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Legal Certainty of Consumer Dispute Resolution Agency Decisions That Exceed the Dispute Resolution Deadline

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Abstract

Introduction: *The Consumer Dispute Resolution Agency is mandated under Law Number 8 of 1999 Concerning Consumer Protection to resolve consumer disputes within 21 working days as stipulated in Article 55. However, in practice, several Consumer Dispute Resolution Agency decisions exceed this statutory time limit, raising questions regarding legal certainty and the validity of such decisions. This issue reflects normative inconsistencies and practical obstacles in the implementation of consumer dispute resolution mechanisms in Indonesia.*
Purposes of the Research: *This study aims to analyze the legal certainty of Consumer Dispute Resolution Agency decisions rendered beyond the 21-working-day time limit under Article 55 of the Consumer Protection Act and to identify the obstacles causing such delays, along with the proposed solutions.*
Methods of the Research: *This research employs a normative-empirical juridical method with a descriptive-analytical approach. Data were collected through library research and field research, including interviews with members of Consumer Dispute Resolution Agency in Bogor City and Bogor Regency.*
Results Main Findings of the Research: *The findings indicate that Consumer Dispute Resolution Agency decisions issued beyond the statutory time limit lack legal certainty and may be considered legally flawed or null and void due to non-compliance with Article 55 of the Consumer Protection Act. The obstacles contributing to delays stem from internal factors, such as limited human resources with legal backgrounds and the absence of a specific procedural law, as well as external factors, including the non-attendance of disputing parties and difficulties in reaching agreements. The study recommends revising the Consumer Protection Act to strengthen BPSK's institutional authority, standardize procedural regulations (including verification and validation mechanisms), and improve the quality and accountability of its human resources.*

Keywords: Legal Certainty; Consumer Dispute Resolution Agency; Consumer Protection.

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INTRODUCTION

Indonesia's total population in 2023 was approximately 278.69 million, with approximately 64.2 million business actors[1]. Given the large number of business actors and the legal relationship between them and consumers, regulations are needed to regulate and protect the rights and obligations of all parties, particularly the rights and interests of consumers. This is Law Number 8 of 1999 concerning Consumer Protection. Business actors are interested in maximizing profits from transactions with consumers, while consumers are interested in achieving satisfaction through the fulfillment of their needs for specific

[1] Endang Dewi Pudjowati, "UMKM Bangkit, Ekonomi Indonesia Terungkit," linkumkm.id, 2022, https://linkumkm.id/news/detail/12196/umkm-bangkit-ekonomi-indonesia-terungkit.

goods and services. However, this relationship often results in inequality between the two. Consumers generally hold a weak bargaining position, making them vulnerable to exploitation by businesses that hold a stronger social and economic position. Consumers can become the target of business activities through advertising, promotions, sales methods, and the implementation of standard agreements that are detrimental to consumers.

Article 45 paragraph (2) of the Consumer Protection Law states that consumer dispute resolution can be pursued through the courts or out of court, based on the voluntary choice of the disputing parties. Article 48 of the Consumer Protection Law states that consumer dispute resolution through the courts is subject to applicable general court provisions. Out-of-court dispute resolution can take the form of amicable dispute resolution by the parties themselves or through an authorized institution, namely the Consumer Dispute Resolution Agency.[2] The Consumer Dispute Resolution Agency position in Indonesia is regulated by the Consumer Protection Law. Based on this law, the Consumer Dispute Resolution Agency has a strong position and authority in resolving consumer disputes. This institution was established to assist consumers and businesses in resolving disputes.[3]

The Consumer Dispute Resolution Agency is an independent institution and does not favor either consumers or businesses. This is crucial to ensuring fairness in resolving consumer disputes. The Consumer Dispute Resolution Agency has the authority to issue decisions that are binding on both parties. Through effective dispute resolution, the Consumer Dispute Resolution Agency plays a role in providing consumer protection. The Consumer Dispute Resolution Agency has the authority to resolve disputes arising from consumer transactions of a certain value, either through mediation, conciliation, or arbitration, in accordance with the provisions stipulated in the Consumer Protection Law.[4]

According to Article 52 of the Consumer Protection Law, the Consumer Dispute Resolution Agency duties and authorities include acting as the body responsible for handling and resolving disputes between businesses and consumers. The Consumer Dispute Resolution Agency itself has several dispute resolution channels, namely mediation, conciliation, and arbitration. Article 54 paragraph (3) of the Consumer Protection Law explains that the decision of the panel of judges is final and binding. Article 55 of the Consumer Dispute Resolution Law states: "The Consumer Dispute Resolution Agency is obliged to issue a decision no later than 21 (twenty-one) business days after the lawsuit is received." The Consumer Dispute Resolution Agency authority is not always exercised in accordance with statutory provisions. One issue that arises is the violation of the dispute resolution deadline.

In fact, there are still disputes at the Consumer Dispute Resolution Agency that take more than 21 days to resolve. The author found a Consumer Dispute Resolution Agency decision that took more than 21 business days to resolve in the Bogor City Consumer Dispute Resolution Agency, namely in a consumer dispute between Indah Rianasari and Amanah Indonesia Realti, Ltd. The complaint was received from the consumer on April 4, 2023, and

[2] Riris Nisantika and Ni Luh Putu Egi Santika Maharani, "Penyelesaian Sengketa Konsumen Oleh Badan Penyelesaian Sengketa Konsumen (BPSK)," *Jurnal Locus Delicti* 2, no. 1 (2021): 49–59, https://doi.org/10.23887/jld.v2i1.458.

[3] Pebri Anwar and Ari Widiarti, "Eksistensi Badan Penyelesaian Sengketa Konsumen Sebagai Lembaga Quasi Peradilan," *The Juris* 8, no. 1 (2024): 121–33, https://doi.org/10.56301/juris.v8i1.1142.

[4] Juli Nurani et al., "Juridical Review of Consumer Protection in Guaranteeing Consumer Rights in E-Commerce Transactions," *ACITYA WISESA: Journal of Multidisciplinary Research* 3, no. 3 (2024): 1–10, https://doi.org/10.56943/jmr.v3i3.644.

the Consumer Dispute Resolution Agency ruled on the case on May 24, 2023, in Consumer Dispute Resolution Agency Bogor City Decision Number 25/Pts. Arb/BPSK/XI/2020, the consumer lawsuit was registered on September 10, 2020 and was only decided on November 30, 2020, the decision was only decided after 51 days and in the Consumer Dispute Resolution Agency Batu Bara decision that was decided more than 21 days, namely the Consumer Dispute Resolution Agency Batu Bara decision at Number 412/BPSK/Arbitrase/BB/X/2015. In this decision, BPSK Batu Bara received the lawsuit on November 19, 2015 and then only decided on February 4, 2016. From the decision that the author found, the author is interested in further researching the Legal Certainty of Case Resolution at the Consumer Dispute Resolution Agency Based on Article 55 of Law Number 8 of 1999 concerning Consumer Protection (Researched at: Consumer Dispute Resolution Agency Bogor City and Regency).

METHODS OF THE RESEARCH

This research was conducted using a normative empirical approach with a descriptive analytical approach. The data sources used in this study were primary legal materials, namely legislation, academic works in the form of theses and papers related to the research material, and interviews. Secondary legal materials, namely research materials that provide explanations of primary legal materials, such as draft laws and research results related to the Consumer Dispute Resolution Agency (Regional Legal Aid Agency). Tertiary legal materials, namely legal materials that provide guidance or explanations of primary and secondary legal materials, such as legal dictionaries, encyclopedias, and others. The data collection methods used were two (2) methods: library research and field research. Field research was conducted to obtain primary data by directly collecting data through interviews with authorized parties related to this research, namely members of the Consumer Dispute Resolution Agency for Bogor City and Regency.

RESULTS AND DISCUSSION

Legal certainty encompasses all efforts to empower consumers to obtain or determine their choices regarding the goods and/or services they need, as well as to defend or defend their rights if they are harmed by the behavior of business actors providing those needs. With the establishment of the Consumer Protection and Disputes Management Agency, consumer dispute resolution can be carried out quickly, easily, and affordably. This is because dispute resolution through the Consumer Dispute Resolution Agency must be decided within 21 working days, and appeals, which could prolong the settlement process, are not permitted. It is easy because the administrative procedures and decision-making process are very simple and can be carried out by the parties themselves without the need for legal counsel. It is also inexpensive because the court costs are very low and affordable for consumers.[5]

The legal basis for the validity of Consumer Dispute Resolution Agency decisions is explained in Article 54 paragraph (3) of the Consumer Protection Law, which states that Consumer Dispute Resolution Agency decisions are final and binding. However, Article 56

[5] Edgar Manuel Durando Tamba and Indah Sri Utari, "Efektivitas Peran Badan Penyelesaian Sengketa Konsumen Dalam Menyelesaikan Pengaduan Konsumen," *He Juris* 9, no. 1 (2025): 403–11, https://doi.org/10.56301/juris.v9i2.1786.

paragraph (2) of the Consumer Protection Law states that parties may file objections with the district court no later than 14 working days after notification of the Consumer Dispute Resolution Agency decision. Given the opportunity to file objections, it can be concluded that the Consumer Dispute Resolution Agency decision is not yet final.[6] In the process of filing an objection against a Consumer Dispute Resolution Agency decision, a problem arises regarding how the court should enforce the objection. Specific provisions regarding the procedure for the court's execution of a Consumer Dispute Resolution Agency decision have not yet been established. The Consumer Dispute Resolution Agency arbitration decision contains the injunction "For the Sake of Justice Based on Belief in the One and Only God." However, the Consumer Dispute Resolution Agency still cannot be made an executorial body. This is because Indonesian regulations stipulate that only District Courts can act as executorial bodies. [7] Furthermore, Article 55 of the Consumer Protection Act stipulates that the Consumer Dispute Resolution Agency must issue a decision no later than 21 (twenty-one) business days after the lawsuit is received. Article 7 of the Minister of Industry and Trade Decree No. 350/MPP/Kep/12/2001 states: "Consumer disputes must be resolved no later than 21 (twenty-one) business days, calculated from the date the application is received by the Consumer Dispute Resolution Agency secretariat." According to the author, referring to Article 55 of the Consumer Protection Act and Article 7 of the Ministry of Industry and Trade Decree No. 350/MPP/KEP/12/2001, both statements in the above regulations do not align with the reality of the dispute resolution process at the Consumer Dispute Resolution Agency. Based on the author's research, dispute resolution at the BPSK often takes more than 21 (twenty-one) working days, particularly for disputes resolved through arbitration.

According to the author, the 21-day requirement from the date of receipt of the application by the Consumer Dispute Resolution Agency secretariat has not been optimally implemented by the Consumer Dispute Resolution Agency. This means that the resolution process requires more than 21 (twenty-one) working days. According to the author's research findings presented in this study, when the parties choose mediation, conciliation, or arbitration, the parties meet to understand each other's desires, intentions, and expectations regarding the dispute they are experiencing in a forum called deliberation. According to the author, submitting a request for execution of the Consumer Dispute Resolution Agency decision to the Chief Justice of the District Court would conflict with the principle of small claims courts, which are specifically designed for cases involving small and simple amounts. If a request for execution is required, resolving consumer disputes at the Consumer Protection and Consumer Protection Agency will be ineffective and cost-effective, both in terms of time and cost. Furthermore, Article 54 paragraph (3) of the Consumer Protection Act, which states that Consumer Dispute Resolution Agency decisions are final and binding, becomes meaningless.

In this study, the author uses Sudikno Mertokusumo's theory of legal certainty[8]. This theory explains that legal certainty guarantees the public that anyone entitled by law can obtain their rights and that decisions can be enforced. To achieve legal certainty, the

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[6] Daniel Kristiyanto, "Menggugat Sifat Final Dan Mengikat Putusan Badan Penyelesaian Sengketa Konsumen (BPSK)," *Jurnal Ilmu Hukum: ALETHEA* 1, no. 2 (2018): 128–41, https://doi.org/10.24246/alethea.vol1.no2.p128-141.

[7] Pardamean Harahap, *Arbitrase Penyelesaian Sengketa Konsumen Final Mengikat Jilid 2: Pelaksanaan Putusan Arbitrase Badan Penyelesaian Sengketa Konsumen Yang Bersifat Final Mengikat* (Kuningan: Goresan Pena, 2025).

[8] Sudikno Mertokusumo, *Penemuan Hukum: Sebuah Pengantar* (Yogyakarta: Liberty, 2009).

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Consumer Dispute Resolution Agency ensures that consumers receive their rights and that decisions can be enforced. However, if one party objects, the Consumer Dispute Resolution Agency allows the case to be filed with the district court. This study uses Satjipto Rahardjo and theory of legal protection[9]. This theory explains that providing protection to human rights that have been harmed by others so that they can enjoy all rights granted by law is a form of legal protection. To create legal protection, the Consumer Dispute Resolution Agency responded to the complaint by summoning the disputing parties. The parties agreed to resolve the dispute at the Consumer Dispute Resolution Agency, which was reinforced in a letter of agreement. Based on data obtained by the author from the Bogor City Consumer Protection Agency, there were 24 consumer complaints from January to June 2021, followed by 21 consumer complaints from October to December 2021. Throughout 2020, only two cases were handled by the Consumer Dispute Resolution Agency due to the COVID-19 pandemic. Based on data obtained by the author in 2023, there were seven cases handled by the Bogor City Consumer Dispute Resolution Agency. To facilitate the data analysis, the author has created the following table:

Table 1. Data on Cases Handled by the Consumer Dispute Resolution Agency of Bogor City

Tahun	2020	2021	2023
Mediasi	-	14 Perkara	1 Perkara
Konsiliasi	-	1 Perkara	1 Perkara
Arbitrase	1 Perkara	9 Perkara	-
Dicabut	-	4 Perkara	-
Ditolak	-	2 Perkara	-
Dialihkan ke PN	-	2 Perkara	-
Proses	1 Perkara	13 Perkara	5 Perkara

According to this data, several cases were dismissed because the parties had resolved the dispute outside the Consumer Dispute Resolution Agency. This data also demonstrates that consumer dispute resolution at the Bogor City Consumer Dispute Resolution Agency remains ineffective. The table shows that there are still pending cases (processes) and several cases have been transferred to the District Court. This is because the Consumer Dispute Resolution Agency must issue a final and binding decision within 21 working days. According to the author's interview with Mr. Oktrivian, a member of the Bogor City Consumer Dispute Resolution Agency, the 21-day dispute resolution period given to the BPSK is also relatively short, making the Consumer Dispute Resolution Agency less effective in deciding cases. While this short timeframe is efficient, it is still ineffective for the public. Therefore, in his opinion, the efficient and effective timeframe for the Consumer Dispute Resolution Agency to decide a case is the same as the Small Claims Court (SCC) dispute resolution period, which is 25 days. The following data was obtained by the author from the Bogor Regency Consumer Dispute Resolution Agency for 2021 and 2023:

[9] Satjipto Rahardjo, *Ilmu Hukum* (Bandung: Citra Aditya Bakti, 2006).

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Table 2. Data on cases handled by Consumer Dispute Resolution Agency Bogor Regency

Tahun	2021	2023
Mediasi	-	2 Perkara
Konsiliasi	-	-
Arbitrase	-	3 Perkara
Verifikasi dan Validasi	6 Perkara	2 Perkara

To address this short timeframe, the Bogor Regency Consumer Dispute Resolution Agency (Regional Consumer Protection Agency) has issued its own policy, through a Decree from the Chairperson, that verification and validation (Verval) will be conducted before any consumer dispute resolution process is initiated to prevent disagreements between the two parties. This Verval is intended to ensure that the parties reach an agreement before a resolution is properly implemented. Since the Bogor Regency Consumer Dispute Resolution Agency issued the Chairperson's Decree on this Verval, no consumer disputes within the Consumer Dispute Resolution Agency have been resolved within 21 days. In the author's opinion, considering this, the government needs to create separate procedural regulations for the Consumer Dispute Resolution Agency, including incorporating Verval into its regulations. This Verval is considered highly efficient, preventing Consumer Dispute Resolution Agency decisions from exceeding the time limit stipulated in Article 55 of the Consumer Protection Law.

According to an interview with Mr. Iwan Widoyoko, a member of the Bogor Regency Consumer Dispute Resolution Agency, the 21-day dispute resolution period granted to the Consumer Dispute Resolution Agency is also considered efficient for protecting consumers, allowing them to quickly receive compensation. However, it is only effective for resolving disputes through mediation and conciliation. Arbitration is inefficient because it involves numerous processes, including summoning the parties, who may not be able to arrive on time. The 21-day arbitration period is very short, which is why many Consumer Dispute Resolution Agency decisions in other regions are rendered within 21 days. To date, the Consumer Dispute Resolution Agency in Bogor Regency has not issued a decision beyond the time limit stipulated in Article 55 of the Consumer Protection Act. He believes the optimal timeframe for the Consumer Dispute Resolution Agency to decide a case through arbitration is 30-60 days. This is due to the numerous obstacles, both internal and external, that must be addressed in the arbitration process.

He believes that Consumer Dispute Resolution Agency decisions rendered beyond the time limit stipulated in Article 55 of the Consumer Protection Act lack legal certainty. This is because the decision is weakened and can provide business actors with the opportunity to file objections or file for annulment of the Consumer Dispute Resolution Agency decision in the district court. Based on the above explanation, the author is of the opinion that legal certainty in consumer dispute resolution body decisions made beyond the 21-day time limit cannot be properly enforced. Because they violate the provisions of the Consumer Protection Act, the Consumer Dispute Resolution Agency decision is null and void or legally flawed.

The existence of the Consumer Dispute Resolution Agency was expected to provide the public with an alternative to the Indonesian judicial system. However, the Consumer Protection Act does not fully define the Consumer Dispute Resolution Agency role as an alternative consumer dispute resolution body. Several issues have been encountered in practice, particularly regarding the Consumer Dispute Resolution Agency very existence. Another crucial issue concerns the Consumer Dispute Resolution Agency duties and authority. Article 54 paragraph (3) of the Consumer Protection Act, which stipulates that Consumer Dispute Resolution Agency decisions are "final and binding," loses its meaning and becomes meaningless for consumers seeking justice through the Consumer Dispute Resolution Agency when confronted with Article 56 paragraph (2), which allows for the opportunity to file an objection with the district court. This is despite the fact that in Indonesia's procedural law system, neither criminal nor civil procedural law recognizes the term "objection." The term "objection" is only recognized in state administrative law, where it is referred to as the administrative bereft system, and in State Administrative Court procedural law, it is used as a legal remedy against decisions of State Administrative officials. This demonstrates the imperfections of the Consumer Protection Act and all its implementing regulations.

Based on the author's interview with Mr. Iwan Widoyoko, he assessed that the major problem facing the Consumer Dispute Resolution Agency is its heavy role, making it difficult to carry out this role effectively. The Consumer Protection Act explains that there are five roles assigned to the Consumer Dispute Resolution Agency: [10]1) As a provider of dispute resolution services as a mediator, conciliator, and arbitrator; 2) As a community consultant; 3) As an administrative regulator as a supervisor and sanction-giver; 4) As an ombudsman; 5) As an adjudicator. These five roles assigned to the Consumer Dispute Resolution Agency are not balanced by adequate Human Resources capable of carrying out their assigned duties. Furthermore, these roles also have the potential to give rise to conflicts of interest. For example, the role of mediator, which requires a neutral role, is different from the role of regulator, or the role of mediator and adjudicator. Based on the author's interview with Mr. Oktrivian, the obstacles facing the Consumer Dispute Resolution Agency in deciding cases are: 1) Many Consumer Dispute Resolution Agency Human Resources lack any legal background. HR without a legal background or who lack legal understanding are likely to become; 2) A separate procedural law is needed. The Consumer Dispute Resolution Agency (Regional Consumer Protection Agency) has not yet established a specific procedural law for case resolution. Therefore, a separate law is needed to ensure the Consumer Dispute Resolution Agency has clear rules in carrying out its functions and authorities.

Based on the author's interview with Mr. Widoyoko, a member of the Bogor Regency Consumer Dispute Resolution Agency, the obstacles facing the Consumer Dispute Resolution Agency in deciding cases are: 1) If one of the disputing parties fails to appear on time. This often occurs in the dispute resolution process, resulting in the Consumer Dispute Resolution Agency issuing decisions in a timely manner; 2) If the parties fail to reach an agreement, the process will take longer. Consequently, even after going through the dispute resolution process, a decision may still be reached. To reach an agreement, the Consumer

[10] Nay, "BPSK Minta UU Perlindungan Konsumen Segera Diamandemen," www.hukumonline.com, 2005, https://www.hukumonline.com/berita/a/bpsk-minta-uu-perlindungan-konsumen-segera-diamandemen---hol13226/?page=3.

Dispute Resolution Agency simply encourages the parties to resolve the dispute through the Consumer Dispute Resolution Agency. According to Widoyoko, an effort to resolve these obstacles is to revise Article 55 of the Consumer Protection Law to extend the dispute resolution timeframe at the Consumer Dispute Resolution Agency, considering the existence of unpredictable external factors. This effort is necessary to ensure the Consumer Dispute Resolution Agency can resolve consumer disputes in a timely manner.

The author concludes that there are several weaknesses related to the consumer dispute resolution mechanism, namely: 1) The finality and binding nature Consumer Dispute Resolution Agency decisions: As stipulated in Article 54 paragraph (3) of the Consumer Protection Law, the Consumer Dispute Resolution Agency panel's decision is final and binding. Regarding this, the explanation states that a final decision means that there is no appeal or cassation under the Consumer Dispute Resolution Agency. The formulation and explanation of this provision are not clearly understood, as a decision can be considered final if it is final and only requires the implementation of its intent and purpose. However, such decisions are still subject to appeal. This means that parties dissatisfied with the decision can file an objection with the District Court and, if dissatisfied with the court's decision, can also file an appeal with the Supreme Court, each no later than 14 working days after the decision is notified to the parties concerned[11]. 2) Consumer Dispute Resolution Agency Decisions That Can Be Submitted to Police Investigators: The next issue related to Article 56 paragraphs (1) and (3) in conjunction with Article 41 paragraph (6) of the Decree of the Minister of Industry and Trade of the Republic of Indonesia Number 350/MPP/Kep/12/2001 occurs when the decision is not implemented by the business actor, then the Consumer Dispute Resolution Agency submits the decision to the investigator. Furthermore, Article 56 paragraph (4) states that the Consumer Dispute Resolution Agency decision constitutes sufficient preliminary evidence for the investigator. This provision gives the impression that the Consumer Dispute Resolution Agency is a subordinate agency to the police or criminal investigation agency. In other words, it seems as if the Consumer Dispute Resolution Agency handles only consumer criminal cases. If the police intervene in consumer disputes, there is a conflation of private and public interests. It is best to clearly understand that consumer disputes fall within the realm of private law, not public law. 3) Regarding the Deadline: Furthermore, regarding the fiat of execution from the district court as referred to in Article 57, there is no specified maximum deadline, as is also stipulated for other processes. The absence of such a deadline for issuing a fiat of execution could allow the court to exempt itself from sanctions for exceeding the deadline. 4) Business actors not domiciled with consumers: Business actors domiciled far from consumers can also pose an obstacle, typically delaying their appearance at the Consumer Dispute Resolution Agency. This can hinder the dispute resolution process at the Consumer Dispute Resolution Agency.

In the author's opinion, considering the important role of the Consumer Dispute Resolution Agency in assisting the public in resolving consumer disputes, the legal instruments underlying its operations urgently need to be revised. Existing laws and regulations are far from perfect, or at least they are expected to address the obstacles encountered in the field. The existence of an alternative dispute resolution institution would significantly assist the general courts and could better reflect the sense of justice of the

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[11] Deseari Baeha, "Analisis Yuridis Pembatalan Putusan Badan Penyelesaian Sengketa Konsumen Oleh Pengadilan Negeri (Studi Kasus Putusan Pengadilan Negeri Sibolga Nomor 24/Pdt.Sus-BPSK/2022/PN.Sbg)" (Universitas Medan Area, 2024).

parties involved in the dispute. If these weaknesses are not addressed immediately, it is certain that the Consumer Dispute Resolution Agency will not be recognized by the public. This is certainly very different from developed countries, which prioritize resolving business disputes through Alternative Dispute Resolution because it is considered more profitable and offers legal certainty. However, without the Consumer Dispute Resolution Agency executive power, its decisions appear to have no legal force.

CONCLUSION

Dispute resolution at the Consumer Dispute Resolution Agency still often occurs beyond the set deadline (21 working days). Several Consumer Dispute Resolution Agencies have taken the initiative by making internal regulations, such as the Bogor Regency Consumer Dispute Resolution Agency which conducts *the Verval* (Verification) process first to reconcile the parties so that decisions can be issued on time. The *Verval* process needs to be standardized across the Consumer Dispute Resolution Agency to ensure the timeliness of decision-making and ensure legal certainty. A decision of the Consumer Dispute Resolution Agency issued beyond the 21-business day deadline is considered legally invalid because it violates the provisions of the Consumer Protection Law. Obstacles that cause the Consumer Dispute Resolution Agency to decide that consumer disputes exceed the deadline and resolve efforts include: 1) Barriers: Many of the human resources of the Consumer Dispute Resolution Agency do not have a legal background. Efforts: New regulations are needed regarding the recruitment of members of the Consumer Dispute Resolution Agency that require legal background or legal practitioners; 2) Obstacles: There is no clear separate procedural law for dispute resolution procedures in the Consumer Dispute Resolution Agency. Effort: A separate law is needed to ensure that the Consumer Dispute Resolution Agency carries out its functions and authority with clear and uniform regulations throughout the region; 3) Obstacles: One of the disputing parties does not show up on time; 4) Obstacles: The parties do not reach an agreement; 5) Obstacles: The business actors are domiciled far from the consumer. Other suggested settlement efforts are: 1) The government needs to revise the Consumer Protection Law by creating regulations that strengthen the Consumer Dispute Resolution Agency, especially in terms of execution; 2) Increase the number of human resources with legal and economic backgrounds in the Consumer Dispute Resolution Agency; 3) Adding a rule in the Consumer Protection Law that requires each Consumer Dispute Resolution Agency to conduct Verification and Validation (Verval) first before determining the dispute resolution method; 4) The government needs to tighten the performance of members of the Consumer Dispute Resolution Agency, one of which is by requiring monthly case progress reporting; 5) Each Consumer Dispute Resolution Agency in a city or district is expected to have its own website for transparent and publicly accessible case progress reports. This study emphasizes that the revision of the dispute resolution deadline at the Consumer Dispute Resolution Agency is not the main solution, as it can delay consumers' access to their rights and make dispute resolution at the Consumer Dispute Resolution Agency the same as in the General Court. The main key is to strengthen the Consumer Dispute Resolution Agency through adequate regulations and qualified Human Resources.

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