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## *The Effectiveness Of The National Land Agency In Implementing The Complete Systemic Land Registration Program*

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### ABSTRACT

The research aims to determine to what extent the role of Nasional Land Agency in implementing the complete and systematic Land Registration (PTSL) program and internal and external factors inhibiting the National Land Agency in implementing the Complete and Systematic Land Registration (PTSL) program towards the improvement of Land Certificate Ownership Data in Gorontalo Regency. In this case, the program has been done well, yet it remains encountering several problems. The research employs empirical legal research. The problems in this current research are the role of National Land Agency in implementing the Complete and Systematic Land Registration (PTSL) program towards the improvement of Land Certificate Ownership Data in Gorontalo Regency and internal and external factors inhibiting the implementation of program. The research finding reveals that the implementation of Complete and Systematic Land Registration (PTSL) program by National Land Agency remains not maximum. Therefore, it is necessary to find a proper solution so that the PTSL program could achieve the predetermined target and implementation stages must be in accordance with the prevailing regulation.

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## 1. Introduction

Indonesia is an agrarian country with abundant natural resources and an archipelagic country with a wide variety of marine products. Indonesia is also rich in mining products so that if processed effectively and efficiently it can produce high economic value. National development will be carried out continuously in order to achieve national goals. As mandated in the 1945 Constitution paragraph 4 which reads "To protect the entire Indonesian nation and the entire homeland of Indonesia and to promote general welfare, educate the nation's life, and participate in carrying out world order based on independence, eternal peace and social justice."

In the aspect of land, land is the surface of the earth in the form of land where humans stand, live, grow crops and all kinds of businesses to maintain their survival and most importantly is a place where a country stands to protect, protect its people and to achieve the purpose of life, namely prosperity and prosperity. welfare through efforts made by the government Concretely, agrarian reform is directed at making changes to the structure of land tenure and changes in the guarantee of certainty in land tenure for the people who take advantage of the land and the natural resources that accompany it.

In the context of a contemporary state of law, it is necessary to develop a law that can be pursued by reforming the law, the reform still takes into account the influence of globalization which shapes the plurality of the prevailing legal order. Legal reform is an effort to improve services, legal certainty and awareness of the law as well as law enforcement with the core of justice, truth, order and welfare in the context of an increasingly orderly and orderly state administration. Legal development can be pursued by reforming the law, which in terms of such renewal still takes into account the influence of globalization that forms the plurality of the applicable legal order. Legal reform as an effort to improve services, legal certainty and awareness of the law and law enforcement with a core of justice,

One of the policies carried out by the government in the land sector and in order to ensure legal certainty, land registration is held throughout the territory of the Republic of Indonesia. The purpose of land registration is to provide legal protection to land rights holders. This is as mandated in Article 19 of Law Number 5 of 1960 concerning the Basic Agrarian Law (UUPA) that land registration is carried out throughout the territory of Indonesia, Government Regulation Number 10 of 1961 concerning land registration was issued, which was later refined by the issuance of a Government Regulation Number 24 of 1997 concerning Indonesian Land Registration.<sup>9</sup>

Acceleration of land registration carried out should pay attention to the principle that land can significantly improve people's welfare, play a clear role in creating a more just order of shared life, ensure the sustainability of people's lives, as a nation and state to minimize cases, problems, disputes, and land conflicts. Apart from that, the acceleration

of land registration is also the implementation of the 11 BPN-RI Agendas, in particular to improve services for the overall implementation of land registration, and strengthen people's rights to land.

Land registration is a series of activities that have been carried out by the government continuously, continuously and regularly which includes the collection, management, bookkeeping and presentation for the maintenance of physical data as well as juridical data in the form of maps and lists, regarding land parcels, land units, apartment units, as well as granting certificates as proof of their rights for fields that already have rights and ownership rights over flat units for certain rights that burden them.

Land registration is carried out in two ways, namely Systematically, which is a land registration activity which is carried out for the first time simultaneously covering all objects of land registration that have not been registered in the village/kelurahan area organized by the government based on a work plan and carried out in other areas. determined by the Minister of Agrarian Affairs. Meanwhile, Periodically, which is a land registration activity for the first time regarding a parcel of land and the object of land registration in the territory and the village/output division, whether individual or mass, is carried out on behalf of the interested parties.

According to Arba, one of the series of activities of land registration is the maintenance of physical data or juridical data made in the form of maps and lists of land parcels.

People in general do not understand the function and use of certificates, this is because people do not get accurate information about land registration. For people who want to register their land, they have complained beforehand, because they estimate that land registration will cost a lot of money. In fact, if done in accordance with existing regulations, land registration costs are relatively cheap. All fees are charged from the provisions of the land registration regulation itself which makes people reluctant to register their land.

There are still many complaints from the community regarding the implementation of land registration. As a result of its implementation which is considered indecisive, vague, and convoluted. The community feels heavy, burdened and not necessarily many benefits that can be felt by the community from land registration. if this happens, then of course the community will not be motivated anymore to register their land.<sup>14</sup>

As a consequence of a constitutional democracy, the constitution must contain fundamental aspects, including the regulation of guarantees for the human rights of its citizens, the establishment of a fundamental state administration. . constitutional aspects

which is regulated in the constitution other than the main state institutions, namely the regulation of non-ministerial institutions formed to carry out certain government duties from the president, one of which is the Ministry of Agrarian Affairs and Spatial Planning, the Head of the National Land Agency as law enforcer who forms and applies laws in the implementation of land registration so that they are able to carry out their rights and obligations in streamlining programs that are carried out in accordance with the substance of the law itself. Because law enforcement and the law itself is one of the factors that affect the success of a program.

The government always makes efforts to carry out land registration throughout Indonesia so that it continues to run, by continuing to make improvements, perfecting the rules that have been issued. It is known that in the same year, apart from PRONA, there was another program regarding the Acceleration of Complete Systematic Land Registration and the issuance of regulations regarding this program.

The Complete Systematic Land Registration Program is held on the basis of community needs for land which are increasing day by day, so it is certain that the need for land certificates will increase as well. The government's recommendation or appeal to people who own land to make valid land certificates, but there is a feeling of reluctance and several factors are the reasons why people don't take care of their land certificates.<sup>17</sup>

Not only that, the reason or policy for implementing the PTSL program is because to improve services in the land sector, the National Land Agency from the center to the regions issued various policies in the land sector for the benefit of community groups, as well as for the economically weak community by paying attention to aspects of taking sides with the community. the government issued various policies to show an effort through the Complete Systematic Land Registration program in the issuance of land certificates carried out by the government.

The existence of this program is to support the acceleration of land registration in all regions and as a manifestation of one of the national strategic projects. Based on this, the government issued regulations related to the implementation of the PTSL program which became the government's guidelines in implementing this program, namely the Minister of Agrarian Affairs and Spatial Planning/Head of the National Land Agency Number 35 of 2016 which was later amended by the Regulation of the Minister of Agrarian Affairs and Spatial Planning/Head of the Land Agency. National Republic of Indonesia No. 1 of 2017 concerning Acceleration of Implementation of Land Registration and refined by Regulation of the Minister of Agrarian Affairs and Spatial Planning of the Head of the National Land Agency No. 6 of 2018<sup>18</sup>

The granting of rights and authorities or that describes the role of the National Land Agency in the implementation of the PTSL program is mandated in Presidential Regulation No. 48 of 2020 concerning the National Land Agency in Article 3 Letter b

which states that BPN carries out the function of "Formulating and implementing policies in the field of surveys, land surveying and mapping. This is closely related to the function of the National Land Agency in implementing the Complete Systematic Land Registration program related to the stages that must be carried out by the National Land Agency in carrying out the PTSL program to achieve its goal of providing legal certainty of community land rights.

In the context of realizing land registration throughout the territory of Indonesia, although it has been supported by the issuance of regulations governing land registration, and in the context of accelerating the registration carried out systematically, which is then called the activity, namely complete systematic land registration (PTSL), it is still possible for obstacles, This obstacle can be a challenge in itself to realize the mandate contained in Article 19 Paragraph 1 of the LoGA which reads that "To ensure legal certainty by the government, land registration is held throughout the territory of the Republic of Indonesia according to the provisions stipulated by government regulations.

However, based on data obtained from the National Land Agency of Gorontalo Regency, the target and achievement of the issuance of land certificates through the PTSL program needs to be further improved as well as the form of implementation of the PTSL program carried out by the National Land Agency of Gorontalo Regency such as the extension stage which is still being carried out in villages that PTSL program is applied only or only implemented based on the location of this program. Regarding this, it can be seen from the data on the achievement of land certificates in 2020 where savings occur in terms of realizing land certificates through the PTSL program. One of the factors that influenced the saving in that year was due to the pandemic factor on the performance of the National Land Agency regarding the program to realize land certificates.

**Table 1**

**Land certificate data that has been realized by BPN through the PTSL program**

| Year | Target | Achievement |
|------|--------|-------------|
| 2019 | 7,300  | 7.242       |

|       |       |       |
|-------|-------|-------|
| 2020  | 7,800 | 2,500 |
| <hr/> |       |       |
| 2021  | 6.076 | 5.076 |

(Data Source: National Land Agency of Gorontalo Regency)

In applying the various rules regarding existing land registration, the role of the National Land Agency is needed to implement and support the various efforts that have been made. One of them is through the Complete Systematic Land Registration (PTSL) program. This program is a program that aims to enable someone who does not have a land certificate to register their land parcels through this program to obtain proof of ownership of the land rights or commonly referred to as certificates. but in reality it is possible that there are areas that have implemented the PTSL program, and areas that have not been implemented by the PTSL program.

## 2. Problem Formulation

1. What is the role of the National Land Agency in implementing the Complete Systematic Land Registration program for increasing land certificate ownership data in Gorontalo Regency?
2. What are the inhibiting factors for the National Land Agency in implementing the Complete Systematic Land Registration program in Gorontalo Regency?

## 3. Analysis or Discussion

### 3.1. The Role of the National Land Agency in Implementing a Complete Systematic Land Registration Program for Improving Land Certificate Ownership Data in Gorontalo Regency.

The National Land Agency is a Non-Ministerial Government Institution which is under and responsible to the President. The existence of the National Land Agency which has duties and obligations in the land sector is emphasized in Presidential Regulation No. 48 of 2020 concerning the National Land Agency which states that the National Land Agency has the task of carrying out government duties in the land sector in accordance with the provisions of laws and regulations. To carry out the duties and functions of the BPN in the regions, a regional BPN office in the Province and the Land Office in the Regency/City were established



In carrying out the duties of the National Land Agency as referred to in Article 2, that the National Land Agency carries out functions in accordance with Presidential Regulation No. 48 of 2020, namely:

1. Formulation and determination of policies in the land sector
2. Formulation and implementation of policies in the field of survey, measurement and mapping
3. Formulation and implementation of policies in the field of determination of land rights, land registration, and community empowerment
4. Formulation and implementation of policies in the field of regulation, arrangement and control of land policies
5. Formulation and implementation of policies in the field of land acquisition
6. Formulation and implementation of policies in the field of controlling and handling land disputes and cases
7. Supervision of the implementation of tasks within the BPN
8. Implementing task coordination, coaching, and providing administrative support to all organizational units within BPN
9. Implementation of data management of sustainable food agricultural land information and information in the land sector
10. Implementation of research and development in the land sector; and
11. Implementation of human resource development in the land sector.<sup>23</sup>

The slow process of making land certificates has been the main concern of the government. To overcome these problems and in the context of registering all parcels of land in the Territory of the Unitary State of the Republic of Indonesia, the government through the Ministry of ATR/BPN has launched a program to accelerate land registration through a Complete Systematic Land Registration which is targeted to be implemented until 2025. This PTSL method is an innovation of the Government through the Ministry ATR/BPN to meet the basic needs of the community or in other words, clothing, food and housing.

The implementation of the PTSL program in the context of efficiency and effectiveness in carrying out its activities requires the role of the National Land Agency and the Land Office. As stated in Article 6 of the Regulation of the Minister of Agrarian Affairs and Spatial Planning/National Land Agency Number 6 of 2018 to determine the location for the distribution of PTSL targets, the Head of the Land Office determines the location in several Villages/Kelurahan and/or Districts and for the Head of the Regional Office of the National Land Agency determines the location in several regencies/cities in one province.

The following is a brief explanation of the stages of implementing the PTSL program which requires the role of the Ministry of Agrarian Affairs and Spatial Planning of the Head of the National Land Agency as regulated in the Regulation of the Minister

of Agrarian Affairs and Spatial Planning of the Head of the National Land Agency No. 6 of 2018

1. Counseling, carried out by BPN officers in the Village/Kelurahan area, followed by all PTSL participants according to the schedule set by the extension team
2. Registration, clarifying the status of ownership of land rights, namely asking the history of the land, who is the owner of the land, the basis of ownership (grants, inheritance, buying and selling) and taxes
3. Measurement, BPN officers will measure the location of the land, land boundaries, shape of the field, and area of land parcels
4. Adjudication committee session, committee members consist of 3 BPN members, 1 person from the village/kelurahan to examine juridical data, field inspections, record objections, and conclusions and ask for additional information
5. Collection and ratification, announcement period of 14 days, posted at the village/kelurahan office or land office containing a list of names, area, location of land, plot maps and other matters.
6. Issuance of certificates, certificate distribution is carried out by ATR/BPN which is handed over directly to participants.<sup>25</sup>

This is carried out to realize legal certainty and legal protection to the community over the ownership of a plot of land, to improve the welfare and prosperity of the community and prevent land conflicts, namely as the legal objective of implementing the program. To achieve the purpose of the law, the National Land Agency through the Complete Systematic Land Registration program undertakes the following efforts

1. To Provide Legal Assurance

Providing guarantees of legal certainty is the sole goal in implementing the Complete Systematic Land Registration program, this is a big responsibility that must be carried out by the National Land Agency of Gorontalo Regency to provide proof of ownership of land rights or certificates to the community.

2. Counseling

This counseling or socialization is carried out by the National Land Agency based on the work area to provide information, knowledge or insight to the community directly related to any matter



related to land so that the community can know about the importance of land registration, the importance of land certificates and programs held by the government. Regarding the extension of the Complete Systematic Land Registration program, the National Land Agency of Gorontalo Regency officially conducted one extension which was carried out in areas where the PTSL program was to be applied in accordance with the location determination, but counseling could also be carried out more than once in accordance with the circumstances of the implementation of the PTSL program.

### 3. Assisting the Community in the Management of Certificates

In the management of community certificates, parties from the National Land Agency will be assisted so that they do not experience difficulties and shortcomings in their work carry out management and so that the community can follow the procedures set by the National Land Agency

### 4. Reducing Land Conflicts or Disputes

After the issuance of land certificates by the National Land Agency, the ownership status of the rights to community land parcels is clear, automatically land conflicts will decrease, because there are no more problems that will arise in the community related to objects of ownership of land or mutual demands between one another. and others.

### 5. Improving Community Welfare

One of the results felt by the community regarding the PTSL program implemented by the National Land Agency of Gorontalo Regency is because the certificate issued can be used as collateral for people's credit businesses by the community to be able to manage and improve their welfare through the business they run. As happened in Ulapato A Village, the community used certificates from the results of the Complete Systematic Land Registration program as collateral in the bank to open and run a business.

As stated by Mrs. Dewi as one of the employees of the National Land Agency of Gorontalo Regency that "The government strives and hopes that all land parcels in Gorontalo Regency have been registered in order to realize the form of ownership of rights to a plot of land by the community or provide legal protection to the community. the community to land rights through the Registration program

Complete Systematic which basically helps and makes it easy for the community to register their land through this program”

### **3.2 Inhibiting Factors for the National Land Agency in Implementing a Complete Systematic Land Registration Program in Gorontalo District**

The Complete Systematic Land Registration Program implemented by the Ministry of Agraria and Spatial Planning of the Head of the National Land Agency of Gorontalo Regency is an activity carried out for the first time carried out simultaneously throughout the territory of the Republic of Indonesia. In the implementation of the PTSL program which was carried out in 2017 to date, it cannot be separated from the obstacles faced both internally and externally. Internal barriers are obstacles faced by the National Land Agency of Gorontalo Regency originating from within the agency. Meanwhile, external obstacles are obstacles faced from outside the Gorontalo Regency National Land Agency Agency.

The following are the internal obstacles faced by the National Land Agency of Gorontalo Regency in the implementation of the Complete Systematic Land Registration program

#### 1. Lack of Human Resources

Lack of human resources is one of the obstacles experienced by the National Land Agency of Gorontalo Regency in the implementation of the PTSL program, because in the process of implementing the program, there is usually a shortage of committees in the work unit so that it affects the number of committees that are not proportional to the workload

#### 2. Incomplete Applicant Files

This usually happens when in the file inspection stage, problems that arise are usually related to the correctness of physical data and juridical data for submitting registration of land parcels by the applicant, therefore the National Land Agency of Gorontalo Regency will re-examine and make improvements to the files. required in order to meet the requirements in the completeness of the specified file.

#### 3. Budget

Budget is one of the factors that greatly affects the success of a program run by the Government. From the beginning of 2017 the implementation of PTSL has increased from 5 million land parcels, then increased to 7 million land parcels, and the hope is to increase 9 million land parcels, but with the pandemic what happened at the beginning of 2020 the target was not achieved, in 2020 there were a lot of budget savings, so the hope of achieving the target was stopped, so all government agencies had budget savings allocated for social activities for covid 19, so there was a decrease in the target generated . Saving the budget is based on the decision of the Minister of Agrarian Affairs and Spatial Planning/Head of the National Land Agency,

#### 4. Covid 19 pandemic

The existence of the Covid 19 pandemic cannot be separated from the inhibiting factors for carrying out the PTSL program because from the beginning of the emergence of Covid 19 the impact greatly affected all stages carried out, namely the occurrence of work from home, PSBB and related matters that limited the performance of all employees. So The implementation of the Complete Systematic Land Registration program was also limited by the Covid 19 situation.

#### 5. Lack of Community Enthusiasm

The difficulty faced is that sometimes it comes from the community itself because of the lack of enthusiasm in registering land through this program, because the community feels burdened with the costs that must be incurred, there is no subsidy from the local government because this should have been realized with the capabilities of each region. based on the rights and authorities of each of these parties so that it does not affect the maximization of the Complete Systematic Land Registration program to the community.

#### 6. Time effectiveness

Barriers related to the problem of time because people are difficult to find, especially for areas where the average livelihood of the community is a fisherman, so the implementing committee must do door to door to be able to collect data directly or meet the community directly, for that requires and takes sufficient time long to meet the requirements that must be completed by the community.

In implementing the Complete Systematic Land Registration program at the Land Office of the Ministry of Agrarian Affairs and Spatial Planning, the Head of the National Land Agency of Gorontalo Regency in addition to facing internal obstacles also faces external

obstacles that come from outside the agency. The external obstacles faced by the National Land Agency of Gorontalo Regency generally come from the community.

The implementation of PTSL in one village was initially measured because the target for the certificate was a plot of land that had been measured so that it was self-measured and

issuance of the certificate itself, one of the measurement requirements is that the village is complete and 3M (embracing, close and thorough) and carried out systematically not sporadically, Then a land parcel will be filed by the committee, after that the measurement data and the results of the filing will become one which is then called a land certificate. Basically, the National Land Agency of Gorontalo Regency will apply the PTSL program to complete villages or land parcels that have been measured, so it is the land that has been measured that is certified.<sup>30</sup>

Ulapato A Village is one of the villages in Telaga Biru District consisting of 4 hamlets and the most submitting applications to be able to register their land, namely hamlet 3 with a total population of 2000 people in which the Complete Systematic Land Registration program has been implemented. Based on the results of an interview with the Village Secretary, Mr. Ma'maum Tueno, that "the PTSL program was implemented in Ulapato Village on the basis of a submission to the National Land Agency in 2018. This takes a long time and process because of the issuance of community land certificates that register land through this program. realized by BPN later in 2020". The following are the basic reasons for the Village Government to submit an application to the National Land Agency<sup>31</sup>

1. The Village Government wants to ensure that every community has the status of a plot of land that belongs to the community itself
2. When the certificate is issued there are several people who want to use it as collateral in making loans at the bank, so that through this the community's economy will also be helped.
3. To minimize land status problems or land disputes.

At that time, the Village Government submitted data for 300 people who wanted to register their land parcels through the PTSL program but only about 200 certificates were realized. After the Complete Systematic Land Registration Program was implemented in Ulapato Village that the increase in land certificates had not met expectations where the Village Government hoped that the National Land Agency would re-implement the PTSL program in the village by providing more quotas, and making it easier to manage, meaning that it does not require sufficient time. as long as the implementation of the PTSL program yesterday. This will create an increase in ownership of land certificates in Ulapato Village and can minimize the number of people who do not have land certificates.

Apart from Ulapato A Village where the PTSL program has been implemented, it is not much different from the obstacles experienced in Hutadaa Village. Hutadaa Village is one of the villages in Telaga Jaya District and the Complete Systematic Land Registration program has not yet been implemented, "based on the results of the information submitted by the Village Secretary Mrs. Ain regarding Hutadaa Village, which still many do not have land certificates".<sup>32</sup>

There are several obstacles experienced by the community and the Village Government against two different villages related to the implementation of the PTSL program in the issuance of land certificates and those that have not been implemented by the PTSL program are not much different, as follows:

#### 1. Land Certificate Ownership Status

The clarity of land status cannot be separated from the uncertain relationship between subject and object. The status of ownership of land certificates is a polemic in the management of land certificates. "Based on the results of an interview with the Secretary of Ulapato Village A that there are still parcels of land whose status is not yet privately owned, as for



Another issue is related to land status in Ulapato A Village, for example someone who has built a house on a parcel of land that has not been registered and the owner does not occupy that place”.

There are still many problems with land registration regarding unclear land status. This is also found in Ulapato A Village where the status of the land parcels is not clear or in other words not yet privately owned and has not separated or changed names and the ownership of the land certificate is still in grant status, so it is still necessary to separate land ownership if the land status is not clear then it is not yet land registration can be done so that the first thing that needs to be done is to clarify the status of the land parcel then the National Land Agency will accept the land registration if the land status is clear and measurable which is then processed to issue a land certificate.

Meanwhile, Hutadaa Village stated that in managing land registration until obtaining a certificate, the thing that must be considered is the ownership status of the land, so that the process can be carried out until the certificate is issued. In Hutadaa Village, there are quite a number of people who own individual land parcels but have not registered their land rights in order to obtain proof of ownership of their land rights.

## 2. Extension of the PTSL program

Counseling is a series of routine activities carried out by the National Land Agency before starting to move on to the next stage related to the implementation of the Complete Systematic Land Registration program so that the public can find out information, understanding and things that need to be prepared to be able to register their land if the community is registered as a PTSL participant until they get a certificate. through the PTSL program. “Based on the results of the interview

with the community that they received information related to the implementation of the PTSL program on the basis of notification by the Village Head and not from counseling conducted by the Ministry of Agrarian and Spatial Planning, Head of the National Land Agency of Gorontalo Regency. A statement expressed by the community that the National Land Agency only takes measurements of their plots of land and submits land certificates".<sup>33</sup>

Based on information from the Village Secretary that the Village Government expects the National Land Agency to conduct counseling related to the PTSL program as well as implement the program in Hutadaa Village, on the grounds that until now Hutadaa Village has never received information or any form of counseling related to the Complete Systematic Land Registration program.

### 3. Time Effectiveness

The effectiveness of the implementation of the Complete Systematic Land Registration program has been successfully implemented but has not been effective, it can be seen from the objectives to be achieved through the Complete Systematic Land Registration program. We can see from the time it takes long enough to get a land certificate. Based on the statement submitted by the community "that the time or process of waiting for a land certificate issued by the National Land Agency is quite time consuming, which is about 1 year more for certainty about the issuance of a community land certificate. Meanwhile, the Village Government has also submitted this application since 2018 and it will be realized in 2021." Seeing this, the role of the National Land Agency needs to be further enhanced.

#### 4. Cost Factor in Land Certificate Management

For the people of Hutadaa Village, the costs incurred in administering land certificates are quite expensive, so that people, especially those with a weak economy, have not yet taken care of land certificates. People who have not taken care of land certificates, the main obstacle is limited by the costs that must be incurred, considering that the processing of these certificates is carried out independently without going through a program. Therefore, the Village Government hopes that Hutadaa Village will be one of the villages that gets a PTSL quota, keeping in mind that land registration through the PTSL program is carried out free of charge. Although based on the results of interviews with BPN that each PTSL participant for costs is not fully borne by the government, the community is required to pay the fees for stakes or boundary markings, stamp fees, the cost of managing letters and administrative costs to the village. This also happened in Ulapato A Village where the community was burdened with stake fees and stamp duty fees.

#### 4. Closing

Land Registration through the Complete Systematic Land Registration program is a manifestation of the implementation of the Government's obligation to provide legal certainty, legal protection and welfare to the community for the ownership of a certificate of a parcel of land. This PTSL is a program launched by the Ministry of Agrarian Affairs and Spatial Planning of the Head of the National Land Agency of the Republic of Indonesia which is carried out simultaneously throughout the territory of the Republic of Indonesia covering all Land Registration objects in one Region/Kelurahan or another name of the same level with reference to the Regulation of the Minister of Agraria. and Spatial Planning of the Head of the National Land Agency No. 35 of 2016 concerning Acceleration of Complete Systematic Land Registration.

in carrying out the stages of implementing the Complete Systematic Land Registration program so that all land parcels in Gorontalo Regency can be registered and the community can obtain land certificates, considering the complex stages of PTSL implementation and the various obstacles faced can be a challenge for the Land Office of the Ministry of Agrarian Affairs and Spatial Planning. Gorontalo Regency National Land Agency to realize the mandate contained in the regulations and to achieve targets as planned. The implementation of the Complete Systematic Land Registration program

experienced several inhibiting factors internally and externally.

The legal consequences of default in online loans are not clearly regulated because existing regulations only regulate defaults carried out by legal online loans, while illegal ones are only regulated for reprimands and up to blocking if proven guilty, related to consumers being transferred to the Criminal Code and the Protection Act. Consumer

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### Regulation's

Law No. 5 of 1960 concerning basic agrarian

regulations Presidential Regulation No. 48 of 2020 concerning the National Land Agency government

Regulation No 24 of 1997 on land registration Regulation of the Ministry of Agrarian Affairs and Spatial Planning for the Head of The National Land Agency No. 6 of 2018