

## THE STUDY OF PROGRAM AND ROLES OF NATIONAL CONSUMER PROTECTION AGENCY USING QUALITATIVE AND QUANTITATIVE APPROACHES

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### Abstract

The National Consumer Protection Agency (BPKN) was established to fulfill consumer protection needs in accordance with its duties. This study aimed to identify the role and performance of BPKN. The research design used was a mixed method. A total of 224 respondents were selected for the online survey using voluntary sampling techniques with the criteria of Indonesian citizens, men, and/or women aged 18-65 years, and in-depth interviews with the Chairman of the Research and Development Commission of BPKN. Data analysis was performed using Microsoft Excel 2013 and SPSS version 25.0. The result of this research is that more than half of consumers know about the functions and duties of the BPKN. However, the number of respondents who knew about BPKN programs was still low. The role of the BPKN in providing suggestions and recommendations to the government is considered insufficient based on the number of suggestions and recommendations issued each year. On the other hand, BPKN has succeeded in creating new innovations in how consumers complain during the COVID-19 pandemic, namely, by making online complaints. BPKN should be able to create more activities aimed at introducing BPKNs among Indonesians.

Keywords: consumer protection, mixed methods, national consumer protection agency, performance, role

## KAJIAN PERAN DAN KINERJA BADAN PERLINDUNGAN KONSUMEN NASIONAL MENGGUNAKAN PENDEKATAN KUALITATIF DAN KUANTITATIF

### Abstrak

Badan Perlindungan Konsumen Nasional (BPKN) dibentuk untuk memenuhi kebutuhan perlindungan konsumen sesuai dengan tugas-tugas yang dimilikinya. Tujuan dari penelitian ini adalah untuk mengidentifikasi peran dan kinerja BPKN. Desain penelitian yang digunakan yaitu mixed methods. Sebanyak 224 responden dipilih untuk survei online menggunakan teknik *voluntary sampling* dengan kriteria warga negara Indonesia, pria dan/atau wanita yang berusia 18-65 tahun dan *in-depth interview* dengan Ketua Komisi Penelitian dan Pengembangan dari BPKN. Analisis data menggunakan *Microsoft Excel 2013* dan *SPSS 25.0*. Hasil dari penelitian ini adalah jumlah konsumen yang mengetahui tentang fungsi dan tugas BPKN sudah lebih dari separuhnya. Namun, jumlah responden yang mengetahui program-program BPKN masih tergolong rendah. Peran BPKN dalam memberikan saran dan rekomendasi kepada pemerintah dinilai masih kurang jika dilihat dari jumlah saran dan rekomendasi yang dikeluarkan dalam setiap tahunnya. Di sisi lain, BPKN berhasil menciptakan inovasi baru dalam cara pengaduan konsumen di masa pandemi COVID-19 yaitu dengan cara melakukan pengaduan secara *online*. BPKN seharusnya dapat menciptakan lebih banyak kegiatan yang bertujuan untuk mengenalkan kehadiran BPKN di tengah masyarakat Indonesia.

Keywords: badan perlindungan konsumen nasional, kinerja, *mixed methods*, perlindungan konsumen, peran

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## INTRODUCTION

Indonesia is the fourth largest country in the world, as most of its consumers are in a complex market with increasingly diverse information about the choice of products and services available (Ministry of Trade, 2015). This can trigger consumers to be more vulnerable to fraud because the main problem for consumers in Indonesia is that awareness of their rights and responsibilities is still relatively low (Simanjuntak et al., 2015). Consumers can experience losses on a product and/or service due to two

factors. The first factor is due to consumer behavior that is less thorough in reading information about the product and/or service. The second factor is that business actors do not provide clear information on labels, and there are even some business actors who do not provide labels on products and/or services.

Through the Directorate of Consumer Empowerment, the government has conducted a program called the "Smart Consumer" Movement (Ministry of Trade, 2015). In practice, the level of consumer awareness in Indonesia of their rights and obligations is still not very high, but the level of consumer awareness to complain about their problems is quite good. This is limited to individual awareness only, not yet at the collective awareness level. When compared to the complaint habit of other countries, the complaint habit of consumers in Indonesia is still relatively low (Abadi, 2016).

Law No. 8/1999 on Consumer Protection (UUPK) states that several institutions have been established to protect consumers, one of which is the National Consumer Protection Agency (BPKN). After launching consumer protection institutions in Indonesia, consumer protection efforts were also marked by the holding of academic studies aimed at preparing the basics for the realization of consumer protection legislation (Sitinjak, 2017).

The National Consumer Protection Agency is an institution tasked with providing advice and recommendations to the government to formulate policies in the field of consumer protection, conducting research and also reviewing legislation in the consumer sector, conducting research on goods and/or services that concern consumer interests, encouraging the development of Non-Governmental Consumer Organizations (LPKSM), providing and disseminating information on consumer protection through the media, receiving various kinds of complaints about consumer protection from the public, LPKSM, or business actors, and conducting surveys related to consumer needs (BPKN, 2020).

Receiving complaints from consumers is the mission of BPKN. There are several complaint channels that can be used by consumers, namely (1) direct complaints by coming to the BPKN office; through the BPKN call center; (3) through online media (Whatsapp, e-mail, website) (BPKN, 2020). The data shows that 57 percent of complaints are dominated by the housing sector, 6,5 percent of complaints in the telecommunications sector, and 5,6 percent are related to the e-commerce sector (Marsiela, 2019).

Based on the results of the Bappenas survey, only 22,2 percent of Indonesians know about consumer protection institutions, including their functions and roles. As many as 38,6 percent of Indonesians only recognize consumer protection institutions but do not know their function and role, and as many as 39,2 percent of Indonesians do not know about consumer protection institutions at all (Bappenas, 2016).

Several efforts can be made to develop consumer protection, namely through (1) revision of the Consumer Protection Law (UUPK); 2) strengthening and synergy of consumer protection institutions; (3) realization of consumer protection integrity; (4) development of a national consumer protection information center supported by an integrated Knowledge Management System; and (5) development of National Dispute Resolution in online backup (BPKN, 2020). BPKN hopes that with the programs created for the next five years, the dynamic market of consumer purchasing power will be more effective, the creation of quality consumer growth, consumers and businesses can transact with confidence, the fulfillment of consumer expectations, consumers get access to recovery and clear information, and consumers get better legal certainty (press release.kontan.co.id, 2017).

BPKN has a program that aims to build a market with confidence in transacting goods and/or services in, from, and to Indonesia to increase the country's economic growth (BPKN, 2020). For 2020 to 2024, BPKN has several goals for the program it has created, the first is to strengthen consumer protection institutions by strengthening national consumer protection institutions in order to create legal certainty and access to consumer rights recovery, the second is to increase access to consumer rights recovery by improving and creating an integrated national consumer protection system between stakeholders in order to create access to consumer rights recovery, The third is to increase the role of society by increasing the Consumer Empowerment Index (IKK) and the role of LPKSM in order to create an ecological socio-economic growth rate, the fourth is strengthening consumer protection regulations and policies by creating regulations and policies of ministries of institutions that prioritize national consumer protection, the fifth is strengthening global cooperation by developing and strengthening the national consumer protection system inclusively so that legal certainty and access to consumer rights recovery can be realized (BPKN, 2020).

BPKN has now often been involved in the formulation of policies or regulations carried out by the

government, now ministries and/or institutions have sent letters and responded to all steps taken based on recommendations that have been submitted by BPKN (Baptista & Dewi, 2018). This research will focus on the role of BPKN in protecting consumers based on the legal basis in Indonesia, namely the 1945 Constitution of the Republic of Indonesia and Law No.8 of 1999 concerning consumer protection.

BPKN is an institution that assists the government to handle consumer complaints and criticize government policies related to consumer protection by outputting suggestions and considerations to the government. BPKN's goals include increasing the knowledge aspect of consumers in Indonesia and managing the knowledge possessed by consumers as an asset that will facilitate and accelerate consumers in making decisions.

Smart consumers are consumers who are critical and brave enough to fight for their rights if the goods and/or services they receive are not in accordance with applicable standards, and also understand the obligations that must be fulfilled as a consumer (Setiawati, 2015). At present, consumers are in a complex market, due to the increasing and diverse information and choices of goods and services available (Simanjuntak et al., 2015). Public consumption over the past five years has contributed an average of 55,94 percent to gross domestic income, therefore consumer protection is important to note (Marsiela, 2019). As a result of low consumer awareness of their rights, there is a low ability of consumers to protect themselves from any losses that may occur (Ishak & Zabil, 2012).

Consumer knowledge is a collection of information owned by consumers regarding the attributes, brand, and price of a product (Lestiani et al., 2020). The level of knowledge possessed by consumers about a product is a consideration in making evaluations using information from the same product (Alba & Hutchinson, 1987). Consumer knowledge is one of the reasons consumers make a purchase decision (Gampu et al., 2015). Consumer attitudes are one of the important factors that influence a consumer's purchasing decision. Consumers will receive and compare all the information they have obtained before deciding on a purchase (Sumarwan, 2015). Consumer attitude formation means the relationship between beliefs, attitudes, and behavior owned by consumers. The definition of consumer attitude is an evaluative assessment made by consumers of a good and/or service. Attitude is a positive stimulus that causes consumers to feel attracted to a good and/or service (Wahyuni, 2008). Social institutions are one of the factors that influence individual attitudes towards the surrounding environment. Social institutions have meaning as institutions or structures or mechanisms that organize a group of individuals in a particular community. An institution can be formal because it has been designed to regulate the behavior and attitudes of individuals through socialization. The way institutions influence individuals is by instilling things such as concepts, social roles, and social systems. Bureaucracy is an organization of officials who carry out the rules, laws, and functions of the institution. A bureaucrat is a member of the bureaucracy who can run the administration of the organization, the term connotes someone in a government agency. BPKN has a strategic role that is directly responsible to the president, which illustrates BPKN's duty to facilitate consumers to obtain consumer protection. BPKN's performance is assessed by the success of its programs to protect consumers in Indonesia.

Consumer protection is needed to protect the rights that should be obtained by consumers, but the efforts of the government cannot run well if consumers do not have sufficient knowledge and information about consumer obligations and rights. By doing so, consumers will know how BPKN's role in providing protection to consumers in Indonesia. Anggaristi and Tampi (2021) research shows that there are cases of fraud caused by business actors, namely PT Grab Toko Indonesia against buyers. The buyer victim bought a smartphone that was not in accordance with the advertisement submitted by the business actor.

Complaints in the e-commerce sector are expected to increase because today consumers have been rampant in using online platforms in order to fulfill their daily needs. Starting from the transportation sector to food needs (Marsiela, 2019). In the e-commerce sector, BPKN has received several complaints in the form of fraud using phishing links and social engineering. BPKN suggests that digital platforms can educate consumers about safety in online transactions. Complaints related to payments using the installment method from Akulaku fintech on the Shopee e-commerce platform are one of the complaints that BPKN has received from consumers (Hafis, 2020).

The results of the search conducted by BPKN show that consumers who are victims of fraudulent buying and selling transactions are sometimes reluctant to resolve their problems with related parties, often consumers feel hopeless because the process of getting a solution is fairly long (kompas.com, 2019). The lack of literacy of the Indonesian people about their rights and obligations when making

transactions, and the regulatory side that is still not optimal in protecting the rights and obligations of the community are factors in the lack of justice for consumers in Indonesia (kompas.com, 2019). The government wants people in Indonesia to become smart consumers who are intelligent, critical, and always careful in utilizing and consuming a product and/or service (Ministry of Trade, 2015). In reality, there are still many consumers in Indonesia who are not careful in making purchases.

According to Dewi's research (2020), consumers in Indonesia suffered many losses to their rights at the beginning of the COVID-19 pandemic. The rights that have been violated include the right of consumers to obtain information, the right to security, and the right to satisfy basic needs. Legal protection in accordance with the 1999 UUPK can be said to be quite weak because the government does not provide clear sanctions for business actors who are proven to take advantage of consumer weaknesses in difficult times.

The study of consumer protection institutions, especially BPKN, is interesting to follow up on the findings of Bappenas (2016). In addition to examining institutions and programs, from the consumer side, knowledge and attitudes toward BPKN were also studied. The purpose of this study is to identify consumers' knowledge and attitudes towards BPKN, analyze the effectiveness of consumer protection programs that have been carried out by BPKN, and identify the role of BPKN in providing protection to consumers in Indonesia.

## METHODS

This research applies mixed methods or mixed research methods. Mixed methods are research with qualitative and quantitative approaches combined (Creswell, 2009). The type of research design used is concurrent embedded strategy because one method is the main priority (Creswell, 2009). This is done to find what problems occur in the field that can provide new information and understanding for BPKN to solve existing problems. The object of this research is BPKN. The object of this research is BPKN. The total sample of quantitative research was 235 respondents, but after cleaning the data, only 224 respondent data were used. This study uses a voluntary sampling technique because the sample is a potential respondent who is willing and eligible to conduct a survey (Murairwa, 2015). The criteria for the sample taken are Indonesian citizens, men and/or women aged 18-65 years. Data collection was carried out by making 13 statements which were then presented on Google form and distributed through various social media (instagram, whatsapp, and line). Quantitative research with surveys aims to answer the objective of identifying consumer knowledge and attitudes toward BPKN.

For qualitative research, data is obtained from the results of in-depth interviews conducted online through the zoom meeting application. The interview was conducted with Dr. Ir. AS, MBA as Chairman of the BPKN Research and Development Commission. The interview lasted for approximately 60 minutes on March 21, 2021. The results that have been obtained from in-depth interviews are then made in the form of transcripts, then interpreted into narratives. Qualitative research is used to answer the objectives of identifying consumer protection programs that have been carried out by BPKN and identifying the role of BPKN in providing protection to consumers in Indonesia.

In this study, three variables are observed, namely knowledge of the functions and duties of BPKN, the level of success of BPKN programs, and public response to the role of BPKN. The level of knowledge of Indonesian consumers regarding the functions and duties of BPKN will be seen through the first variable with a Cronbach's Alpha value of 0,890. The definition of this variable is that respondents know that BPKN has a duty to provide advice to the government regarding consumer protection. This variable has four statement indicators with answer options (1) Know (2) Don't Know. The next variable is BPKN's program performance which is used to show how effective the success rate of the programs that BPKN has created for consumers in Indonesia. This variable is related to how effective the respondents feel the BPKN programs are with a Cronbach's Alpha value of 0,961. The data studied by this variable is related to consumer attitudes towards BPKN's performance and has two statement indicators with answer choices (1) Strongly disagree, (2) Disagree, (3) Agree, (4) Strongly agree, (5) Don't know the program. The last variable is the public response to the role of BPKN which will be seen from the attitude and knowledge of the public as consumers after receiving the program from BPKN. The operational definition of this variable is the assessment of consumers regarding matters relating to consumer protection through BPKN programs with a Cronbach's Alpha value of 0.934. The data studied is related to consumer attitudes towards the role of BPKN and has three statement indicators with answer options (1) Strongly disagree, (2) Disagree, (3) Agree, (4) Strongly agree, (5) Do not know the program.

Data were processed using Microsoft Excel 2013, Statistical Package for Social Science (SPSS) 25.0 for Windows. The data analysis conducted in this study was the khi-squared test. The khi-squared test was conducted to analyze the relationship between variables with gender and education of respondents.

## RESULTS

### Characteristics of Respondents

In this study, respondents were obtained from eleven provinces in Indonesia consisting of Banten, DKI Jakarta, Special Region of Yogyakarta, West Java, Central Java, East Java, Kalimantan, Lampung, Nanggroe Aceh Darussalam, West Nusa Tenggara, and Sumatra. A total of 7 out of 10 respondents were dominated by women (70,1%). More than half of the respondents (51,3%) were in the age range of 18-29 years and the smallest proportion of respondents (10,2%) were in the age range of 50-59 years.

The occupation of respondents was quite diverse, but the largest proportion of respondents (50,5%) were not working. The smallest proportion of respondents were online laborers/drivers (1,3%). The education level is dominated by D1/D2/D3/D4/S1 graduates, namely 5 out of 10 respondents (52,7%), and the smallest proportion of respondents' education (0,4%) is junior high school graduates. The average monthly income earned by 77 respondents (34,4%) is less than IDR1.000.000 per month, and the smallest proportion of respondents' income (8,5%) is IDR2.000.001 - IDR3.000.000 per month.

### Consumer Knowledge

About half of the respondents knew about the UUPK. The proportion of respondents who still do not know anything about consumer protection institutions in Indonesia is 20,5 percent. In addition, the number of respondents who knew that BPKN is an institution that can receive consumer complaints was 54,9 percent. However, the proportion of respondents who have ever made a complaint to BPKN is still very low (2,2%) (Table 1).

Table 1 Distribution of respondents based on consumer knowledge

Consumer Knowledge	Percentage (%)
Know about the Consumer Protection Law	
Know	50,9
Don't know	49,1
Learn about consumer protection organizations in Indonesia	
BPKN	40,6
YLKI	60,3
BPSK	15,6
LPKSM	20,5
None known	20,5
Know about BPKN receiving consumer complaints	
Know	54,9
Don't know	45,1
Have ever made a complaint to BPKN	2,2
Ever	97,8
Never	

### Information Search

Based on the research results, only 15,2 percent of respondents have ever opened the BPKN website. On the other hand, the internet was the highest source for respondents to obtain information about consumer protection institutions in Indonesia, at 62,5 percent. For information on the UUPK Law, the internet was also the source with the highest number at 50,9 percent (Table 2).

Table 2 Respondents based on information seeking about consumer protection institutions

Information Search	Percentage (%)
Ever opened the BPKN website	
Ever	15,2%
Never	84,8%

Table 2 Respondents based on information seeking about consumer protection institutions (continue)

Information Search	Percentage (%)
Source of getting information about BPKN	
Internet	62,5
Friends	12,9
Lecturer	16,5
Newspaper/magazine	19,2
Education of one of the Consumer Protection Institutions in Indonesia	10,7
Never get information	19,2
Sources of information on UUPK	
Internet	50,9
Friends	5,8
Lecturer	17,4
Newspaper/magazine	8,9
Education of one of the Consumer Protection Institutions in Indonesia	6,2
Never get information	37,1

Based on the results obtained, more than half of the respondents know that BPKN is an institution that can receive consumer complaints. The number of respondents who have made complaints to BPKN is very small. This is directly proportional to the number of respondents who have opened the BPKN website, because the way consumer complaints can be made is through the official BPKN website, so if consumers do not know that BPKN can receive complaints, then consumers will not visit the BPKN website. As said by AS as an informant from BPKN:

*"So the first sequence is to see whether people know BPKN or not, secondly if they do know, they have an incident or not, if they have an incident they know the website, then if for example, they will come to the website."*

### Knowledge of BPKN Functions and Tasks

In general, more than half (56,7%) of the male respondents still have a low level of knowledge about BPKN's tasks, and about 4 out of 10 female respondents (46,4%) also have a low level of knowledge about BPKN's functions and tasks. From these results it can be concluded that there is no significant difference in the level of knowledge about BPKN's duties between men and women (Table 3).

Table 3 Respondents' knowledge of BPKN's functions and duties based on gender and education

Respondent Characteristic	Knowledge of BPKN's function and duties			P-Value
	Low (%)	Medium (%)	High (%)	
Gender				
Male	56,7	7,4	35,8	0,128
Female	46,4	40,2	36,3	
Last Education				
Junior high school graduate	100,0	0,0	0,0	0,454
High school graduate	45,3	17,5	37,1	
Graduated D1/D2/D3/D4/S1	53,3	12,7	33,8	
Master's Degree	37,5	0,0	62,5	

Based on the data presented in Table 3, respondents with a final education of D1/D2/D3/D4/S1 have a low level (53,3%) and about 4 out of 10 respondents who graduated from senior high school (45,3%) also have a low level of knowledge regarding some BPKN tasks. However, it can be said that there is no significant difference in the knowledge of BPKN tasks when based on the last level of education.

### Level of Success of BPKN Programs

In general, more than half of male respondents (56,7%) and female respondents (56,6%) felt that the success rate of the programs launched by BPKN was low. Based on these results, there is no significant difference in the level of success of BPKN programs based on the gender of the respondents (Table 4).

Table 4 The level of success of BPKN programs based on gender and education

Respondent Characteristic	The success rate of BPKN program			P-Value
	Low (%)	Medium (%)	High (%)	
<b>Gender</b>				
Male	56,7	35,8	7,4	0,110
Female	56,6	41,4	3,0	
<b>Last Education</b>				
Junior high school graduate	100	0,0	0,0	0,591
High school graduate	60,8	36,0	3,0	
Graduated D1/D2/D3/D4/S1	52,5	44,0	3,3	
Master's Degree	62,5	37,5	12,5	

About 6 out of 10 respondents with a master's degree (62,5%) felt that the success rate of BPKN programs was still low. More than half of respondents with high school education (60,8%) also said that the success rate of BPKN's programs was low. According to these results, there is no significant difference in the level of success of BPKN programs with the respondents' last education level.

### Public Response to BPKN's Role

More than two-thirds of male (70,1%) and female (71,3%) respondents felt that the response of the public as consumers in responding to the programs launched by BPKN was still relatively low. It can be said that there is no significant difference between the public response to BPKN programs and the gender of the respondents (Table 5).

Table 5 Public responses on the role of BPKN based on gender and education

Respondent Characteristics	Public Response to the role of BPKN			P-Value
	Low (%)	Medium (%)	High (%)	
<b>Gender</b>				
Male	70,1	25,3	4,4	0,326
Female	71,3	27,3	1,2	
<b>Last Education</b>				
Junior high school graduate	100,0	0,0	0,0	0,388
High school graduate	74,2	24,7	1,0	
Graduated D1/D2/D3/D4/S1	67,7	29,6	2,5	
Master's Degree	75,0	12,5	12,5	

More than two-thirds of respondents with S2 (75%) and SMA (74,2%) education felt that the public's response to BPKN's role was still relatively low. However, there is no significant difference between the public's response to BPKN's role and the last education of the respondents.

Based on the results of in-depth interviews, the functions and duties of BPKN to provide advice and recommendations to the government are carried out in several stages, including (1) reviewing important topics that will be followed up; (2) screening to be presented at the plenary meeting; (3) selecting topics that fit the criteria; (4) reviewing relevant laws and regulations; (5) reviewing the incidents of the topic; (6) processing the topic and making a study report; (7) conducting field validation; (8) making draft recommendations; (9) sending draft recommendations to relevant ministries and institutions; (10) monitoring the recommendations that have been given. It takes a long time to provide advice and recommendations to the government if the topic raised is an actual issue.

BPKN takes a long time to make recommendations to the government. As stated by informants from BPKN:

*" Yes, it takes about four to six months for recommendations, for example, it is about two months for actual issues, two or three months for actual issues"*

BPKN stated that since 2015, only 21 percent of recommendations have been followed up by the Ministry of institutions, but in the past few years, the number has started to increase to 30 percent. Every program that has been created by BPKN will always be monitored with a Key Performance Indicator (KPI) that is carried out regularly. This is done to see the extent to which the program is effective and feasible to continue to be carried out or dismissed and replaced with another program. As stated by the informant:

*"For example, like us in eeheh.... commission one in R & D, it will be seen how many recommendations were issued, after seeing how many recommendations were issued for one year, we will check the second"*

*KPI again, how many recommendations were followed up by the Ministry of institutions, so that we see that the effectiveness is where, whether it is really followed up or not, it's useless for us to make a recommendation letter but if it is not followed up, why do it too."*

Judging from the Consumer Empowerment Index (IKK), there are two dimensions that are still weak for consumers in Indonesia, namely the problem of complaint behavior and understanding of the Consumer Protection Law (UUPK). As stated by informants in the in-depth interview, the number of consumers who are still reluctant to make complaints can be said to be quite high, a simple example is the case of giving change during transactions in the form of candy. In reality, not many consumers make complaints against such violations of consumer rights.

BPKN has asked the government for additional authority. For example, being given the authority to conduct investigations, so that BPKN does not only listen to opinions from consumer complaints, but can also conduct further investigations. This was stated by an informant from BPKN:

*"So if we give advice and recommendations, they are used for profit, if not, it's okay, hahahaha, it's always like that. Therefore, we ask the government to give BPKN additional authority, especially related to the issue of recommendations, so that it can be ensured to be implemented, carried out, yes and others. For example, there are several authorities that we hope can also be added to BPKN related to the authority to conduct investigations so that if for example there is something that might be an incident, we not only listen to the opinions of the people in dispute, but we can also conduct further investigations like in the KPPU, now we don't have that authority."*

According to BPKN, for every program that has been created, there will always be a Key Performance Indicator (KPI) that is carried out periodically. This is done to see the extent to which the program is effective, and whether it is worth continuing or stopping and replacing it with another program. As stated by AS:

*"For example, like us in.... commission one in R & D, it will be seen how many recommendations were issued, after seeing how many recommendations were issued for one year, we will check the second KPI again, how many recommendations were followed up by the ministry of institutions, so that we see that the effectiveness is where, whether it is really followed up or not, it's useless for us to make a recommendation letter but if it is not followed up, why do it too."*

The success of the programs launched by BPKN has led to an increase in the number of people who know about BPKN, and the number of complaints collected at BPKN in the last five years has also increased. Information on consumer complaint data is presented in Figure 1.

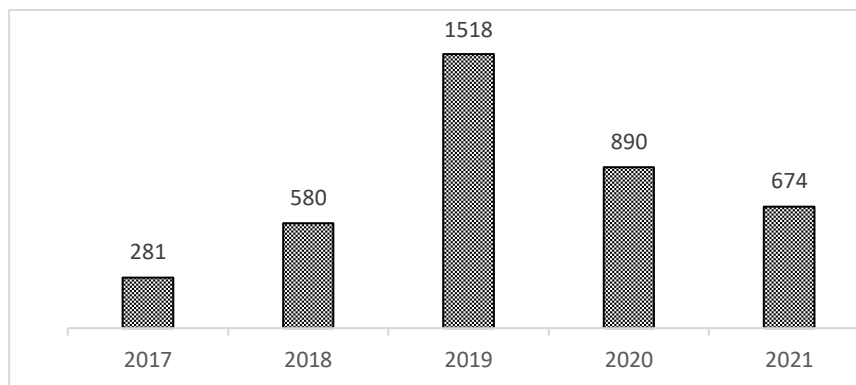


Figure 1 Data information on consumer complaints to BPKN in the last five years

The lowest number of complaints submitted to BPKN in 2017 was 281, while the highest number of complaints occurred in 2019 with 1,518 complaints. The categories of complaints that have been received by BPKN come from various sectors and the number of complaints varies, including from the housing sector with 2,618 complaints, financial services with 752 complaints, e-commerce with 602 complaints, communication with 97 complaints, transportation services with 56 complaints, electronic goods and telematics with 54 complaints, electricity and gas with 32 complaints, health services with 19 complaints, food and medicine with eight complaints, and others that have not been categorized there are 224 complaints. Information on the categories and number of consumer complaints is presented in Figure 2.



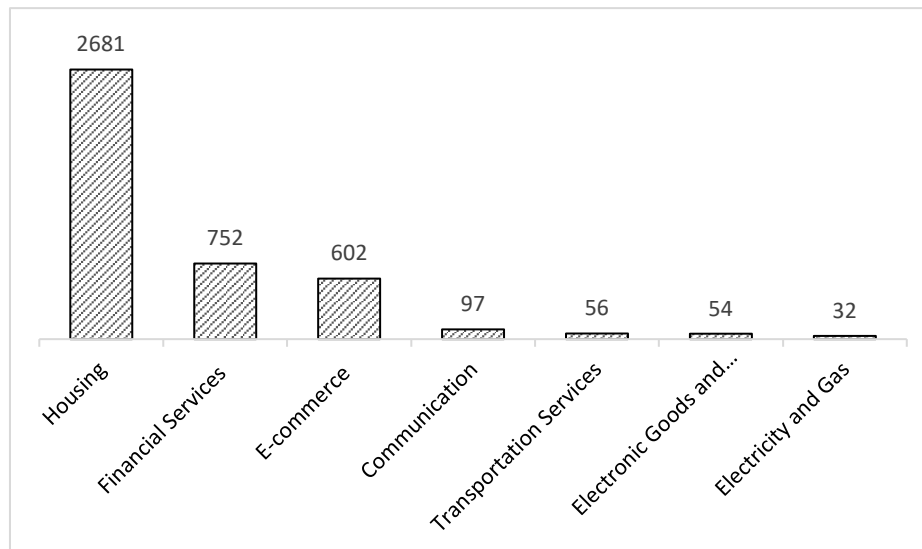


Figure 2 Data information on consumer complaint categories to BPKN

## DISCUSSION

Consumer knowledge is all information possessed by consumers about goods and services, or other knowledge related to these goods and services, and information that has a relationship with their function as consumers (Sumarwan, 2015). Information search behavior is search behavior at the micro level, which is shown by a person when interacting with all types of information systems (Wilson, 1999). The imbalance felt by a person in solving a problem with the level of knowledge he has will lead the individual to search for information (Kuhlthau, 2018). The definition of a complaint is a notification accompanied by a request by a party who has an interest in an authorized official to take legal action against someone who has committed a complaint criminal offense that harms him (Article 1 point 25 of the Criminal Code). The internet or social media is a place that can facilitate individuals who are unfamiliar with information, to get new information. Consumers tend to search for information by opening the internet or seeking help from a community in cyberspace (Zhao & Zhang, 2017). The results showed that more than half of the respondents knew about the Consumer Protection Law, but less than half of the respondents knew about BPKN. Respondents get a lot of information about the Consumer Protection Law and Consumer Protection Institutions in Indonesia through the internet. In Mahardika and Yuliati's research (2022), high school students get information in contributing to the delivery of information about the characteristics of smart consumers are parents, television and the internet.

According to Ruttan and Hayami (1984), institutions are rules of society or organizations that facilitate and coordinate society to help members interact with each other to achieve common goals. Based on the results of the in-depth interview, BPKN admitted that in the initial period of 2017 to 2019, BPKN had never made movements, such as promotion to the media. This was not done by BPKN because it considered that its partner was only the government. Over time, BPKN began to approach the media and prioritized the promotion of consumer complaints. This was done because BPKN felt that it did not have a direct function for the community.

Based on the results that have been obtained, more than half of the respondents know that BPKN is an institution that can receive consumer complaints. However, very few of the respondents have ever made a complaint to BPKN. Informants from BPKN admitted that in the initial period of 2017 to 2019, BPKN had never carried out movements, such as promotions to the media. This was not done by BPKN because it considered that its partner was only the government. Over time, BPKN began to approach the media and prioritized the promotion of consumer complaints. This was done because BPKN felt that it did not have a direct function for the community. Therefore, in order for the public to feel attached to BPKN, a direct complaint program was created. This turned out to have good results. By promoting and approaching the media, the number of BPKN searches on Google increased from 300.000 to three million in one year.

Based on the results obtained, more than half of the respondents know that BPKN is an institution that can receive consumer complaints. The number of respondents who have made complaints to BPKN is very small. This is directly proportional to the number of respondents who have opened the BPKN website, because the way consumer complaints can be made is through the official BPKN website, so if consumers

do not know that BPKN can receive complaints, then consumers will not visit the BPKN website. As said by AS as an informant from BPKN:

*"So the first sequence is to see whether people know BPKN or not, secondly if they do know, they have an incident or not, if they have an incident they know the website, then if for example, they will come to the website."*

When viewed from social media used by BPKN in disseminating information, such as Instagram, the interaction that occurs between consumers and BPKN is very low. BPKN acknowledges the difficulties experienced in attracting the attention of the public as consumers, as explained by the informant:

*"Hmmm... yes, BPKN is because its duties are under the government, so it is a non-structural institution under the government, so it's not like YLKI which immediately responds to eeh... what's the name, if there is a problem, there is a consumer protection incident, it is immediately responsive to eeh... what's the name if it's in the media, what's the name? ... what is the name in the media, if BPKN cannot be like that, so it must be studied first so it takes a process, because we cannot just issue a statement without any kind of study, so that's one of the difficulties."*

BPKN's task to provide advice and recommendations to the government related to consumer protection must go through several stages, after which BPKN must first review the topics to be raised in providing advice and recommendations to the government. If the topic is an emerging issue in the community, it will be considered an actual issue. After reviewing the topic and filtering it together with all BPKN commissioners at a plenary meeting, the topic must be tested against several criteria set by BPKN. Some of these criteria include (1) the impact on society, (2) the frequency of occurrence, and (3) the ease of resolution.

Innovation means renewal and growth that emphasizes happening in an organization (Baregheh, Rowley, and Sambrook, 2009). The innovation carried out by BPKN during the COVID-19 pandemic was to receive complaints online through the BPKN website, social media, whatsapp, and call center 153. Collaboration that was carried out virtually during the pandemic became more intense through Forum Group Discussion (FGD) activities and webinars. BPKN has made innovations to attract consumer attention, namely launching online complaints since Indonesia was hit by the COVID-19 pandemic. This online complaint can be made by downloading the BPKN 153 application through the app store for iOS users and Play Store for Android users, so that consumers can fill out the complaint form online and monitor the progress of complaints easily. The BPKN 153 application is presented in Figure 3.

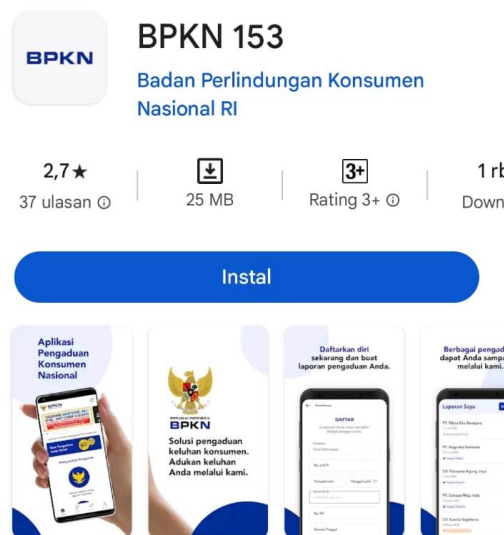


Figure 3 BPKN Application 153

Complaints that enter BPKN are not only through the website and call center but there are still many consumers who make complaints in the BPKN social media comments column, Instagram for example. The advocacy commission is a commission that monitors consumer complaints through BPKN's social media, then consumers who make complaints will be directed to make complaints by filling out an online complaint form. However, in reality, many consumers who make complaints on BPKN's Instagram do not

get any response from BPKN, so consumers have to repeat complaint comments in several different BPKN posts.

The categories of complaints received by BPKN come from various sectors. Since 2017, the number of complaints recorded at BPKN is 281 complaints. In 2018, there were 580 complaints, in 2019 there were 1518 complaints, in 2020 there were 890 complaints, and as of March 14, 2021, 674 complaints have been recorded. The highest consumer complaints came from the housing sector, followed by the financial services sector, e-commerce, communications, transportation services, electronic goods and telematics, electricity and gas, health services, food and medicine, and others. In December 2020, there were 1372 complaints that had entered BPKN, but 541 were still in the process of being resolved and 831 complaints had been successfully resolved (BPKN, 2021).

According to Consumer Protection Law Number 8 of 1999 Article 34 paragraph (1), BPKN has functions and duties including (1) providing advice and considerations to the government in the context of formulating policies in the field of consumer protection; (2) conducting research and studies on applicable laws and regulations in the field of consumer protection; (3) conduct research on goods and services concerning consumer safety; (4) disseminate information through the media on consumer protection; (5) encourage the development of LPKSM; (6) receive complaints from the public, non-governmental organizations, and business actors on matters relating to consumer protection; and (7) conduct surveys concerning consumer needs. BPKN's task to provide advice and recommendations to the government related to consumer protection must go through several stages, including: examine actual issue topics, conducting screening of topics to be raised, submitting the selected topic for review at a plenary meeting with BPKN commissioners, inviting resource persons to listen to their opinions related to the topic to be raised, conduct field validation, make a draft recommendation, sending recommendations to the ministry of institutions, and monitoring the results of recommendations that have been given to the ministry of institutions.

BPKN must first review the topics that will be raised in providing advice and recommendations to the government. If the topic is an emerging issue in the community, it will be considered an actual issue. After reviewing the topic and filtering it together with all BPKN commissioners at a plenary meeting, the topic must be tested against several criteria set by BPKN. Some of these criteria include (1) the impact on society, (2) the frequency of occurrence, and (3) the ease of resolution.

After that, the topic to be raised must be adjusted to the budget owned by BPKN. For example, in 2021, there were eight studies and actual issues, but after going through the assessment process, only five studies and five actual issues were selected to make suggestions and recommendations to the government. In conducting the assessment, BPKN reviews the applicable and relevant laws and regulations, then proceeds to see what incidents occur. It then checks the incident against existing regulations and invites relevant resource persons from business actors, consumers, or the government.

In addition to providing advice and recommendations to the government, BPKN also issues programs aimed at protecting consumers. The programs issued by BPKN also have quality standards. Programs created by BPKN will always have a Key Performance Indicator (KPI). KPI is an indicator that represents how a product or service is allocated to produce products/services, and how efficiently and quickly an organization delivers products/services to customers (Bae et al., 2008). KPIs will differ depending on the nature and strategy of an organization (Parmenter, 2015).

As consumers, people should understand the function of each consumer protection institution in Indonesia. In Indonesia, there is YLKI which functions as an institution that receives consumer complaints and helps to advise consumers. If the problem between consumers and business actors cannot be resolved successfully, then consumers need assistance from LPKSM to be assisted in terms of advocacy in order to restore consumer rights that cannot be resolved directly with the relevant business actors.

Then, if consumers experience disputes with business actors, then consumers can seek assistance from the Consumer Dispute Resolution Agency (BPSK) so that dispute resolution can be handled properly and correctly, and the last is BPKN which is tasked with looking at the consumer protection system in Indonesia, whether it is adequate or not, if indeed the consumer protection system in Indonesia is not sufficient, then BPKN will provide recommendations to the government through the ministry of institutions. According to the UUPK Law, BPKN also has the duty to disseminate information related to its functions and duties, for example by providing an understanding of consumer protection information to the public.

BPKN does not have a function like BPSK to resolve disputes, according to UUPK, BPKN only has the task of receiving complaints. This is quite an obstacle because it is considered a weakness by BPKN.

Indirectly, BPKN performs a function outside of its authority, namely the BPKN advocacy commission, which tries to help resolve complaints by mediating between businesses and consumers. According to the informant, BPKN conducts weekly meetings to discuss complaints that must be followed up by the advocacy commission. However, many complaints filed with BPKN are then handed over to BPSK because they cannot be resolved by BPKN.

There are three fundamental issues of institutional strengthening of education and socialization of massive synchronization and consumer protection policies that must be realized. Among them are education and socialization, institutional strengthening, and synchronization of consumer protection policies spread across several regions and sectors. Therefore, BPKN must be able to formulate and provide recommendations for consumer protection policies together with the government through the ministry of institutions. The government and ministries of institutions function as regulators to keep transactions between consumers and business actors fair and respect the rights and obligations of each. BPKN has a function to look at the existing consumer protection system, disseminate information, and provide education.

Based on the Consumer Empowerment Index (IKK), there are two dimensions that are still weak in consumers in Indonesia, namely the issue of complaint behavior and understanding of the Consumer Protection Law (UUPK). To increase the value of these two dimensions, BPKN strives to ensure that the consumer protection system in Indonesia continues to run well by giving public lectures to various universities in Indonesia, holding competitions with the theme of consumer protection, conducting press conferences with the media to disseminate information, and giving the Reksa Nugraha award to businesses and governments related to consumer protection.

The relationship between institutional theory and this research is that BPKN has four components owned by an institution. BPKN has a person component, namely BPKN members who have three-year positions and are divided into four commissions. Then, BPKN has an interest component which is shown by all programs implemented by BPKN as a form of effort to protect Indonesian consumers. For the third component, namely rules, BPKN has indicators that have been determined in each commission to measure BPKN's overall performance. The fourth component is structure, BPKN has a very clear membership structure. There are four commissions in BPKN, namely: (1) the research and development commission, (2) the communication and education commission, (3) the advocacy commission, and (4) the cooperation and institutional commission.

The limitation of this study is the difficulty of finding previous literature, causing the literature used in this study to not be very strong, coupled with mixed methods that have not been widely used in research on this topic. The indicators in each variable presented in the research survey are still subjective because they are made based on the researcher's point of view. In addition, in conducting in-depth interviews, researchers also experienced several obstacles, such as not maximizing in asking several questions to informants because their understanding of how to conduct good and correct in-depth interviews was still very limited. The occurrence of student respondent bias in the online survey conducted in this study, because the criteria for respondents sought were men/women aged 18 to 65 years, but the results of the online survey showed that the respondents were dominated by students.

## CONCLUSION AND SUGGESTION

Based on the results of this study, there are quite a lot of consumers who know about the UUPK, but the number of consumers who know about several consumer protection institutions in Indonesia is not evenly distributed. According to the data, the number of consumers who know about the functions and duties of BPKN is quite high. However, the attitude of consumers in accepting the programs that have been launched by BPKN is still relatively low, and there are still quite a number of consumers in Indonesia who do not know about the programs owned by BPKN. Programs and activities that have been carried out by BPKN in consumer protection efforts in Indonesia are assisting the government and providing socialization and education to consumers. Based on these results, BPKN should be able to create more activities aimed at introducing BPKN's presence among the Indonesian people. Although BPKN has created innovations in the form of launching an online complaint application and receiving complaints online so that people can still make complaints during the COVID-19 pandemic. BPKN also has a role to receive complaints from consumers, but there are still consumer complaints found in the BPKN Instagram comment column that are not responded to by BPKN, BPKN should be more concerned with consumers who make complaints through social media comment columns, it would be better if BPKN social media supervisors pay more attention to such things. BPKN can also direct consumers to register complaints in accordance with the flow of complaints in accordance with the provisions. BPKN, it would be better if BPKN can increase

efforts to disseminate information to the public about the existence of BPKN as one of the national consumer protection institutions in Indonesia that can help consumers in Indonesia protect their rights as consumers.

For BPKN, it would be better if it can increase efforts to disseminate information to the public about the existence of BPKN as a national consumer protection agency that can help consumers in Indonesia protect their rights as consumers. One of the national consumer protection institutions in Indonesia that can help consumers in Indonesia protect their rights as consumers. The large number of consumers in Indonesia who do not know about the existence of BPKN should be a reference to further disseminate information more widely. Suggestions for future research would be to conduct research on consumer protection programs that are relevant and effective to be applied to consumers in Indonesia who still have a fairly low awareness of the understanding of the Consumer Protection Law (UUPK) and complaint behavior. In addition, researching consumer protection efforts carried out by other institutions such as the Ministry of Trade.

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