IMPROVING HUMAN RESOURCES IN LAW (FIDUCIARY GUARANTEE) PROFESSIONAL COMPETENCE TO FACE THE GLOBAL TREND

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Abstract

To increase human resources in law (fiduciary Guarantee) professionals competence to meet the global trends, thus, the role of the Notary is required to register and obtain a Fiduciary certificate quickly and at low cost. The limitations of the existing staff in the Ministry of Justice and Human Rights of the Republic of Indonesia can certainly be abandoned by the number of notaries who filed the certificate fiduciary. Technology has made a step forward. Such advances, through unlimited access to information, technology facilitates in various human activities and finally the government launched AHU Online program. This program was initiated by the Directorate General of AHU, the Ministry of Justice and Human Rights of the Republic of Indonesia. Registration Fiduciary Administration System in Electronics was formed on March 5, 2013 by the Directorate General of Legal Administration (DG AHU) by DG Circular Letter No. Ditjen AHU No. AHU-06.OT.03.01 in 2013 on the Application of Fiduciary Administration System Electronic Registration (Online System) was released as a substitute for the manual fiduciary registration system. The problem statement is how to increase human resources in the field of law (fiduciary) competent professionals to face the challenges of the global trend. The results of this research are to increase human resources in the field of law (fiduciary) competent professionals to face the challenges of a global trend, which required a change to the existing structures. The changes would create a structure that it can work well, so it brings a significant change in fiduciary guarantee registration. Fiduciary online is a breakthrough Directorate General of General Law Administration Kemenkumham (Ministry of Justice and Human Rights) in providing services to the public. Through a new way, we expect a quick, accurate, and free extortion and of the Law Fiduciary service and the public more aware of Law and Legal disciplines. Also, it encourages economic growth of the services sector increased state revenues from non-tax revenues (non-tax).

Keywords: Fiduciary guarantee, Human resources, Professionals in Security Law,

INTRODUCTION

One of the legal issues still unresolved handling and prompt attention until now is the field of security law. Security law has a close connection with the field of object and banking law. In the banking sector, the function of bank is as a collector and distributor of public funds—providing credit1. In addition, for the economic development of the country, credit is the basic need for economic development2. This means that credit is significance in many aspects of development such as trade, industry, housing, transport and so on.

1 Chapter 3 jo Chapter 6 huruf b and Chapter 13 letter b UU No.10 year 1998.
Credit also provides protection to the weak economic groups in the development of its business. Credit sector is one of the ways of accumulating capital for the business community. For the entrepreneur, taking the debt (credit or a loan) is a factor that cannot be separated from business life. Very hard to let go of the business world without a bank loan, as stated O.K.Brahn "Ons huidige economische leven is niet denkbaar zonder kredietverlening". For banks, each granting loans to entrepreneurs is always risky. Therefore, it is necessary safeguards in return, the security element (safety) is one of the basic principles of credit loan in addition to the element of harmony (suitability) and profit (profitability). Form of securing loans in the banking practice is done with binding guarantee.

Insurance agency is a community need for economic actors and entrepreneurs/businesses. Belief is the basic stage for the agreement, and the agreement itself is confirmed by a more concrete guarantees. Guarantee as a legal institution creates to the principles of law set forth in the civil law that have an important position in economic law. There are several forms of security agency material, goods guarantee (collateral) like pledge, fiduciary, mortgage and encumbrance, there is also a guarantee of outside material (borgtocht) consisting of a corporate guarantee and personal guarantee. In meeting the needs of law that could spur national development and could ensure legal certainty, providing legal protection and ensure justice for the parties concerned, then on September 30, 1999 was established the Law No. 42 of 1999 on Fiduciary. Understanding fiduciary in Article 1 (1) UUJF, is the transfer of ownership of an object on the basis of trust with the provisions of the objects that the transferred ownership rights remain in the control of the owner of the object.

Registration fiduciary is now available online. In practical there are still many obstacles, and it takes professional personnel in order to compete in the era of globalization. Based on these issues, I want to write about increased human resources in the field of law (fiduciary) competent professionals to face the challenges of a global trend.

DISCUSSION

To increase human resources in law (fiduciary) professionals competence to meet the global trends, the role of the Notary is required to register and obtain a certificate of Fiduciary quickly and at low cost. The limitations of the existing staff in the Ministry of Justice and Human Rights of the Republic of Indonesia can certainly be abandoned by the number of notaries who filed the fiduciary certificate. Technology has made a step forward. Such advances, through unlimited access to information, technology offers facilitates in a variety of human activities and finally launched Online AHU program. It was initiated by the Directorate General of AHU, the Ministry of Justice and Human Rights of the Republic of Indonesia.

Registration Fiduciary Administration System in Electronics was formed on March 5, 2013 by the Directorate General of Legal Administration (DG AHU) by DG Circular Letter No. Djen AHU No. AHU-06.OT.03.01 in 2013 on the Application of Fiduciary Administration System Electronic Registration (Online System) is as the replacement of fiduciary guarantee registration manual system. The formation of this system is a form of business Kemenkumham (Ministry of Justice and Human Rights) to enforce the content of Article 14 paragraph (1) of the Act Fiduciary (UUJF) which says: "Office of the Register of Fiduciary publishes and submits to the Beneficiary Fiduciary Certificates on the same date as the date of filing the application for registration". This article could not be implemented completely in the previous system—the manual system—since the number of

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4 Sutan Remy Sjahdeini, Hak Jaminan dan Kepailitan, Makalah
5 O.K.Brahn, Fiduciaire Vervanding en Eigendomsvoorbehoud Naar Huidig en Komendrecht, Den Haag : Tjeenk Willink B.V.Zwolle, 1988), page.1
7 http://download.portalgaruda.org/article.phpkepastianhukumdalampemberlakuansistemadministrasipendaftarminanfidusiaelektronikte
8 Unandg-Unandg Nomor 42 Tahun 1999 tentang Jamanan Fidusia Chapter 14 ayat (1)
human resources (HR) and infrastructure (called as KPF) does not meet with the number of incoming applications Fiduciary registrations each day. It results in accumulation of Fiduciary registration records in KPF and cause legal uncertainty. Fiduciary guarantee registration electronically is also aiming for all fiduciary guarantee registration can be recorded in a Ditjen AHU national database, so publicity can increase. Various parties are often dealing with affairs in the field of fiduciary are from debtor fiduciary (debtor), receiver fiduciary (Creditors), collecting bank receives a payment PNBP (Non-Tax Revenues), the Registration Office Fiduciary (KPF), as well as the Notary also support and welcomes the establishment of this system with the hopes of legal services Fiduciary field can be faster, practical and accurate and low cost.

The principle of publicity is one of the features of modern loan guarantees aiming of getting published a guarantee of the debt. Therefore, the creditor or the general public may know or have access to know the important information around loan guarantees. This means to avoid debtor can not lie to creditors or potential creditors with fiduciary once again or even selling the goods without permission from the original creditor. After almost three years of a variety of advantages, such as the filing of applications registration is easier without having to visit Fiduciary Registration Office (KPF) and the fiduciary issue certificates is done on time, and can be printed by the applicant. The system of electronic registration fiduciary still has weaknesses because it does not include a description of the object which is the object of fiduciary guarantee certificate fiduciary. Article 13 paragraph (2) UUJF says: "registration statement referred to in paragraph (1) shall contain: the identity of the parties giver and receiver fiduciary, date, number of the deed fiduciary, name, place of Notaries that a deed fiduciary, the data principal agreement which guaranteed the fiduciary, a description of the object becomes the object of fiduciary assurance, guarantee value, and the value of what became the object of fiduciary.

The Indonesian society now wants all can be done fast, precise and accurate, and have low cost, including in the fiduciary business with bank. Binding of fiduciary security is an engagement that arise from the agreement, as provided in Article 1338 Book of Civil Law, which recognizes the freedom of contract, with the restriction that the agreement must not conflict with laws and regulations and should be based on goodwill.

Development in information technology gives changes to Lex et Societatis toward the order of human life. Fiduciary also experiences the changes, in which the current registration procedure Fiduciary is already switched from the manual or conventional to electronic or online system. It is increasingly evident felt after the issuance of Circular of the Director General of General Law Administration of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-06.OT.03.01 dated March 5, 2013 on the Application System Registration Administration Fiduciary electronically (online system) is set in Regulation of Minister of Law and Human Rights No. 9 of 2013 on the Application System Electronic Registration Fiduciary Administration. The letter was issued in order to implement the mandate set forth in Article 14 paragraph (1) and Article 16 (2) UUJF, and Government Regulation: Regulation of the Minister of Finance No. 130 / PMK.010 / 2012 Government Regulation No. 21 of 2015 regarding Registration Procedures and Fiduciary Fees Creation Act, Government Regulation No. 10 Year 2015 concerning Amendment to Government Regulation No. 45 Year 2014 regarding Type and Tariff of State Revenue Taxes not Applicable in the Ministry of Law and Human Rights, the Minister of Justice and Human Rights Number: M.02.PR.07.10 year 2002 on amendment of the Decree of the Minister of Justice and Law Decree No. 2001 on opening M.03.PR.07.10 Fiduciary Registration office in all offices of the Department of Justice and human rights, Ministry of Law and human rights No. 8 of 2013 concerning the signing Delegation Fiduciary Certificates, Justice Minister Regulation No. 10 of 2013 on Procedures for Electronic Registration Fiduciary basis. To provide a service that is safe, convenient, fast and clean in the implementation of Fiduciary system of registration.

Notary on one side as "Public Official" and on the other side is as a "Professional" must really understand, appreciate and practice the Law on Notary and Notary Code and the laws and legislation in force. As a public officer, as stated in Law No. 2 of 2014, the Notary is the only authorized office in the manufacture of an authentic deed. The authority and obligations of the notary on the deed,

agreement and confirmation is required by a general rule or by the concerned desired to be stated in an authentic act by guaranteeing the date, save the deed, and give grosse, copy, and quotation. It can be conducted as long as the deed was made by the notary, not assigned or excluded to other public officials. Notary as a public official has to do with the authority in Article 15 UUJN that makes authentic act as long as not assigned to the appropriate authorities. This fiduciary registration Notaries in serving the interests of society must act in accordance with its authority and must be done professionally. Law No. 42 of 1999 requires a fiduciary is made in Notary Deed and then registered, since registration of fiduciary preference created rights for the recipient of fiduciary. The financing institutions usually do not perform fiduciary registration, the registration is made without making a deed. Further, this would cause a risk in the event of default, due to the lack of the deed legal certainty. The problem may come that in the future recipients will get trouble attracting fiduciary guarantee, so it is not uncommon when financial institutions are reported as perpetrators of deprivation. Therefore, with the registration of fiduciary executorial, it will give rights for a finance company/receiver fiduciary and legal certainty guaranteed.

Fiduciary guarantee that was made without certificate can cause a complex and risky law problem. Creditors can do his right execution for being one-sided and can give rise to arbitrariness of creditors. It could also be due to the financing of goods Fiduciary objects are not fully paid in accordance with the value of goods/debtor while the debtor had done the responsibility as said in the agreement, so the goods belongs to both creditor and debtor. Moreover, this case will get worse if the execution does not through the official price assessment agency/public tender agencies. These actions can be categorized as Torts (Perbuatan Melawan Hukum) which is regulated in Article 1365 of the Code of Civil Code and can be sued for damages. In the conception of criminal law, the object execution fiduciary underhand into the criminal act of Article 368 of the Criminal Code if the creditors do coercion and the threat of expropriation. This situation can occur if the Creditor in the execution force and take the goods unilaterally. However, the goods itself is possessed by another party partly or wholly. Even the imposition of any other section can occur. As we know execution is not easy, it needs legal security and support law enforcement agencies legally. This is the urgency of legal protection balanced between the creditor and the debtor. Even the debtor disposers the object of fiduciary secretly to the other parties. He can not be snared by Law No. 42 of 1999 on Fiduciary, because the agreement was not legally made.

Fiduciary Online registration procedures at the Directorate General of Legal Administration (DG AHU) Ministry of Law and Human Rights of the Republic of Indonesia10: 1. Notary creates fiduciary deed which has been signed by the parties, namely debtors, creditors, the witnesses (two s Notary staff) and Notary. 2. The parties complete their signatures before a Notary for thirty minutes (30 minutes), a copy of the deed of fiduciary finished. 3. A copy of the deed of fiduciary then immediately and instantly are registered by the Notary to obtain a certificate of fiduciary namely by accessing the website www.sisminbakum.go.id and Notaries will enter his username and password to register fiduciary electronically. 3. Sign into website www.sisminbakum.go.id, enter your username and password; 4). Notary selects the application and select menu fiduciary registration; 5). At points A Notary enters the identity of the donor fiduciary, and the name of the debtor if the debtor is not the owner of the pledged collateral, then fill in the identity/bio fiduciary receiver/creditor. 6). At point B regarding fiduciary guarantee, Notary inputs the notary deed (deed number, date of fiduciary warranty deed, the name of the notary and the position of Notary); 7). At point C Notary enters an agreement in principal (the value of the debt, the basic agreement in principal, term of the agreement in question), 8). At point D Notary explains the object of fiduciary (objects numbered series, two-wheeled vehicles, four-wheel vehicles, machinery, etc. as well as objects that are not air the serial number of livestock, the company's assets, etc.), 9). At the point E Notary enters the guarantee amount/value of the debt the debtor, 10). At point F Notary fills the value of the object fiduciary, 11). Click Submit, then it will display a confirmation that the data has been processed and then click OK. 12). If the input data (in website www.sisminbakum.go.id) is completed, the Notary must print a proof of registration application, then do payment in the designated bank (Bank Negara Indonesia (BNI)), with a period of 3 days after the input data is completed. 13). After obtaining proof of fiduciary guarantee registration.

10 Interview with Notary Dr.H.Ngadino,SH.,Sp.N. Notaris/PPAT Semarang, on 21 Agustus 2016.
from the bank, the notary then opens the menu list Notary transaction. 14). The website will show up a list of transactions that have been carried out, 15). Click the certificate to view print view certificate fiduciary, 16). Then click the print icon to print the certificate. 17). Then Notary submits a copy of the deed and its fiduciary guarantee certificate to the bank/receiver fiduciary.

In Article 25 UUJF states that the recipient fiduciary gives fiduciary registration to the office regarding the abolishment of fiduciary by attaching a statement regarding the abolishment of debt, waiver or destruction of the object which is the object of the fiduciary, but in the online issue of the Roya certificate of the fiduciary guarantee has not been accommodated.

Registration fiduciary in Notary office requires a good internet connection; if the connection is interrupted some data may not be stored by the server. Prior to the database where the recipient can check whether the fiduciary prior fiduciary items or objects have ever been registered. The obstacles mentioned above could affect the accountability of the Notary11.

Article 11 (1) UUJF, said “things which are burdened with Fiduciary must be registered”. This article only mentions the fiduciary collateral object must be registered. This Article causes confusion. The title of the second part of Chapter III of the Fiduciary Act is the Fiduciary Registration. Thus, the registered is Fiduciary imposed on an object. However, the Article 11 above shows that the registered was the object, the object that is burdened Fiduciary. The explanation of Article 11 UUJF, indicates that the requested object is burdened by the Fiduciary. Article 12 paragraph (1) and Article 13 paragraph (1), states that fiduciary is registered instead of the “objects”. This ambiguous statement will make confusion and would raise questions. If it is stated that the object was registered, it will sound impossible. How can we register the object in the form of stock (for inventory purposes or for trading)? Since the object changes in time to time, either the number or the volume or type and brand. Article 11 paragraph (1) UUJF should say that Fiduciary shall be registered instead of the object. The registration of Fiduciary will result in registration of objects.

Article 11 (1) UUJF, said objects burdened by Fiduciary must be registered. It must be registered with the intention that the fulfillment of the principle of publicity in the Registration Fiduciary. This article does not expressly mention Fiduciary when it should be registered. Is it after the Deed of Fiduciary completed, then the recipient fiduciary or the attorney register Fiduciary, or the attorney can register the Fiduciary when it will cause problems. Affirmation of Agreement form Fiduciary Deed by forming UUJF should be construed as a legal norm that forces (imperative not facultative), meaning that if the Agreement Fiduciary is in another form except the Notary deed, and juridical Fiduciary agreement is never existed.

Bank in this case referred to as creditors or called the recipient must register fiduciary in the Registration Office. The registration will give preference to the recipient fiduciary rights, it is intended that legal certainty for recipients of fiduciary. Any value Fiduciary, the Bank shall register Fiduciary in the Registration Office. But in reality, no bank will register a Fiduciary, if the Fiduciary has a certain value. They will register the collateral if the loan or credit as principal agreement was allegedly stuck and will cause problems. Fiduciary security is usually under twenty five million Rupiah (Rp.25.000.000). In some financial institutions in the city of Semarang does not register the Deed of Fiduciary. Fiduciary will be registered if the credit is considered jammed or suspected to be causing problems. Reason financing institutions in the city of Semarang not register Fiduciary whose value under twenty five million Rupiah (Rp.25.000.000, -) in Ditjen AHU Ministry of Justice and Human Rights is due to cost reasons. Bank assumed that it would burden the debtor because the debtor would incur additional costs for fiduciary registration fee12. This shows that the bank as the recipient of fiduciary does not practice what has been stated in UUJF. UUJF is strictly stated that the Deed of Fiduciary it should be made to the notary deed and fiduciary must be registered13.

In UUJF fiduciary mention that it must be registered, but did not explicitly say when the fiduciary must be registered, whether the fiduciary deed after it is finished then directly registered or can be registered in another day. Is fiduciary can be registered if they are expected to cause problems? UUJF does not give any sanctions if the fiduciary was not registered. UUJF just say fiduciary is

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11 Interview with Notary /PPAT Dr.Soegianto, SH.Sp.N, Notaris/PPAT di Kudus on 30 September 2016.
12 Interview with Aris Chamandi, analis kredit pada PD.BPR Arta Makmur Semarang.
13 Aris Chamandi, op.cit.
registered; it will fulfill the principle of publicity, as well as an assurance to the creditors of the objects that have been saddled fiduciary. Registration will result in the emergence of the right material for the recipient fiduciary. Due to lack of clarity when the fiduciary must be registered and the absence of strict sanctions for parties which it does not register fiduciary that would result in a person not abiding to comply with the Act Fiduciary. Behavior does not adhere to the law, if done repeatedly and continuously will cause the behavior become a culture. If already become a culture, it will be difficult to change the culture.14

The internet connection is very important software device. When a server error then the Notaries around Indonesia will not be able to access open existing applications in www.sisminbakum.go.id, instead of fiduciary guarantee registration system manually, then load the server in the Office of the Directorate General Law administration (DG AHU) The Ministry of Justice and human rights will be heavier because not only the notary who use this server but also in this system there are also menus in addition to the registration Fiduciary, namely: Registration Notary, Foundation, Company Limited, the messages names, Association, Probate and menu Fiduciary15. It has not been set any regulation for the paper in printing the deed16. Notary cost is more expensive, although the government has released the Government Regulation No. 21 of 2015, regarding Registration Procedures Fiduciary and costs in making Deed Fiduciary, Government Regulation No. 10 Year 2015 on Amendment of Government Regulation No. 45 Year 2014 regarding Type and Revenue Rate Non Tax state In the Ministry of Justice and human rights, Notary sometimes leave rates above what has been determined by the Government17.

Efforts to Improve Human Resources in Law (Fiduciary) Professional Competence to Face the Global Trend

Lately a lot of tendency to make binding fiduciary were conducted under the hand by some creditors. Furthermore, the guarantee of legal protection toward the creditors is usually done with the "power of sale/Power of withdrawal Attorney Deposits"/"willingness that the goods will be taken physically" if the tort (wanprestasi) debtor tends to cause problems. It is also potentially vulnerable to the legality of the signature in the power, if the debtor has the potential not to pay the credit, it will be bond fiduciary by notary and then be held registration at the registration office Fiduciary collateral. These activities would be contrary to a sense of justice for the concerned parties, while UUJF has set way of execution in proper manner. In some cases in some financial institutions in Semarang, they still keep Fiduciary Deed of any size but the value of collateral is under Rp. 25.000.000. The Fiduciary is not registered with the consideration Fiduciary will not default. If it is assessed by the debtor it will be suspected default by financing institutions in Semarang. Therefore, the best way is to register immediately to obtain a Certificate of Fiduciary of the Directorate General of Legal Administration (DG AHU) of the Ministry of Law and Human Rights through Notary Services18.

The Minister of Finance Regulation No. 130 / PMK.010 / 2012 ensure the legal certainty for the concerned parties. The presence of Minister Finance Regulation 130 / PMK.010 / 2012, give benefit to the finance companies and consumers in connection with the submission of property rights to the motor vehicle of consumer confidence (Fiduciary) to the finance company to help support good corporate governance and ensure sense of justice, expediency, legal certainty in the legal world and the business world with the regulation of matters: emphasize the obligation to register fiduciary Registration Office fiduciary, asserted period of registration is a step to ensure legal certainty, suppress acts contrary to the sense of justice to regulate issues ordinances object withdrawal fiduciary and strict sanctions against violations of these provisions is indispensable as forceful measures also for the implementation of the fiduciary guarantee registration object.

The defaults debtor will be pursued of execution according to Law 42 of 1999. Regulation of the Minister of Finance of the Republic of Indonesia No. 130 / PMK.010 / 2012 applies only to Financial Institution, since the regulation is made to stimulate economic growth by increasing state

14 Interview with Notary Dr.H.Widhi Handoko, SH.Sp.N., Notaris/PPAT, on 29 September 2016.
15 Interview with Notary Anisah, SH. Notaris/PPAT on 25 September 2016.
Interview with Notary Mrs. Setyowati, SH.MH, Kanwil Kementrian Hakum and HAM Jateng, on 21 Augusts 2016
17 Setyowati, ibid.
18 Aris Chamandi, op.cit.
revenues from the sector of non-tax state revenues (non-tax). UUJF does not provide specific fiduciary guarantee registration deadline, and despite the provisions required by the application deadline of fiduciary stipulated in the Ministry of Finance, it shall prevail in UUJF provisions. Therefore, the above Regulation of the Minister of Finance mentioned above must be followed by revision of Law No. 42 of 1999 or can be implemented law reform Law Number. 42 of 1999 on fiduciary, since people are lack trust to the entrepreneur. Also, the Government Regulation No. 21 of 2015, regarding Registration Procedures and Fees to make Fiduciary Deed. The Chapter II of the Registration Fiduciary Article 4 which says the Fiduciary must be registered no later than 30 days after the manufacture of the Deed of Fiduciary

In order to improve human resources in order to compete in the global era, it would require a change to the existing structures. The changes would result in the structure, so it brings a significant change in fiduciary guarantee registration. Fiduciary online is a breakthrough Directorate General of General Law Administration the Ministry of Law and Human Rights in providing services to the public. Through a new way, legal services field fiduciary expected more rapid, accurate, free of extortion and the public more aware of the laws and discipline of law, encourage economic growth of the services increase state revenues from non-tax revenues (non-tax).

Notaries need to consider several issues related to fiduciary systems online, and the need to emphasize the element of prudence. For example, the notary makes the deed fiduciary as well as simultaneously registers the deed. Related entries of NPWP/ NIK on display, the notary should ask for the detail information. Online Fiduciary also has several drawbacks. First; information about the database objects that have been registered fiduciary can not be accessed through this system because, as the Deed, all made by Notary. In this context Notary must be careful because it is associated with the input value whether the property owed fiduciary giver or the debtor. For Banks and other financial institutions, it is necessary to have a legal awareness regarding the significance of registration and legal consequences arising.

The internet connection is a software device that is very important because if a server error then the Notaries throughout Indonesia will not be able to access open existing applications in www.sisminbakum.go.id. Supposedly the Directorate General of Legal Administration (DG AHU) the Ministry of Law and Human Rights RI uses excellent internet server. Furthermore, it should be any regulation toward the paper used to print out the Fiduciary certificate. In case of Cost Notary which is more expensive, a notary must submit and follow with Government Regulation No. 21 of 2015, regarding Registration Procedures Fiduciary and costs Making Deed Fiduciary and Government Regulation No. 10 Year 2015 concerning Amendment to Government Regulation No. 45 Year 2014 regarding Type and Tariff State Revenue Non-tax effect on the Ministry of Law and Human Rights and not burden the costly and above the cost has been determined by the government, and there should be control of the government and society.

CONCLUSION

To increase human resources in law (fiduciary) professionals competence to face the challenges of a global trend, we need a change to the existing structures. The changes would result in the structure, so bring a significant change in fiduciary guarantee registration. Fiduciary online is a breakthrough Directorate General of General Law Administration the Ministry of Law and Human Rights in providing services to the public. Through a new way, legal services field fiduciary is expected to be more rapid, accurate, and free extortion and the public is more aware of Law and Legal disciplines. Also, encourage economic growth of the services sector increased state revenues from non-tax revenues (non-tax).

19 Widhi Handoko, op.cit.
20 Ngadino, op.cit.
21 Anisah, op.cit.
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