

# **Consumer Protection in Real Estate Transactions Adjacent to Near River Boundaries**

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## **Abstract**

This research aims to determine the effectiveness of consumer protection efforts in purchasing houses near riverbanks, focusing on legal aspects, consumer rights, and dispute resolution. This research is urgent to conduct considering the increasing vulnerability of consumers in property transactions that can potentially increase the risk of violations of consumer rights, economic stability, and public security. The research method used is normative legal research, which allows for an in-depth review of existing laws and regulations governing consumer protection in property transactions, with a thorough analytical approach to the role of regulation and government involvement in responding to developers' failure to comply with rules when constructing buildings, resulting in harm to consumers. The outcome of this research is to propose solutions for regulatory evaluation to enhance consumer protection and ensure fairness and balance in housing transactions, emphasizing the critical role of the legal framework in protecting consumer rights.

**Keywords:** Consumer Protection; Housing Transactions; River Boundaries

## **1. INTRODUCTION**

As social creatures, humans inherently require basic needs such as clothing, food, and shelter, with housing being a crucial fundamental need for a secure and peaceful existence.<sup>1</sup> This right to a decent and safe place to live is emphasized by laws such as Law No. 4 of 1992 and Law No. 1 of 2011, which affirm the right of every citizen to have a decent place to live. Homeownership can be acquired through various means, including inheritance, grant, exchange, or purchase, with the sale of housing.<sup>2</sup>

Consumers should generally exercise their rights under the Consumer Protection Act by obtaining complete and accurate information about real estate transactions.<sup>3</sup> As Article 4 of the Consumer Protection Law emphasizes, consumers have the right to choose goods and services, obtain correct information about their condition, and obtain guarantees.<sup>4</sup> Developers and other business actors are responsible for being honest and accurate with customers about all aspects of the project, including but not limited to planning, construction schedule, materials, and location of the housing estate.<sup>5</sup> However, some developers still violate the provisions set by the

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<sup>1</sup> N. H. R. Wardani et al., *Kebutuhan Dasar Manusia*, 11. (Rizmedia Pustaka Indonesia, 2023) ISBN : 9786238050345 <https://books.google.co.id/books?id=tj3UEAAAQBAJ>

<sup>2</sup> Dian Ekawati et al., "Prosedur Peralihan Kepemilikan Hak Atas Tanah di Indonesia," *Jamaika: Jurnal Abdi Masyarakat* 2 (1) (2021): 97 Vol 2 No 1 e-ISSN : 2721-6144 .

<sup>3</sup> Abdul Halim Barkatullah, *Hak-Hak Konsumen* (Bandung: Nusa Media, 2019).

<sup>4</sup> Ika Yusra and Adam Saputra, "Faktor-Faktor Yang Mempengaruhi Konsumen Dalam Membeli Rumah (Studi Kasus Di Komplek Perumahan Indah, Aceh Besar)," *Journal of Engineering Science* 5(1) (2019): 3.

<sup>5</sup> Prabawati, "BPKN Catat 7.983 Pengaduan Konsumen Sejak 2017 Hingga 7 Oktober 2022," Diskominfo Prov. Kaltim, 2022,

government in building housing, which ultimately harms consumers and threatens life safety.<sup>6</sup> One example is constructing buildings near river boundary lines by not complying with existing regulations.

However, many still need to fully understand the existing regulations and the limited land available for development.<sup>7</sup> As a result, buildings still need to be erected according to land management regulations in the riparian zone. This action can be hazardous for the occupants of these buildings, given the high risk of natural disasters such as floods and landslides that are very likely to occur.<sup>8</sup> Residents of Holland Village Housing in Manado experienced a confirmed case of this situation, as revealed by a consumer through the TikTok account @niascipiomintje. The developer initially directed the consumer to choose a house location by the river. However, great disappointment occurred when the consumer's house and his neighbors collapsed in less than 100 days due to landslides and fragile building structures. This consumer highlighted the developer's negligence in providing information on risks and dissatisfaction with the response after complaints were made. This incident clearly illustrates the enormous risks faced by developments that ignore safety and regulations.

The author's research focuses on consumer protection in purchasing houses near the river boundary, emphasizing legal aspects such as housing laws, consumer rights, and dispute resolution. In contrast, Jayanti's (2020) study explored regulatory violations along the Babon River boundary, focusing on the legal aspects of development along the river. The study highlighted issues related to compliance with zoning regulations and the environmental impact of regulatory violations. While this study offers essential insights into compliance issues, its focus is limited to the legal aspects of development and does not explore in depth the implications for consumer rights and dispute resolution.<sup>9</sup>

Wahyuningsih et al. (2022) This research is focused on implementing land utilization policies for settlements in the DKI Jakarta river borderline area. The research will examine how this policy is implemented, including the regulations governing the area's settlements. In addition, it will also study the challenges faced in implementing the policy, such as legal, administrative, social, and technical constraints. This policy's social and environmental impacts will also be analyzed, focusing on the welfare of local communities and ecological sustainability. The results of this research are expected to provide recommendations that can improve

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<https://diskominfo.kaltimprov.go.id/index.php/berita/bpkn-catat-7983-pengaduan-konsumen-sejak-2017-hingga-7-oktober-2022>.

<sup>6</sup> Muhammad Mukhlis, Ika Kustiani, and Ratna Widyawati, "Penentuan Garis Sempadan Sungai Dan Irigasi Di Wilayah Ibukota Kabupaten Lampung Tengah," *Jurnal Profesi Insinyur Universitas Lampung* 2, no. 1 (2021): 34–39, <https://doi.org/10.23960/jpi.v2n1.57>.

<sup>7</sup> Raihan Hilmy, "Perlindungan Konsumen Dalam Penjualan Rumah Susun Dengan Sistem Pemasaran Pre-Project Selling Ditinjau Dari Hukum Positif Indonesia," *JISIP (Jurnal Ilmu Sosial Dan Pendidikan)* 6(3) (2022). DOI: <http://dx.doi.org/10.58258/jisip.v6i3.3341>

<sup>8</sup> Miswar Tumpu, Mardewi Jamal, and Muhammad Syahrir, *Infrastruktur Berbasis Mitigasi Bencana* (Tohar Media, 2023).

<sup>9</sup> Offi Jayanti and Suteki Suteki, "Bekerjanya Hukum Pendirian Bangunan Di Garis Sempadan Sungai Babon," *Kanun Jurnal Ilmu Hukum* 22, no. 2 (2020): 379–93, <https://doi.org/10.24815/kanun.v22i2.17025>.

the effectiveness of land utilization policies for settlements on DKI Jakarta's riparian lines.<sup>10</sup>

Andrianto et al. (2022) study discusses legal remedies against housing consumers for defaults committed by developers. This study will examine consumers' legal efforts to obtain their right to a house through the contract. And what kind of responsibility can be given by the developer? This research examines the legal protection for housing consumers against breach of contract by PT. Anugerah Agung Pratama identifies the factors hindering legal protection for consumers in housing purchase agreements.<sup>11</sup>

While the above studies provide important insights into the various legal and regulatory aspects of development along river boundaries, some significant gaps have yet to be filled. First, studies have yet to specifically examine consumer protection in the context of house purchases near river boundaries. Second, previous studies need to discuss construction Supervision and the transparency of information provided to consumers in detail. Third, existing studies must focus on effective dispute-resolution mechanisms for consumers affected by watershed development.

The results of this study are expected to provide solutions to enhance consumer protection and ensure fairness and balance in housing transactions, emphasizing the critical role of the legal framework in protecting consumer rights. This research aims to determine the effectiveness of consumer protection measures in purchasing housing near river boundaries, focusing on legal aspects, consumer rights, and dispute resolution. The research also aims to analyze the role of regulation and government involvement in responding to developers' non-compliance with rules when constructing buildings, which can harm consumers.

## **2. METHOD**

The type of research used in this paper is normative descriptive research. Normative descriptive is research used to understand a phenomenon that describes the situation between the observed variables.<sup>12</sup> This approach aims to explain societal events and their symptoms and build relationships with the relevant legal framework<sup>13</sup>. The research approach used to answer the problem formulation in this research includes (1) a case approach to the problems that occur in Holland Village Manado Housing, (2) a statutory approach to the primary legal materials used in this research, and (3) a conceptual approach to theories regarding the principle of legal certainty, principles of justice and the presence of the state in fulfilling the rights of its citizens. The data collection technique in this research is documentation analysis. The documentation analysis technique collects data through event records,

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<sup>10</sup> Yuliana Yuli Wahyuningsih and Dwi Desi Yayi Tarina, "Implementasi Kebijakan Pemanfaatan Tanah Untuk Pemukiman Di Wilayah Garis Sempadan Sungai DKI Jakarta," *Jurnal Hukum Dan Kenotariatan* 6, no. 2 (2022): 851–69, p-ISSN : 2549-3361

<sup>11</sup> Yudha Andrianto and Dwi Sisbiantoro, "Upaya Hukum Terhadap Konsumen Perumahan Atas Wanprestasi Yang Dilakukan Oleh Developer (PT. Anugerah Agung Pratama)," *Klausula (Jurnal Hukum Tata Negara, Hukum Administrasi, Pidana Dan Perdata)* 1(1) (2022): 75–83.

<sup>12</sup> Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (Alfabeta Bandung, 2015).

<sup>13</sup> Fattah Nasution, *Metode Penelitian Kualitatif*, vol. 6, 2023,

writing, images, policies, regulations, etc. In this research, event records are in the form of news related to the research object; content analysis is in the form of photos or videos<sup>14</sup>, which contain clear information regarding the research object and collects data on legal documents in the form of regulations and policies related to the research object. This research aims to examine the function of consumer protection and public rights laws in real estate transactions and investigate and analyze related principles and rules.<sup>15</sup>

### **3. RESULTS AND DISCUSSION**

#### **3.1 The Protection of Consumers on the Sale And Purchase of Residential Units in the Area Near the River Boundary Line According to Indonesian Laws and Regulations**

Fulfilling the Human Right to Housing and Settlement Areas is one of the constitutional rights for which the government is responsible.<sup>16</sup> As stipulated in the PKP Law, everyone has the right to adequate housing characterized by adequacy, security, comfort, harmony, and order. Article 129 letters a to f of Law No. 1/2011 on Housing and Settlement Areas (PKP Law) contains provisions on universal human rights. These provisions guarantee the right of individuals to live in decent housing in an environment free from disease, danger, and disturbance or to own or acquire suitable housing.

However, buildings need to be without the above provisions, such as near river boundary lines. The establishment of residential buildings in riverside areas should not be juridically justified.<sup>17</sup> In addition to being dangerous, the riparian area, which is an area along the river, functions as a buffer space between the river ecosystem and the land so that river functions and human activities are not disturbed.<sup>18</sup> This is supported by the provisions of Article 140 of Law No. 1/2011 on Housing and Settlement Areas, which states that every person is prohibited from building housing and settlements in places that can potentially cause danger to goods or people.

According to Government Regulation No. 38/2011 on Rivers, rivers are natural and artificial waterways or containers in the form of a network of water flows and the water in them, starting from the upstream to the estuary, with right and left boundaries. According to Government Regulation No. 38/2011 on Rivers, the borderline of an inflated river in an urban area is a minimum of 3 m (three meters) from the outer edge of the foot of the dam along the river channel. The borderline of an inflated river outside of urban areas, as referred to in the Government

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<sup>14</sup> Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (Alfabeta Bandung, 2015).

<sup>15</sup> Syahril Hasibuan et al., *Media Penelitian Kualitatif, Jurnal Equilibrium*, vol. 5, 2022, <http://belajarpsikologi.com/metode-penelitian-kualitatif/>.

<sup>16</sup> Ridha Wahyuni, "Perlindungan Hak Atas Tempat Tinggal Warga Terdampak Pengusuran di Kawasan Perkotaan Berdasarkan Perspektif HAM," *Jurnal Yuridis* 9(1) (2022): 37–55. DOI: <https://doi.org/10.35586/jjur.v9i1.4170>

<sup>17</sup> Muhammad Ananta Firdaus, Risni Ristiawati, and Salma Saphira, "Formulasi Kebijakan Pelaksanaan Perlindungan Kawasan Sempadan Sungai di Kota Banjarmasin," *Jurnal Ius Constituendum* 6(2) (2021). DOI: <http://dx.doi.org/10.26623/jic.v6i2.3667>

<sup>18</sup> Ibnu Sasongko, *Pembangunan Berkelanjutan Penyediaan Infrastruktur Pada Kawasan Permukiman Berkelanjutan* (Surabaya: Muara Karya : Anggota IKAPI, 2023) ISBN 978-623-7669-34-0.

Regulation, is set at a minimum of 5 m (five meters) from the outer edge of the toe of the dam along the river channel.<sup>19</sup> Protection of river boundaries as intended is carried out through restrictions on using river boundaries.

Ministerial Decree 28/2015, issued by the Ministry of Public Works and Public Housing (PUPR), sets clear guidelines for river boundary lines. In urban areas that do not have barriers, rivers are required to maintain a minimum distance of 10 meters from both banks, with a maximum depth of 3 meters. A minimum distance of fifteen meters between the two banks must be adhered to for rivers with a depth between three and twenty meters. In addition, rivers at least 30 meters long on both sides, with depths of more than 20 meters due to deep materials, are subject to special regulations to ensure proper management and safety measures.<sup>20</sup> The guidelines aim to facilitate effective urban planning, ensure environmental sustainability, and improve safety along riverbanks.<sup>21</sup>

However, the Sempadan River Line rules still need to be clarified. Permen PUPR No. 28/PRT/M/2015 still requires a stipulation from an appointed official by the mandate in Article 13 of Permen PUPR No. 28/PRT/2015. Indonesia has yet to determine the needed line. This means that the regions with river areas regulating the border lines refer directly to the permanent quo without going through the borderline determination study team and the determination of the borderline by the authorized official.<sup>22</sup>

It is essential for people who will build buildings on river boundary lines to pay attention to the above provisions of building construction to prevent things that can harm consumers and the environment. Article 140 of the PKP Law prohibits every person from constructing residential buildings or settlements in locations that may endanger property or individuals. In addition, Article 8 paragraph (1) letter a of Law No. 8 of 1999 on Consumer Protection (UUPK) aims to ensure the protection of the interests and rights of consumers. Based on this provision, business actors are prohibited from producing and trading products and services that do not meet or do not comply with established norms and regulations. This ensures that consumers get products and services that are safe, of good quality, and by applicable standards.<sup>23</sup>

The regulation on river boundary lines still needs to be answered. One important point to note is that the Minister of Public Works and Housing Regulation (Permen PUPR) No. 28/PRT/M/2015 requires a stipulation from a designated official, as

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<sup>19</sup> Yuliana Yuli Wahyuningsih et al., "Implementasi Kebijakan Pemanfaatan Tanah Untuk Pemukiman di Wilayah Garis Sempadan Sungai DKI Jakarta," *Jurnal Hukum Dan Kenotariatan* 6 (2) (2022).

<sup>20</sup> Abdi Sugiarto and Rini Kustiah Ramadania, "Manajemen Lahan Bantaran Sungai Deli Untuk Pembangunan Kota Yang Berkelanjutan Berdasar Peraturan Daerah (RTRW/RDTR)(Studi Kasus: Bantaran Sungai Deli, Kecamatan Medan Maimun).," *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)* 7(1) (2024). DOI: 10.36778/jesya.v7i1.1378

<sup>21</sup> Muhammad Farid Alwajdi and Bitu Gadsia Spaltani, "Quo Vadis Pengaturan Garis Sempadan Sungai Di Indonesia," *Jurnal Legislasi Indonesia*, 2023, 52–64.

<sup>22</sup> Muhammad Farid Alwajdi and Bitu Gadsia Spaltani, "Quo Vadis Pengaturan Garis Sempadan Sungai Di Indonesia," *Jurnal Legislasi Indonesia*, 2023.

<sup>23</sup> Deni Syaputra, Yusmiarni, and Salsabila Syafiah, "Upaya Perlindungan Hukum Preventif Terhadap Konsumen," *Journal of Social and Economics Research* 3 (1) (2021). DOI: <https://doi.org/10.54783/jser.v3i1.34>

Article 13 of the regulation mandates. However, until now, no region in Indonesia has an official river boundary line designation. As a result, regions with river areas refer directly to the Permen without determining the boundary line by the study team and authorized officials. This has profound implications, especially confusion among law enforcers in implementing the regulation, and hurts consumer protection efforts.

This clarity over legal certainty also results in solid government oversight. The government can only defectively monitor and control land use around rivers without delineating boundaries. This results in a higher potential for violations and difficulty enforcing the law in the field. Supervision from the government is an integral component in ensuring compliance with these rules, especially in the case of buildings constructed in disaster-prone areas. These regulations can be more robust and better implemented without adequate and strict Supervision. Therefore, the government's active role in overseeing the construction process is crucial. This includes regularly monitoring construction sites, verifying necessary permits, and enforcing violations.<sup>24</sup> Strict Supervision is expected to minimize risks to consumers and the environment and increase awareness of the importance of compliance with existing regulations.

However, in reality, government guidance and Supervision cannot be maximally carried out because the government is no longer the implementer, and the implementation has been carried out by the community/investors/entrepreneurs. This is in line with the issuance of government regulations, namely the Regulation of the Minister of Public Works and Public Housing of the Republic of Indonesia Number 12 of 2020 concerning the Role of Communities in the Implementation of Housing and Settlement Areas. The regulation's general provisions in Article 1 number 1 state that the Community is an individual whose activities are in the housing and Settlement Areas, including customary law communities and expert communities interested in implementing Housing and Settlement Areas. Article 1 point 3 states that the Implementation of Housing and Settlement Areas, from now on referred to as the Implementation of PKP, is a coordinated and integrated activity of planning, development, utilization, and control, including institutional development, funding, and financing systems, and the Role of the Community.

Guidance and Supervision carried out by the government by applicable regulations turns out to leave problems in the field; this is because the role of the Community in organizing housing needs to get control from the government regarding housing that fails or defaults on consumers.<sup>25</sup> The government considers defaults committed by business actors against consumers (housing users) to be included in private law so that they must be resolved in private law (application to the court in

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<sup>24</sup> Yuli Heriyanti, and Ahmad Zikri, B.Dipl., "Pembinaan dan Pengawasan Pemerintah Terhadap Penyelenggaraan Perumahan dan Kawasan Permukiman Menurut Undang-Undang No.1 Tahun 2011 Tentang Perumahan dan Kawasan Permukiman," *Jurnal Universitas Pahlawan Tuanku Tambusai* 1(2) (2019).

<sup>25</sup> Shen Hilda Sulis and Husni Syawali, "Perlindungan Hukum Bagi Konsumen Akibat Terjadinya Wanprestasi Dalam Perjanjian Jual Beli Unit Apartemen Yang Dilakukan Oleh Pelaku Usaha," *Bandung Conference Series: Law Studies* 3(1) (2023): 489–95. DOI: <https://doi.org/10.29313/bcsls.v3i1.5021>

the field of Civil Law).<sup>26</sup> The implementation of commercial development built by developers is closely related to consumer safety. It has been regulated in Article 8 paragraph (1) letter a of Law No. 8 of 1999 concerning Consumer Protection (UUPK).

However, in practice, there are still violations of the above regulations committed by business actors that harm consumers, as in the case of PT Lippo Karawaci Tbk, the developer of Holland Village Manado, which is considered negligent because it does not meet the standards promised to consumers and even endangers consumers. The developer refused to compensate for the collapse of houses due to landslides and the poor use of buildings built on the river's banks with no barrier. Despite promises of safety, the houses collapsed less than 100 days after construction, causing significant financial losses to the consumers involved. Consumer complaints have yet to receive a satisfactory response from the developer. Conditions as described indicate deficiencies in government guidance and Supervision of development implementation. Although defaults committed by business actors such as developers fall within civil law and are often considered private, they significantly impact the broader Community, especially consumers. Evidence of default cases that harm consumers highlights the need for stricter and more effective Supervision from the government during the development process. Since property development is commercial and involves consumers as interested parties, protecting consumer rights is an unavoidable necessity.

The government is responsible for protecting consumer rights as mandated in the Consumer Protection Law. This includes conducting regular and proactive Supervision of every stage of development, from planning to completion, to prevent practices that harm consumers. With stricter Supervision, cases of default that harm consumers should be identified and stopped early, thereby reducing the potential losses experienced by consumers.<sup>27</sup> In addition, adequate Supervision can increase people's trust in the government as a watchdog and protector of their rights.

Thus, fulfilling and protecting consumer rights in the context of property development is not only a moral obligation of the government but also an integral part of sustainable and inclusive development. This emphasizes the importance of the government's role in ensuring that every development activity is carried out with the interests and welfare of all parties involved, including consumers as end users.

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<sup>26</sup> Nicholas Ardy Wibisana et al., "Perlindungan Hak Pelaku Usaha dan Hak Konsumen Dalam Pelaksanaan Replanning Kawasan Perumahan Komersial," *Jurnal Ilmu Hukum* 8(2) (2024). DOI : 10.24269/ls.v8i2.9007

<sup>27</sup> Laure Halilintar, Jacobus Jopie Gilalo, and Muhamad Aminulloh, "Perlindungan Hukum Terhadap Konsumen Atas Rumah KPR Bersubsidi," *Karimah Tauhid* 3(4) (2024). DOI: <https://doi.org/10.30997/karimahtauhid.v3i4.12934>

### **3.2 The Form of Protection for Consumers Who Are Harmed Due to the Negligence of the Developer of Holland Village in Manado**

In this case study, PT Lippo Karawaci Tbk, the developer of Holland Village Manado, has committed negligence, where consumers complained because the housing units promised by the developer did not meet the expected standards. Initially, the property directed the consumer to choose a building location by the river. After deciding on the location of his house, he visited the point where the house would be built. In the shared video, he explained that the area was on the riverbank with no embankment built, so he was hesitant because he was worried that there would be landslides. However, after it was confirmed that there would be no landslides, she decided to buy into the complex's first phase with the assurance of safety. However, less than 100 days after construction, her house collapsed due to river water, including a neighbor's two-story house. She is disappointed that Holland Village Manado did not inform her of the risk and, despite complaining, has not received a satisfactory response.<sup>28</sup>

As a result of the negligence committed by the developer of Holland Village Manado, consumers suffered various losses, both material and non-material, and severe safety concerns were raised. Materially, the losses consumers suffer include significant financial losses due to the collapse of newly built houses. In addition, consumers may face other property losses, such as damage to or loss of personal belongings in the incident. In addition, non-material losses are also a severe impact of the developer's negligence, including the inconvenience, anxiety, and psychological stress experienced by consumers involved in the incident who may feel insecure loss, lose trust in the developer, and feel distressed at having to deal with such an undesirable situation. More importantly, the safety of consumers is seriously jeopardized by these incidents, with the possibility of physical injury or even loss of life if the problem is not taken seriously.

In the above case, what PT Lippo Karawaci Tbk did as the developer of Holland Village Manado shows a series of severe failures in fulfilling their obligations to consumers. First, there is strong evidence that the developer has ignored or minimized the risks they should have handled properly. The developers needed to provide adequate information about those risks or take adequate preventive measures. For example, the absence of sufficient barriers to protect the property from the danger of river flooding shows a severe indifference to the obvious and previously identified risks. Article 4 of Law No. 8/1999 on Consumer Protection states that every business actor must provide honest, transparent, and not misleading information to consumers. In addition, Article 18 regulates business actors' obligation to offer consumers safe goods or services. In this context, developers must provide information and build properties by winery standards.

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<sup>28</sup> Aulia Damayanti, "Viral Rumah Kompleks Di Pinggir Sungai Rubuh Belum 100 Hari Terbangun," *detikfinance*, 2023, <https://finance.detik.com/infrastruktur/d-6778178/viral-rumah-kompleks-di-pinggir-sungai-rubuh-belum-100-hari-terbangun>.



Second, serious questions exist about whether the developers have complied with applicable construction standards. Their failure to build dams as protection against river flooding raises doubts about their adherence to set safety standards. This is a severe breach of their legal obligation to provide a safe environment for consumers. Article 16 of Law No. 28 of 2002 on Building also stipulates that every building must be constructed in compliance with technical standards set by laws and regulations.

Are the existing legal mechanisms effective enough to handle cases like this? As explained in the previous chapter, uncertainty regarding river boundary lines remains an unsolved problem. We all understand that one of the main reasons for creating a regulation is to ensure legal certainty. The regulation of river boundaries is undoubtedly intended to create legal certainty. With legal certainty, officials can enforce the rules more effectively and fairly. Therefore, there is a need for improvement in regulations related to river boundary lines. Existing laws must be clarified and applied consistently throughout the region. Official and clear delineation of riparian lines by authorized officials will provide legal certainty, enhance public protection, and strengthen government oversight.<sup>29</sup>

In the case of Holland Village, questions arise regarding the extent to which the relevant supervisory authorities have properly implemented existing regulations. Regarding development Supervision, Article 4 paragraph (1) of Government Regulation 28/2020 authorizes supervisory authorities to inspect and monitor buildings under construction. Article 12 paragraph (1) of Government Regulation No. 28/2020 states that the supervisory authority has the authority to follow up on the findings of the inspection and monitoring results, including giving an improvement order or canceling the construction permit. In space utilization, everyone is obliged to have a space utilization permit and to carry out every permit provision to implement space utilization.<sup>30</sup>

In addition, Article 67 paragraph (1) of Law No. 23/2014 on Regional Government states that Regional Governments have the authority to organize government affairs that fall under their regional authority, including development Supervision, given the collapse of the houses in Holland Village in less than 100 days after construction was completed. This suggests that there were areas for improvement in the Supervision and monitoring of the project or that the findings of inspections needed to be adequately followed up. Whereas it is stipulated in Article 6 paragraph (1) of Government Regulation No. 2/2012 on Supervision of the Implementation of Construction Works that the supervisory authority has the authority to supervise the implementation of construction works directly.

The limited resources and capacity of supervisory authorities may also affect their ability to conduct adequate Supervision and take necessary actions. In addition, the openness and accountability aspects of Supervision are also essential to evaluate,

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<sup>29</sup> Kurniawan, "Legalitas Badan Penyelesaian Sengketa Konsumen (Bpsk) Dalam Upaya Pelindungan Hak-Hak Konsumen Menurut Undang-Undang Nomor 8 Tentang Perlindungan Konsumen," *Rosad* 5, no. 3 (2020): 248–53.

<sup>30</sup> Mohammad Muhibbin and Sunardi, "Aspek Hukum Perizinan Pemanfaatan Ruang Dalam Pembangunan Perumahan dan Permukiman," *Jurnal Hukum Dan Kenotariatan* 6(1) (2022).

including transparency in inspection reports and prosecution of violations.<sup>31</sup> In the face of these challenges, efforts are needed to strengthen the capacity of supervisory authorities, improve coordination between relevant agencies, and increase transparency and accountability in the development Supervision process.

As such, the weak implementation of the regulation can be considered a failure in consumer protection. Consumers in Holland Village, who have entrusted the developer to provide a safe environment and decent properties, may feel betrayed and disappointed at not getting adequate protection from the government.

Due to the weak implementation of the regulation, consumers in Holland Village who have suffered losses from the developer's negligence may feel their protection needs to be improved. Consumers who have suffered losses face difficulties in obtaining adequate compensation. That said, if a housing developer in the course of its business violates applicable legal provisions, such as not fulfilling consumer rights and tending to cause harm, then the developer violates the provisions of Article 129 of the Consumer Protection Law (PKP Law). This article is one of the solid legal foundations created to protect the rights of all individuals, including housing consumers. This aligns with the legal provisions for consumer protection in the housing sector as stipulated in Article 8 paragraph (1) letter a of Law Number 8 of 1999 on Consumer Protection (UUPK) and Articles 134 and 140 of Law Number 1 of 2011 on Housing and Settlement Areas.

Article 134 of the PKP Law states that any person is prohibited from carrying out housing construction if it does not meet the established criteria, specifications, regulations, infrastructure, facilities, and public utilities. This provision aims to ensure the quality and safety of housing for consumers. In particular, Articles 134 and 140 of the GCPL stipulate restrictions aimed at protecting consumers' rights to comfortable and safe housing, especially in disaster-prone areas such as riparian lines prone to flooding, landslides, and other potential hazards.

From the explanation above, it can be concluded that the developer has violated the provisions stipulated in these Articles and is entitled to penalties and sanctions for compensation. In the case described above, repressive legal protection for consumers is one of the essential elements in upholding justice and ensuring the responsibility of business actors for violations that have occurred.<sup>32</sup> Article 62 paragraph (1) of Law Number 8 Year 1999 on Consumer Protection (PKP Law) states that business actors who violate the provisions of the PKP Law may be subject to criminal sanctions in the form of imprisonment for a maximum of 5 (five) years or a maximum fine of Rp.2,000,000,000.00 (two billion rupiah). This shows that violations of consumer rights are strictly regulated and can face serious legal consequences.

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<sup>31</sup> Denny B. A. Karwur, Esra Fitrah Alotia, and Mario Mangowal, "Kajian Yuridis Mengenai Peran Pemerintah Daerah Dalam Penataan Ruang Menurut Undang-Undang Nomor 26 Tahun 2007," *Lex Administratum* 8(3) (2020).

<sup>32</sup> Hajriyanti Nuraini, Nadia Astriani, and Yulinda Adhanari, "Ketentuan Pidana Administrasi (Administrative Penal Law) Dalam Penegakan Hukum Lingkungan Setelah Diundangkannya UU Cipta Kerja," *Magister Hukum Udayana* 11 (3) (2022): 581-99, DOI : <https://doi.org/https://doi.org/https://doi.org/10.24843/JMHU.2022.v11.i03.p08>.

In addition, Article 63 of the PKP Law also provides for the possibility of additional criminal sanctions in addition to the central criminal sanctions. These additional sanctions can be in the form of confiscation of certain goods, announcement of a judge's decision, payment of compensation, an order to stop certain activities that cause consumer harm, an obligation to withdraw goods from circulation, or revocation of a business license.<sup>33</sup> These additional sanctions aim to put further pressure on businesses that violate consumer protection provisions and to support remedies and compensation for affected consumers.<sup>34</sup>

In addition, in the context of criminal dispute resolution, criminal sanctions can be imposed as a last resort (*ultimum remedium*) if administrative sanctions that have been imposed are not complied with or business actors have committed more than one violation. This shows that the government can strictly enforce the law against business actors who ignore consumer rights and violate applicable legal provisions. Article 18 of the Consumer Protection Law states that business actors must compensate consumers for losses caused by goods or services that are not as promised, defective, or do not meet safety standards. In addition, Article 19 of the Consumer Protection Law also stipulates that in the event of losses caused by dangerous or defective goods or services, business actors are obliged to provide adequate compensation to consumers, both materially and non-materially.

However, Article 28 mentions that there are exceptions where this provision does not apply, namely if the business actor can prove that the fault that occurred was the fault of the consumer or, in other words, "reverse proof." In this case, the liability of the business actor to the consumer may be reduced or even not apply at all, depending on the evidence and information presented in the problem-solving process. This exception can create new problems and increase the complexity of problem-solving for consumers.<sup>35</sup> First, proving that the fault is that of the consumer can be subjective and difficult to ascertain objectively. This can put consumers in an unfair position, especially if they need more resources to defend themselves in the dispute resolution process. Secondly, this exclusion may provide an incentive for businesses to shift the blame onto consumers as a way to avoid their liability. This creates an imbalance of power between companies and consumers, where consumers are vulnerable to unethical or manipulative practices.

In the context of the Holland Village case, the developer still needs to fulfill its obligations towards consumers, and the exemptions imposed in the Consumer Protection Act may give rise to various additional problems. For example, consumers who have suffered losses due to the developer's mistakes may face significant challenges, proving that the errors were the developer's responsibility and not their own. This can prolong the dispute resolution process and increase

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<sup>33</sup> Andi Adawiyah Fiscarina, Muhadar, and Wiwie Heryani, "Efektifitas Penerapan Sanksi Pidana Tentang Penyelenggaraan Perlindungan Konsumen," *Jurnal Unswagati* 6, 2022. DOI: <http://dx.doi.org/10.33603/hermeneutika.v6i1.6757>

<sup>34</sup> Kristiyanti and Celina Tri Siwi, *Hukum Perlindungan Konsumen* (Sinar Grafika, 2022).

<sup>35</sup> Aryani Sinduningrum and Henny Marlyna, "Penerapan Strict Liability Dalam Hukum Perlindungan Konsumen Di Indonesia: Perbandingan Negara Lain," *UNES Law Review* 6(2) (2021). DOI: <https://doi.org/10.31933/unesrev.v6i2.1321>

consumer costs financially and emotionally. In addition, this exclusion may also provide a loophole for irresponsible business actors to avoid their responsibilities. They may try to blame the consumer or find other reasons to refuse to provide compensation, even though they are responsible for the harm experienced by the consumer. As such, this exclusion can be a tool businesses use to avoid accountability and exacerbate consumers' vulnerability in the dispute resolution system.

Furthermore, this exclusion may also disadvantage consumers who are less well-off or have limited access to legal resources. They may need more knowledge or access to defend themselves in the dispute resolution process, and this exclusion may make them more vulnerable to unfair or exploitative business practices. As such, these exclusions may reinforce justice gaps in the legal system and increase unequal access to justice for consumers, as justice is understood as a condition of balance, equality, and entitlement.<sup>36</sup>

In the face of these challenges, there is a need for an in-depth evaluation of the effectiveness of existing dispute resolution mechanisms and the government's role in monitoring and enforcing the rule of law.<sup>37</sup> Concrete steps need to be taken to improve the consumer dispute resolution system, including reconsidering the exceptions imposed in the Consumer Protection Law. A more balanced and equitable approach is needed that recognizes the rights of consumers and ensures that businesses are held accountable for their actions. This could include improvements in the evidentiary process in dispute resolution, increased consumer access to legal aid, and strengthened government oversight of business compliance with the rule of law.

#### **4. CONCLUSION**

Based on the research findings, consumer protection measures in Indonesia have provided an adequate basic framework for protecting consumer rights. However, a lack of law enforcement and legal certainty often hampered their effectiveness. This obstacle occurs due to the absence of a river boundary line determination (*beschikking*) issued by authorized officials, such as the Minister, Governor, or Regent/Mayor, as mandated by PP No. 38/2011 and Permen PUPR No. 28/PRT/M/2015. One example of a case highlighting consumer protection's importance in the property industry is the Holland Village case. Here, consumers faced severe risks related to the safety and quality of the properties they purchased, pointing to developers' negligence in complying with legal provisions and consumer safety as critical issues requiring severe government attention. This problem is not only caused by irresponsible developer practices but also due to the absence of legal certainty regarding establishing river boundary lines in each region, resulting in a lack of preventive measures and adequate Supervision from the government. To resolve this issue, it is essential for the government to

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<sup>36</sup> Christopher Norris, "Membongkar Teori Dekonstruksi Jacques Derrida" (Yogyakarta: Arruzz Media, 2021).

<sup>37</sup> Nia Indah Putri Ramadhani and Rianda Dirkareshza, "Penyelesaian Sengketa Terhadap Risiko Yang Dihadapi Pemodal Pada Securities Crowdfunding Di Indonesia," *Jurnal Ius Constituendum* 6 (2) (2021), <https://doi.org/https://doi.org/http://dx.doi.org/10.26623/jic.v6i2.3774>.

immediately issue a *beschikking* (decree) regarding river boundary lines in each river section, which authorized officials must carry out. This will provide legal certainty and a foundation for more effective supervisory measures. In addition, the government should encourage more proactive Supervision by regularly monitoring construction sites, verifying necessary permits, and enforcing violations. With these measures, consumer protection can be enhanced, and developers can be more responsible for implementing their projects according to applicable regulations. Thus, consumer rights can be better protected, especially in the property industry, prone to violations of safety and quality standards.

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