

# Mass Certification Policy for Community Land Objects

ABSTRACT

Suwardi Narotama University Surabaya **Corresponding Author:** Suwardi <u>suwardi@narotama.ac.id</u>

A R T I C L E I N F O *Keywords:* Land, Certificate, Policy

Received : 15 September Revised : 10 October Accepted: 16 November

©2023 Suwardi: This is an open-access article distributed under the terms of the <u>Creative Commons Atribusi 4.0</u> <u>Internasional</u>. The Public Service Policy for Land Certification can be said to be a new breakthrough in the field of public services, because the method used to provide services is by visiting the community. The community will be served at a place agreed upon by the local land office and sub-district office. In general regarding land registration, the government has issued Government Regulation Number 24 of 1997 concerning Land Registration. This government regulation is a refinement of Government Regulation Number 10 of 1961. Furthermore, technically the rules for implementing land registration refer to the Regulation of the Minister of State for Agrarian Affairs/Head of BPN Number 3 of 1997 concerning Provisions for Implementing Government Regulation Number 24 of 1997 concerning Land Registration. Other regulations to strengthen the implementation of the People's Service Policy for Land Certification are Government Regulation Number 46 of 2002 concerning Tariffs for Types of Non-Tax State Revenue Applicable to the National Land Agency and Decree of the Head of the National Land Agency of the Republic of Indonesia Number 24 of 2008 concerning the Establishment of Implementers of Development and Development Activities. Monitoring Larasita Activities. This was then followed up by the Regulation of the Head of the National Land Agency of the Republic of Indonesia Number 18 of 2009 concerning Larasita of the National Land Agency of the Republic of Indonesia

#### INTRODUCTION

The existence of land and houses are primary needs, after clothing and food, where land has a large role in development dynamics, so in the provisions of Article 33 paragraph (3) of the 1945 Constitution of the Republic of Indonesia, it is stated that earth and water and natural resources contained therein is controlled by the state and used for the greatest prosperity of the people. Due to the increasing need for land for the benefit of society. In order to provide protection and guarantee legal certainty for the rights of its citizens, both individual and public rights to land and houses, the government has emphasized the importance of registering land rights, as well as processing building construction permits, so a regulation is needed to guarantee legal certainty and protection for rights holders. on the land, so that there is regularity in the utilization or usage of the land. To regulate land, the government has issued regulations, including the issuance of Law Number 5 of 1960 concerning Basic Agrarian Regulations and Government Regulation Number 24 of 1997 concerning Land Registration. Apart from the two regulations mentioned above, the Civil Code also provides a very important position for land and objects attached to the land. In the formulation of Article 520 of the Civil Code which states that: Yards and other immovable property which are not maintained and have no owner, such as the property of those who die without heirs, or whose inheritance has been left behind, belong to the state. To guarantee legal certainty and protection for holders of land rights, the government has provided a new institution that was previously unknown in customary law, namely the registration institution. Land registration is very useful for land rights holders, especially to obtain proof of ownership of rights by issuing a land rights certificate which acts as a strong evidentiary tool. In order to guarantee certainty of rights and legal certainty over land, the UUPA has outlined the necessity to carry out land registration throughout Indonesia, as mandated by Article 19 UUPA. This article includes general provisions for land registration in Indonesia, namely: 1. To ensure legal certainty, the government will carry out land registration throughout the territory of the Republic of Indonesia according to the provisions regulated by Government Regulations. 3 2. The registration referred to in paragraph 1 of this Article includes: a. Measuring, mapping and bookkeeping of land. b. Registration of land rights and transfer of these rights. c. Providing letters of proof of rights, which act as a strong means of proof. 3. Land registration is carried out taking into account the state and community conditions, socio-economic traffic needs and the possibility of implementation, according to the consideration of the Minister of Agrarian Affairs. 4. Government regulations regulate the fees related to registration as referred to in paragraph (2) above, with the provision that people who cannot afford it are exempted from paying these fees. The provisions in Article 19 paragraph (1) of the UUPA are provisions aimed at the government to carry out land registration throughout Indonesia, which is also the legal basis for carrying out land registration in order to obtain proof of land rights which is valid as a strong means of proof. . As discussed in article 23 paragraph (1) UUPA: regarding property rights. Likewise, every transfer and deletion of encumbrances on other rights must be registered

according to the provisions referred to in Article 19 and Article 32 paragraph (1) UUPA, concerning Cultivation Rights, including the conditions for granting them, that every transfer and deletion 4 These rights must be registered according to the provisions as intended in the Article above. To follow up on this, a Government Regulation has been issued, namely Government Regulation Number 10 of 1961. In reality, land registration carried out based on Government Regulation Number 10 of 1961 for more than 30 years has not provided satisfactory results. And on July 8 1997, Government Regulation number 24 of 1997 concerning land registration was stipulated and promulgated, replacing government regulation number as mandated by Article 19 UUPA. This article includes general provisions for land registration in Indonesia, namely: 1. To ensure legal certainty, the government will carry out land registration throughout the territory of the Republic of Indonesia according to the provisions regulated by Government Regulations. 3 2. The registration referred to in paragraph 1 of this Article includes: a. Measuring, mapping and bookkeeping of land. b. Registration of land rights and transfer of these rights. c. Providing letters of proof of rights, which act as a strong means of proof. 3. Land registration is carried out taking into account the state and community conditions, socioeconomic traffic needs and the possibility of implementation, according to the consideration of the Minister of Agrarian Affairs. 4. Government regulations regulate the fees related to registration as referred to in paragraph (2) above, with the provision that people who cannot afford it are exempted from paying these fees. The provisions in Article 19 paragraph (1) of the UUPA are provisions aimed at the government to carry out land registration throughout Indonesia, which is also the legal basis for carrying out land registration in order to obtain proof of land rights which is valid as a strong means of proof. . As discussed in article 23 paragraph (1) UUPA: regarding property rights. Likewise, every transfer and deletion of encumbrances on other rights must be registered according to the provisions referred to in Article 19 and Article 32 paragraph (1) UUPA, concerning Cultivation Rights, including the conditions for granting them, that every transfer and deletion 4 These rights must be registered according to the provisions as intended in the Article above. To follow up on this, a Government Regulation has been issued, namely Government Regulation Number 10 of 1961. In reality, land registration carried out based on Government Regulation Number 10 of 1961 for more than 30 years has not provided satisfactory results. And on July 8 1997, Government Regulation number 24 of 1997 concerning land registration was specified and promulgated, replacing government regulation number 10 of 1961, which since 1961 has regulated the implementation of land registration as ordered by Article 19 of the UUPA. One of the aims of the revision of Government Regulation number 10/1961 is to further accelerate the implementation of land registration, which has so far been felt to be progressing quite slowly. Carrying out land registration in society is a state task carried out by the Government for the benefit of the people, in order to provide land rights status in Indonesia. Land registration by the government is carried out by the National Land Agency (BPN), which is a non-departmental government agency whose field of duties includes land. The Land Office is a BPN work unit in the

region. district or city, which carries out registration of land rights and maintains a general register of land registration. In carrying out its duties, the land office is assisted by the Land Deed Making Officer (PPAT), namely a public official who is given the authority to make deeds on land. The objectives of land registration according to Government Regulation Number 24 of 1997 in Article 3 are: 1. To provide legal certainty and protection to holders of rights to a plot of land, apartment units and other registered rights so that they can easily prove themselves as the holder of the relevant rights; 2. To provide information to interested parties, including the Government, so that they can easily obtain the data needed to carry out legal actions regarding registered land parcels and apartment units; 3. To maintain orderly land administration. Apart from the above objectives, according to Maria S.W.Sumardjono, the benefits of land registration can be reaped by 3 parties, namely; 1. The holder of the right to the land itself, as proof of his or her rights. 2. Interested parties, for example prospective land buyers or creditors, to obtain information about the land which is the object of legal action.

#### THEORETICAL REVIEW

The theory used to underlie the discussion in research related to the Mass Certification Policy for Community Land Objects. Theory of Justice and Theory of Legal Certainty. Satjipto Rahardjo's Theory of Justice in his book argues that: Justice is related to the distribution of existing resources in society in the form of goods and services, business capital, position and role social, authority, power, opportunity, and others that have certain values for human life. 'One of the concepts of justice was put forward by Aristotle who emphasized his theory on balance or proportion. It was further said that "everything in the state must be directed towards noble ideals, namely goodness and goodness must be seen through justice and truth". The emphasis on balance or proportion in Aristotle's theory of justice can be seen from his assertion that equal rights must be the same among the same people. "In the sense that "on the one hand it is true to say that justice also means equal rights, but on the other hand it must also be understood that justice also means unequal rights, so Aristotle's theory of justice is based on the principle of equality." Aristotle differentiated justice from distributive justice and commutative justice. Distributive justice is "justice that demands that everyone gets what is their right, so it is proportional". It was further explained that "it is said to be fair if everyone gets what is their right proportionally". So distributive justice is concerned with determining rights and fair distribution of rights in the relationship between society and the state, in the sense of what the state should provide to its citizens." On the other hand, commutative justice concerns the issue of determining fair rights between several equal individuals, both between physical individuals and between non-physical individuals. In this connection, a union or other association as long as it does not mean a relationship between the institution and its members. However, in the relationship between the association and the association or the relationship between the association and other physical humans, the determination of fair rights in this relationship falls within the meaning of commutative justice. The object of another party's

rights in commutative justice is what belongs to a person from the beginning and must be returned to him in the process of commutative justice. The objects of property rights vary from physical and moral interests, relationships and qualities of various things, both familial and economic, the results of physical and intellectual work, to things that were not previously owned or owned but are then obtained through legitimate means. From a moral perspective, the flow of utilitarianism put forward by Bill Shaw and Art Wolfe "states that "the distribution of resources is called fair if it can provide the greatest good for the greatest number, "the greatest good for the greatest number." "The principle that can be drawn for the good of the greatest number gives rise to different concepts of justice according to the target group. "If the distribution of resources is intended to have an equal positive impact on everyone, then the distribution is called commutative justice. If the distribution is intended to have a positive impact by prioritizing socio-economically weak and disadvantaged groups of society, then the justice is corrective justice." The distribution of resources is aimed at creating social welfare, especially for the lowest groups of society or people who are socio-economically weak. Distribution of resources can be said to be socially fair if it can improve the socio-economic life of poor groups so that the level of inequality between social groups can be reduced. Furthermore, Mohammad Mahfud in his book explains that: 'In the context of Pancasila as a legal guide for social justice, there is a demand for the state that the laws made in Indonesia are always aimed at creating social justice, namely laws aimed at narrowing the gap between the strong and the strong. those whose socioeconomic life is weak, even made laws aimed at providing special protection to weak economic groups so that they are not involved or allowed to compete freely with the strong considering that they will always lose.' Legal Certainty Theory Certainty comes from the basic word definite which in the Big Indonesian Dictionary means fixed, certain, and certain. Meanwhile, law is often interpreted as an applicable rule. According to Grustav Radburch, a German legal philosopher teaches that there are three basic ideas of law, which most experts in legal theory and legal philosophy also identify as the three objectives of law, namely: justice, expediency and legal certainty. Furthermore, Gustav Radburch explained that legal certainty is "Scherkeit des Rechts selbst" (legal certainty about the law itself)." The 4 (four) things related to the meaning of legal certainty are: First, that law is positive, meaning that it is legislation; Second, that the law is based on facts, not a formulation of an assessment that will later be made by the judge; Third, that the facts must be formulated in a clear way so as to avoid errors in meaning, as well as being easy to implement; and Fourth, positive law must not be changed frequently. Another opinion regarding legal certainty is expressed by Sudikno Mertokusumo, namely that legal certainty is a guarantee that the law is carried out, those who are entitled according to the law can obtain their rights and that decisions can be implemented. Legal certainty is the implementation of the law according to its sound so that society can ensure that the law is implemented. Understanding the value of legal certainty, what must be taken into account is that this value has a close relationship with positive legal instruments and the role of the State in actualizing it in positive law. In this case,

the law must not be contradictory and must be made with a formulation that can be understood by the public. Legal certainty is expected to direct the public to have a positive attitude towards the State laws that have been determined.

# METHODOLOGY

## 1. Nature of Research

This research uses a normative and descriptive pattern to examine government policies regarding the certification of community land objects.

2. Data Source

Because this is normative research, the main data sources used come from primary legal materials in the form of government regulations Number 24 of 1997 as well as UUPA regulating land registration in each region as well as supporting (secondary) legal entities in the form of various kinds of literature. discuss the main problem.

These secondary legal materials in the form of various kinds of literature are of a supporting and complementary nature for analyzing normative data originating from various kinds of related laws and regulations.

Therefore, the nature of this research aims at policy by relying on data sources originating from various existing and relevant literature.

# Data Analysis

Analysis of the main data was carried out qualitatively using a deductive approach and the discussion was adjusted to the main problem presented to reach conclusions on the problems studied. With the system method as follows: 1. Search for primary and secondary data on land object certification

- 1. Search for primary and secondary data on land object certification.
- 2. Literature study regarding: land certification process, several alternative preventive action solutions obtain land object certificate rights, and an accurate data collection system.
- 3. Analysis of land certificate policy problems.
- 4. With this policy as an effort to achieve the implementation of land rights certification for all Indonesian people. Policy on certifying land objects to the community.
- 5. Input land certification data, analysis of certificate implementation and preventive and curative actions. Implementation of land object certificates.
- 6. Policy implementation trials and revision of policy trial results.

#### RESULTS

For the Government, this is in order to support its land policy. Regarding the importance of land registration, Bachan Mustafa is of the opinion that land registration will give birth to a land certificate, which means providing legal certainty, because the law can clearly determine both the identity of the right holder and the identity of the land. So, if there is a violation of land ownership rights, you can prosecute the offender based on his ownership rights. Based on the provisions of Article 1 paragraph 1 of Government Regulation Number 24 of 1997, the definition of land registration is: a series of activities carried out continuously, continuously and regularly, including the collection, processing, bookkeeping and presentation and maintenance of physical data and juridical data, in the form of maps and list, regarding plots of land and apartment units, including the granting

of certificates as proof of rights for plots of land for which there are already existing rights and ownership rights to apartment units as well as certain rights encumbering them. In Article 32 paragraph (1) of Government Regulation Number 24 of 1997 which states: "a certificate is a letter of proof of rights which is valid as a strong means of proof regarding the physical data and juridical data contained therein, as long as the physical data and juridical data are in accordance with the data contained in the measurement letter and land book in question."

As time goes by, land rights holders have ownership of land certificates, problems often arise regarding the certificates they hold. Even though a land certificate is very important and is a strong proof of ownership of land rights. These problems include, for example, damage to land title certificates caused by accidental damage due to natural disasters or damage due to paper becoming old or the certificate being torn due to the carelessness of the holder, so that the certificate cannot be used or read. Apart from damage to certificates, another problem faced by certificate holders is that their whereabouts are lost and their whereabouts are unknown, so this is very detrimental to land rights holders. Issuing a replacement land certificate because it is lost is not much different from issuing a land title certificate or issuing a replacement certificate because it is damaged. However, when issuing a replacement certificate due to loss, research must first be carried out regarding the juridical data regarding the land plot and announcements in the mass media. This is done to avoid misuse of lost certificates and fraud from applicants for replacement certificates because they are lost, who give false information saying their certificate is lost, apparently being used as collateral for a debt to someone. The issuance of a replacement land certificate is very important for the holder of land rights, because this certificate is proof that he is the owner of the land. In connection with this, in this case the Government provides a solution or solution for people who experience damage or loss of land title certificates, namely by having a replacement certificate. As stated in Article 57 paragraph (1) of Government Regulation Number 24 of 1997 which states: At the request of the right holder, a new certificate is issued as a replacement for a certificate that is damaged, lost, still using a blank certificate that is no longer used, or which was not handed over to the auction buyer in the auction. an execution auction. And regarding the issuance of this replacement certificate, it is more clearly regulated in Minister of Agrarian Affairs/Head of BPN Regulation number 3 of 1997 concerning Provisions for Implementing Government Regulation Number 24 of 1997 concerning Land Registration.

Government Regulation Number 10 of 1961 concerning Land Registration also discusses replacement land certificates, namely in Article 33 which states "a new certificate can only be given by the agrarian office to the rightful person as a replacement for a damaged or lost certificate.

Public services are currently becoming an increasingly strategic policy issue, because improvements to public services in Indonesia tend to take place. Meanwhile, on the other hand, the implications are very broad, affecting all fields. In political life, poor public services have led to a crisis of public trust in the government which is actualized in the form of uncontrolled demonstrations. Therefore, improving the public service system in a sustainable and integrated manner in accordance with statutory regulations is absolutely essential to achieve effective service goals. In Law Number 25 of 2009 concerning Public Services Article 1 paragraph 1 explains that public services are activities or a series of activities in order to fulfill service needs in accordance with statutory regulations for every citizen and resident for goods, services and/or services. administrative services provided by public service providers. Meanwhile, based on the Decree of the Minister for State Apparatus Empowerment Number 58 of 2002 concerning Guidelines for Implementing the Assessment and Appreciation of the Image of Excellent Service, there are 3 types/forms of services provided to the community, namely: Administrative services 2. Goods services 3. Service services All types of services are provided. provided to the community by government officials both central and regional. One form of public service provided by the government is the service in issuing land certificates. Land is an object that can fulfill the basic needs of human life. It can be said that almost all activities of humans and other living creatures are related to land. In services, especially the issuance of land certificates, the government has made policies that normatively provide legal certainty regarding land ownership for people who legally own land. The policy is in the form of People's Services for Land Certification (Larasita) which aims to help people who want to make certificates for the land they own. This policy was inaugurated by President Susilo Bambang Yudhoyono on December 16 2008 at the Prambanan Temple Tourist Park, Klaten, Central Java.

Administrative services 2. Goods services 3. Services All types of services are provided to the community by government officials, both central and regional. One form of public service provided by the government is the service in issuing land certificates. Land is an object that can fulfill the basic needs of human life. It can be said that almost all activities of humans and other living creatures are related to land. In services, especially the issuance of land certificates, the government has made policies that normatively provide legal certainty regarding land ownership for people who legally own land. The policy is in the form of People's Services for Land Certification (Larasita) which aims to help people who want to make certificates for the land they own. This policy was inaugurated by President Susilo Bambang Yudhoyono on December 16 2008 at the Prambanan Temple Tourist Park, Klaten, Central Java. People's Service for Land Certification (Larasita) is a service for processing land certification by visiting people in subdistricts that are far from the land office to provide services more quickly, orderly, cheaply and responsibly via mobile cars. In reality, Larasita still seems difficult to implement. Larasita's policy is actually very good in the concept to be achieved and 3 very appropriate to support efforts to improve the welfare of the people. Currently, there are still many people's lands that have not been certified, and people still face difficulties in obtaining certificates for their land in an easy and cheap way. At the central level, land issues are handled by the National Land Agency, while at the provincial level, land issues are handled by the regional land office and at the district and city levels, land issues are handed over to the regional land office. One of the duties of the land office is to carry out land certification activities. In national agrarian law, land certification activities are regulated in the Basic Agrarian Law Number 5 of 1960 article 19.

Implementation of the Larasita policy begins with outreach to sub-district and village heads in the area, community leaders, religious leaders, nongovernmental organizations, regional officials, coaching work teams, counseling both directly and through the media (notification letters, newspapers, West Java Television, pamphlets, banners, brochures) by placing service locations in subdistrict offices, sub-districts, Rukun Warga, open fields and strategic places that are easy to reach (accessed) by the applicant and Larasita's vehicle. In its implementation, the People's Service Policy for Land Certification by the Bekasi Regency Land Office still appears to have not been implemented optimally. One example of the Larasita policy not yet being implemented is the large number of land registration applications that are delayed/late beyond the stipulated schedule, namely 3 months. On the other hand, the Bekasi Regency Land Office in carrying out work plans in the form of work visits is less than optimal. Success in achieving the Larasita policy objectives is largely determined by implementation in the implementing organization, interpretation by implementing officials, and the application of certain things in policy implementation. Based on the results of interviews and initial observations conducted by researchers among the people who received services from the Land Office, several problems were found related to the implementation of the People's Service policy for Land Certification by the Land Office in each region which was not yet good. This can be seen from the following indications of problems: 1. The organization implementing Larasita, namely the District Land Office and the sub-district office, in reality it turns out that implementing the work plan in the form of a visit schedule is not going well, this is because the sub-district party is late in carrying out socialization with the community, whereas Land offices often wait for confirmation from sub-districts. This delay resulted in Larasita's service activities often not running according to the predetermined visit schedule, so that Larasita's policies could not be implemented properly (results of interviews with the employees who implement the Larasita policy of their Regional Land Office 18 May 2017). 2. The interpretation of implementing officials is not good, so that quite serious problems arise, namely that the aspect of closeness between the community and the Regency Land Office is still not created optimally. This can be seen from the lack of accurate data collection regarding the target recipients of services, namely people whose land has not been certified, where the land office in providing services uses a random/incidental schedule. 3. The poor interpretation of implementing officials can also be seen from the lack of regular meetings or formal meetings to discuss developments in the implementation of Larasita policy activities, resulting in a lack of understanding of developments, obstacles and problems that occur. The evaluation only takes the form of a written report within three months of implementing Larasita policy activities. 4. The Larasita application in technical matters apparently has not accelerated the implementation of land registration in Bekasi Regency so it is still not optimal. This can be seen from the existing data that as of December 2015-2016 there were still around 112,385 plots of land that would be certified through the Larasita policy. 5. Factors in the application of this policy can also be seen from the lack of increased public interest in certifying their land. This shows that the socialization carried out by the city or regional district land

office in introducing Larasita policy activities has not been optimal. 6. The weakness of this application can also be seen from the lack of monitoring by the implementers of the land certification policy at the District Land Office to the technical officers who provide services in the field, where the employees who implement the certificate policy only come to the field when giving certificates. **Land Certification Policy System** 

Policy is generally used as an action taken by the government to overcome a problem that exists in society. According to Anggara (2012: 518) that policy has two main aspects, namely:

a) Policy is a social practice, and not a single or isolated factor. Thus, something produced by the government comes from all events in society and is also used for the benefit of society, these events grow in the practice of people's lives, and are not isolated, isolated and foreign events to society. b) Policy is an event that occurs, either to reconcile the problems of conflicting parties or to create encouragement for joint action by parties who participate in setting goals, but receive irrational treatment in this joint effort. Thus, if there is a conflict between parties, efforts to resolve it include, among other things, producing a policy. This policy is an encouragement or strength for parties who have agreed to determine a common goal to work together rationally. From the first basic aspect, it can be concluded that policy on one hand can take the form of a complex effort by society for the benefit of society, and on the other hand policy is a technique or way of dealing with conflict and creating incentives. Public policy is generally one of the government's efforts or actions made in order to carry out its government duties, in the form of regulations or decisions. The definition of public policy is a decision that is binding on many people at a strategic or broad level made by a public authority holder (Anggara, 2014: 33). In Edwards III's view as quoted in Subarsono's book (2006: 90), policy implementation or implementation is influenced by four variables, namely: 1. Communication, namely the success of policy implementation requires that the implementer knows what must be done, which are the goals and objectives of the policy must be transmitted to the target group so that it will reduce implementation distortion. 2. Resources, even though the policy content has been communicated clearly and consistently, if the implementor lacks human resources to implement it, then implementation will not be effective. These resources can take the form of human resources, for example implementer competence and financial resources. 3. Bureaucratic and implementing attitudes (disposition) is the character and characteristics possessed by the implementor. If the implementor has a good disposition, then the implementer can carry out the policy well as desired by the policy maker. 4. Bureaucratic Structure, is an arrangement of work components (units) in an organization that shows the division of work and clarity on how different functions or activities are integrated or coordinated. Apart from that, the organizational structure also shows job specialization, command channels and submission of reports. An organizational structure that is too long will tend to weaken supervision and give rise to red-type, namely complicated and complex bureaucratic procedures that make organizational activities inflexible. Aspects of the organizational structure are Standard Operating Procedures (SOP) and fragmentation.

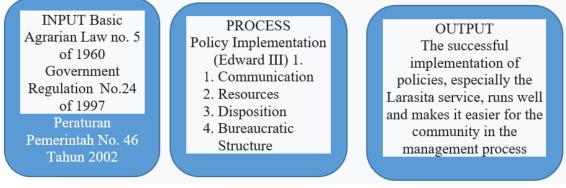


Figure 1. Framework of Thought

## CONCLUSIONS AND RECOMMENDATIONS

The systematic implementation of the land registration program aims to realize the provision of legal certainty and legal protection of community land rights based on the principles of simple, fast, smooth, safe, fair, equitable and open and accountable, so as to increase the welfare and prosperity of society and the country's economy, as well as reduce and prevent disputes and conflicts Complete Systematic Land Registration is implemented for all Land Registration objects throughout the territory of the Republic of Indonesia. The effectiveness of the implementation of the Complete Systematic Land Registration (PTSL) program is quite good, which can be seen from the percentage of the target number and realization. As for the target percentage and realization of the PTSL program, from several areas in the region that the author used as a sample, there is data on targets and achievements, including Village with a certification target of 1000 plots of land but 634 plots of land were realized, then village with a certification target. as many as 1602 plots and 1374 plots can be realized, and finally Bonder Village where the target number is much more than the previous two villages, namely 2002 plots but 1475 plots can be realized. The target of Complete Systematic Land Registration (PTSL) is all land registration objects throughout the territory of the Republic of Indonesia. Covers all plots of land without exception, both plots of land for which there is no land title and plots of title land that have not been registered in a village or sub-district area. The principle of accountability has been implemented in the Regulation of the Minister of Agrarian Affairs and Spatial Planning/Head of the National Defense Agency of the Republic of Indonesia Number 12 of 2017. As stated in the preamble, to provide guarantees of legal certainty and legal protection of land rights to the community in a fair and equitable manner, registration is carried out. land systematically while still prioritizing the interests of the community.

#### REFERENCES

- Abubakar, L., & Handayani, T. (2017). Juridical Review of the Implementation of Bank Prudential Principles in Indonesian Banking Activities. De Lega Lata Journal, 2(1).
- Anna Maria Tri Anggraini, Simanjuntak, M., Safari, A., Halim, R. E., & Riyadi, S. (2022). Consumer Protection in the Retail and Financial Services Sectors against the Practice of Exoneration.
- Cornelius, K. B. (2018). Standard form contracts and a smart contract future. Internet Policy Review, 7(2). <u>https://doi.org/10.14763/2018.2.790</u>
- Dari-Mattiacci, G., & Marotta-Wurgler, F. (2022). Learning in Standard-Form Contracts: Theory and Evidence. Journal of Legal Analysis, 14(1). https://doi.org/10.1093/jla/laad001
- Davies, P. S. (2019). THE BASIS OF CONTRACTUAL DUTIES OF GOOD FAITH. Journal of Commonwealth Law, 1, 1–34. www.judiciary.uk/wp Department of Statistics (DSta) Bank Indonesia. (2016). Interest rate. Metadata; Basic Information on Interest Rates.
- Friedman, & Lawrence M. (1987). The Legal System: A Social Science Perspective. Russell Sage Founda tion.
- Handayani, F. (2022). DESIGN AND LEGAL ASPECT OF CENTRAL BANK DIGITAL CURRENCY: A LITERATURE REVIEW. Journal of Central Banking Law and Institutions, 1(3), 509–536. https:// doi.org/10.21098/jcli.v1i3.35
- Herlien Budiono. (2008). Collection of Civil Law Writings in the Field of Notary Affairs. Aditya's image.
- I Gst. Agung Rio Diputra. (2018). Implementation of Contract Design in Creating Business Contract Structures. Acta Comitas Journal, 3(3),549 560. <u>https://doi.org/10.24843/AC.2018.v03.p1 3</u>
- Irakli, T. (2017). The Principle of Freedom of Contract, Pre-Contractual Obligations Legal Review English, EU and US Law. European Scientific Journal, ESJ, 13(4), 62. https://doi.org/10.19044/esj. 2017.v13n4p62
- Kadek Desy Pramita, & Kadek Diva Hendrayana. (2021). Legal Protection for Investors as Consumers in Investments. PACTA SUNT SERVANDA JOURNAL, 2(1), 1–7. https:// ejournal2. undiksha. ac.id/index.php/JPSS
- Lastuti Abubakar & Tri Handayani. (2018). Transaction Development in the Financial Services Sector and Its Contribution to Renewing National Contract Law. Central Banking Bulletin, 15(1), 64
- Mahendar, F., & Budhayati, C. T. (2019). The concept of Take it or Leave it in Standard Agreements is in accordance with the Principle of Freedom of Contract. Alethea Journal of Legal Studies, 2(2), 97–114. https://ejournal. uksw.edu/alethea
- Mariam Darus Badrulzaman. (2015). The Law of Engagement in Civil Law Book Three – Jurisprudence, Doctrine and Explanation. Aditya Bakti's image.
- Muliatno, M.N., Notariatan, A.M., Miru, A., & Kenotariatan, M. (2020). Abuse of Conditions in Standard Bank Credit Agreement Contracts. Gorontalo Law Review, 3(2).