rights as consumers.

Moreover, the human resource capacity within BPSK also poses a challenge in executing their authority. Many BPSK units face a shortage of members or experts who possess in-depth knowledge of consumer protection law and best practices in dispute resolution. This can affect the quality of resolutions produced as well as the speed of handling complaints. Limited resources not only impact service quality but also the ability of BPSK to monitor and evaluate the compliance of businesses with existing legal provisions. With inadequate resources, BPSK may not be able to effectively fulfill its responsibilities in ensuring that businesses comply with the law.

The issue of cooperation with businesses also remains a significant challenge for BPSK. In many cases, businesses are not always cooperative in addressing the dispute resolution process, which can delay proceedings and complicate compliance enforcement. Businesses often ignore the calls to participate in mediation or arbitration, thus impeding quick and effective resolution. This is also related to the lack of legal awareness among businesses regarding the importance of complying with BPSK's decisions. In situations where businesses do not implement BPSK's decisions, this agency frequently struggles to enforce those decisions due to limited execution powers. This presents a dilemma for BPSK, as the absence of support from businesses makes achieving the ultimate goal of consumer protection difficult.

Strengthening the authority of the Consumer Dispute Settlement Body (BPSK) in Indonesia is significantly influenced by the regulations governing it. To date, the existence of BPSK is regulated by various laws, including Law No. 8 of 1999 on Consumer Protection along with several Government Regulations and Ministerial Decisions that are more technical. These regulations provide a legal basis for BPSK to handle consumer dispute resolutions through mediation, arbitration, and conciliation. However, despite the existence of this legal framework, many feel that the current regulations are still insufficient to provide BPSK with full power in optimally executing its functions.

Therefore, proposals for amending or adding regulations should be considered to enhance BPSK's authority. One change that could be made is to emphasize BPSK's authority to enforce the decisions that have been issued. Currently, BPSK faces challenges in executing decisions when businesses fail to comply with those decisions. With clearer provisions regarding the execution mechanisms for BPSK's decisions, this body can be more effective in protecting consumer rights. In addition, stricter regulations regarding penalties for businesses that ignore calls or decisions from BPSK must be

established, creating a deterrent effect and encouraging compliance with consumer protection regulations.

Furthermore, the importance of harmonizing the existing regulations cannot be overlooked. Currently, there are many regulations that govern consumer protection and dispute resolution, both at the national and local levels. Without sufficient harmonization, overlaps or conflicts between regulations may occur, hindering BPSK's function. Harmonizing regulations will create synergy among various bodies involved in consumer protection, thereby facilitating dispute resolution processes and strengthening BPSK's position within the consumer protection ecosystem. With clear and integrated regulations, it is expected that BPSK can operate more effectively in providing access to justice for consumers and promoting more responsible business practices.

The implementation of dispute resolution procedures at the Consumer Dispute Settlement Body (BPSK) includes three main methods: mediation, conciliation, and arbitration. Each method has its own characteristics and procedures intended to resolve conflicts between consumers and businesses. Mediation involves BPSK acting as a mediator who helps the parties reach an agreement. In this procedure, BPSK does not make decisions but facilitates discussions and negotiations between consumers and businesses. Conciliation, on the other hand, emphasizes resolution supported by the BPSK, which acts as a facilitator providing suggestions while ultimately leaving the final decision to the parties involved. Meanwhile, arbitration is a procedure where disputes are entirely submitted to BPSK, which acts as an arbiter to decide on the dispute by issuing binding decisions for both parties.

Although BPSK has established quite comprehensive procedures, their effectiveness in resolving disputes is often questioned. Several factors influencing this effectiveness include the lack of public understanding regarding the dispute resolution procedures and challenges in effectively conducting mediation and conciliation. For instance, many consumers are unaware of their rights in the dispute resolution process, making them reluctant to file complaints. Additionally, arbitration processes are often hindered by businesses' non-compliance with BPSK's decisions. This indicates that while mechanisms have already been established, challenges in implementation and socialization of these procedures still exist.

To enhance the dispute resolution mechanisms, several recommendations may be proposed:

1. Intensive efforts should be made to socialize the dispute resolution procedures at BPSK. By increasing public awareness of their rights and how to access BPSK, it is hoped that more consumers will be encouraged to submit disputes.
2. BPSK may consider involving independent third parties or experts in mediation and conciliation processes to provide a more objective perspective and help parties reach a fairer agreement.
3. It is necessary to improve BPSK's authority in enforcing its decisions, including implementing sanctions for businesses that do not comply with BPSK's decisions.

By addressing existing challenges and strengthening the current mechanisms, BPSK can be more effective in protecting consumer rights and resolving disputes justly and efficiently.

Conclusion

The analysis of the Consumer Dispute Settlement Body (BPSK) highlights its crucial role in consumer protection in Indonesia, while also revealing significant challenges in executing its authority, including low public legal awareness, limited resources, and inadequate procedural socialization. These factors hinder BPSK's effectiveness, compounded by enforcement difficulties and weak collaboration with businesses. To enhance BPSK's performance, it is recommended to improve the socialization of dispute resolution procedures, bolster resource capacity, and strengthen partnerships with businesses. Additionally, proposals for regulatory changes should be considered to reinforce BPSK's authority. Implementing these measures is essential for BPSK to effectively serve as a dispute resolution institution and to achieve better consumer protection, ensuring justice and satisfaction for all parties involved.

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