

Juridical Analysis of Registration of Deed Mortgage Electronically for Confirm Legal Certainty (Research Study on the Office of Spatial Agrarian and the National Land Agency of The Republic of Indonesia in the Land Office of Batam City)

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ABSTRACT

The Ministry of ATR/BPN launched a modernization program on Electronically Integrated Mortgage Services. The author is interested in conducting research related to Juridical Analysis of Registration of Mortgage Deeds Electronically to Confirm Legal Certainty, with the formulation of the problem: How are Legal Arrangements, Implementation, Obstacles and Solutions to the registration of mortgage deed electronically in order to confirm legal certainty?. The type of research is normative law to obtain secondary data supported by empirical legal research to obtain primary data. The data obtained were analyzed qualitatively. For the grand theory using the theory of legal certainty by John Austin, the middle theory using the theory of the legal system by Lawrence M. Friedman, the applied theory using the theory of utilitarianism by Jeremy Bentham. The results of the study concluded that the registration of HT-el deeds at the Batam City Land Office has been implemented properly and guarantees legal certainty for its users even though its implementation has not been fully effective. Because there are still some obstacles in the process of registering the HT-el deed. The author suggests that before forming regulations on HT-el services it is necessary to synchronize with the previous regulations so that they do not overlap, as well as improve the facilities used in the implementation of HT-el services.

Keyword : *Registration, Electronic Mortgage, Legal Certainty.*

INTRODUCTION

Mortgage is a Guarantee Institution (National) in lieu of mortgages and credietverband (the colonial legacy of the Dutch East Indies), because they are considered no longer appropriate to the needs of credit activities, in connection with the development of the Indonesian economic system. Then the establishment and enactment of Law Number 4 of 1996 concerning Mortgage Rights on Land and Objects Related to Land, or abbreviated as "UUHT" to meet the needs of the community regarding this matter. Mortgage registration carried out based on these provisions still requires the Land Deed Making Officer (PPAT) to come directly to the Land Office to carry out the registration process. The process of registering mortgage rights that is carried out manually is deemed less effective and efficient, so that the community always demands quality public services from the government.

Therefore, the Ministry of ATR/BPN draws up strategic steps contained in the 2020-2024 strategic plan so that the Land Office can work in a directed and clear manner. This strategic step is carried out through a land service modernization program in order to adapt to legal and technological developments. Concretely, the Ministry of ATR/BPN has launched a land service modernization program, one of which is the Electronically Integrated Land

Service, which in turn can make an effective contribution in providing services to all people in the land sector. The service is stated in the Regulation of the Minister of Agrarian Affairs and Spatial Planning/Head of the National Land Agency of the Republic of Indonesia Number 9 of 2019 concerning Electronically Integrated Mortgage Services, which on April 6, 2020 was revoked and replaced by Regulation of the Minister of Agrarian Affairs and Spatial Planning/Head of the Agency. National Land Affairs of the Republic of Indonesia Number 5 of 2020 with the same title concerning Electronically Integrated Mortgage Services, and/or hereinafter referred to as " HT-el " which came into force since its promulgation on April 8, 2020. This was done as an effort to improve services even more optimally in the implementation of HT-el Services.

Regulation of the Minister of Agrarian and Spatial Planning/Head of the National Land Agency of the Republic of Indonesia Number 5 of 2020 concerning Electronically Integrated Mortgage Services is a development of land law and digital-based engagement law. This provision is issued because it considers the improvement of service, timeliness, speed, convenience and affordability in the context of public services, as well as to adjust legal developments, technology and community needs, it is necessary to utilize information technology so that the mortgage service procedure can be integrated electronically so that it becomes more effective and efficient.

However, the implementation of HT-el services which are simultaneously carried out in all Land Offices in Indonesia without going through a transition period and adequate socialization raises many problems, especially the obstacles faced by HT-el users. The issues in question include: Non-Tax State Revenue (PNBP) cannot be returned, if the correction period (7 days) has expired and the revision has not been completed, the PNBP will be forfeited and must be repaid by repeating the process from the beginning. There is no arrangement for the return procedure; Electronic HT applications often experience problems that occur during working hours, it is difficult to upload documents or register, so they need to be done repeatedly; The provisions of Article 10 paragraph (3) of the Mortgage Law cannot be implemented because HT-el is based on land data that has been certified and registered at the local Land Office, while manual services in all Land Offices have been stopped since 8 July 2020. Legal vacancies for the implementation of Article 10 paragraph (3) of the Mortgage Law.

According to Mustofa & Aditya, the success of public services in the land sector carried out by the Ministry of ATR/BPN cannot be separated from other organizations as partners who support each other and are interrelated. The form of cooperation between the Batam City Land Office and partners involved in the issuance of HT-el is to provide an integrated service system that can be accessed by creditors and PPAT as users of HT-el services. Therefore, the role of the Land Office, including creditors and PPAT, is very important in the success of all HT-el services in Batam City. Based on the things that have been described above, it provides encouragement and or motivation to the author to conduct a constructive analysis related to "Juridical Analysis of Registration of Mortgage Deeds Electronically to Confirm Legal Certainty". The final result to be achieved by the author is whether the implementation has been carried out correctly or the factors that hinder or encourage individuals to obey the law

LITERATURE SOURCE

Literature sources are one of the appropriate sources or references to be used as references related to the topic or title made. In essence, literature sources play a very important role in carrying out analytical activities on several main issues that will be discussed in this journal. For this reason, the authors chose literature sources from field studies to obtain primary data and (library research) to obtain secondary data. In essence, secondary data consists of primary legal materials, secondary legal materials, and tertiary legal materials

METHODOLOGY AND TYPES OF RESEARCH AND THEORETICAL BASIS

In general, the research method is defined as a scientific activity that is planned, structured, systematic and has a specific purpose, both practical and theoretical. The use of the right methodology is expected to be able to account for the nature of science in an effort to find esoteric truths. Based on the explanation above and integrated with the construction of the problem formulation in this journal, the type of research used is normative legal research which is carried out by examining library materials or secondary data. The legal research is supported by empirical legal research. The empirical legal research is based on primary data obtained directly from direct interviews by conducting field research. For the theoretical basis that serves as an analytical knife to dissect all the construction of the problem formulation under study, among others:

1. First, the author uses John Austin's grand theory, namely the theory of "Legal Certainty". According to John Austin, the state through a legitimate government whose leader of the government has been given the authority by the people to become a leader and govern.

2. Both authors use the "Legal System Theory" proposed by Lawrence M. Friedman as Middle Theory. Friedman divides the legal system into three parts, namely: legal structure, (*legal substance*), and legal culture.
3. Third, to support the theories mentioned above, the writer uses Jeremy Bentham's theory "utilitarianism theory" as an Applied Theory.

This theory explains that the good and bad of the law must be measured from the good and bad consequences produced by law enforcers

FORMULATION OF THE PROBLEM

1. What is the legal arrangement for the electronic registration of mortgage deed in order to confirm legal certainty?
2. How is the implementation of the electronic registration of mortgage deed in order to confirm legal certainty at the Batam City Land Office?
3. What are the obstacles and solutions to the electronic registration of mortgage deed in order to confirm legal certainty at the Batam City Land Office?

DISCUSSION

In this section, further discussion and/or analysis will be carried out related to the substance and/or content of legal arrangements, implementation, constraint factors and solutions, which will be further presented in the section below.

LEGAL ARRANGEMENTS FOR REGISTRATION OF MORTGAGE DEEDS ELECTRONICALLY TO CONFIRM LEGAL CERTAINTY

The design of the construction of the first formulation of the problem, the sentence phrase is asking about the construction of legal arrangements. In the formulation of this problem, the author will analyze critically in an interdisciplinary perspective, from various aspects of the legal embodiment (phenomenon) individually or comprehensively, both in theoretical conception and in practical implementation with the aim of obtaining better knowledge and a clearer description of the materials. juridical by using the theory of "Legal Certainty" from John Austin. For this reason, an analysis of some important content will be carried out which will be presented in the section below.

A. CONSTRUCTION OF LEGAL ARRANGEMENTS FOR REGISTRATION OF MORTGAGE DEEDS ACCORDING TO MORTGAGE LAW

After waiting for 36 years since Law Number 5 of 1960 concerning Basic Agrarian Regulations (UUPA) promised the existence of a Law on Mortgage on April 9, 1996, Law Number 4 of 1996 concerning Mortgage on Land and its Objects Related to Earth. The official abbreviation for the name of the law is the Law on Mortgage Rights (UUHT). With the birth of the UUHT, it is hoped that it will provide legal certainty regarding the binding of collateral with land and objects related to the land as collateral.

According to the provisions of Article 1 paragraph (1) UUHT, Mortgage Rights are Mortgage Rights on land and objects related to land, hereinafter referred to as Mortgage Rights are security rights imposed on land rights as referred to in Law Number 5 of 1960 concerning Basic Agrarian Regulations, including or not including other objects which are an integral part of the land, for the settlement of certain debts, which give priority to certain creditors over other creditors.

Like other rights Mortgage also has a subject and object rights. Regarding the subject of Mortgage, it is regulated in Article 8 and Article 9 of the UUHT, namely the giver and holder of the Mortgage can be said to be the subject of Mortgage. Meanwhile, according to Article 4 of the Mortgage Law, objects that can be encumbered with mortgage rights are land rights and objects related to land, including: Property Rights; Cultivation Rights; Building rights; Right of Use on State land; Rights to land including existing or future buildings, plants and works which are an integral part of the land and which belong to the holder of the land rights. In addition to the object of mortgage in Article 4 mentioned above, Article 27 states that the provisions of this law also apply to the imposition of collateral rights on flats and ownership rights on flat units.

Meanwhile, in the process of encumbering Mortgage, it is carried out through 2 (two) stages, namely the first stage of granting Mortgage. This stage is preceded by making an agreement to create a legal relationship

between debts and receivables, the content of the main agreement is to guarantee the repayment of the debt. The granting of Mortgage is carried out at the PPAT office by making a Deed of Granting Mortgage. The second stage of Mortgage Registration at the Land Office, which is the birth of the encumbered Mortgage. This registration consists of several stages and this stage ends with the city/district defense office issuing a mortgage certificate.

B. CONSTRUCTION OF LEGAL ARRANGEMENTS FOR ELECTRONICALLY INTEGRATED MORTGAGE DEED REGISTRATION

The Ministry of Agrarian and Spatial Planning/National Land Agency began implementing Electronic Mortgage Rights services on July 8, 2020 in all Land Offices in Indonesia. Currently, Electronic Mortgage Rights (HT-el) are regulated in the Regulation of the Minister of Agrarian Affairs and Spatial Planning/Head of the National Land Agency of the Republic of Indonesia Number 5 of 2020 concerning Electronically Integrated Mortgage Services. Electronically Integrated Mortgage Service, hereinafter referred to as HT-el Service, is a series of mortgage service processes in the context of maintaining land registration data organized through an integrated electronic system. In Permen ATR/BPN Number 5 of 2020, the mechanism for HT-el registration services is also explained in Chapter III from Article 9 to Article 15.

The ATR/BPN Ministerial Regulation Number 5 of 2020 is a continuation of the previous ATR/BPN Ministerial Regulation, ATR/BPN Ministerial Regulation Number 5 of 2017 which was later updated with the ATR/BPN Regulation Number 19 of 2020 concerning Electronic Land Information Services, ATR/BPN Regulation Number 3 of 2019 concerning the Application of Electronic Signatures and Ministerial Regulation of ATR/BPN Number 1 of 2021 concerning Electronic Certificates. Then there is the Regulation of the State Minister of Agrarian Affairs/Head of the National Land Agency Number 3 of 1997 concerning Provisions for the Implementation of Government Regulation Number 24 of 1997 concerning Land Registration.

In the HT-el system, there are components of HT-el service providers, including the land office as executor, creditors and PPAT as users of the HT-el system. PPAT has the main task of making the Deed of Granting Mortgage (APHT). Before making APHT, PPAT is required to check the certificate first online or manually. Then in Article 10 of Permen ATR/BPN Number 5 of 2020, PPAT is also authorized to upload application requirements in the form of electronic documents. PPAT submits the deed and documents of completeness of requirements through the HT-el System. The submission of documents is accompanied by a Statement Letter regarding the accountability for the validity and correctness of the submitted Electronic Document data.

Meanwhile, creditors are parties who are owed in a certain debt-receivable relationship. The creditors are usually financial institutions (banks) and individuals. Banks as creditors in Article 9 of Permen ATR/BPN Number 5 of 2020, it is stated that creditors apply for HT-el services through the HT-el system provided by the Ministry. In the event that the application for HT-el Services is in the form of registration of Mortgage Rights, the complete requirements documents are submitted by PPAT. The requirements for the HT-el Service application are in accordance with the provisions of the legislation and submitted in the form of an Electronic Document. In addition to creditors and PPAT, there is also a Land Office as the executor of the HT-el Service which is responsible for the operation of the HT-el System. Article 27 of the Ministerial Regulation of ATR/BPN Number 5 of 2020 states that the Land Office prepares for the implementation of HT-el Services, including: a data validation; b account registration; c Electronic Signature registration.

The conclusion from the above discussion, Permen ATR/BPN Number 5 of 2020 concerning Integrated Electronic Mortgage Services, if analyzed with the legal certainty theory from John Austin has a juridical aspect that can guarantee certainty that the law functions as a rule that must be obeyed. These rules must be adhered to and carried out properly by all relevant parties in order to guarantee legal certainty for the community, especially PPAT and creditors from the results of HT-el services, such as Mortgage Rights that will not end even if the object of the mortgage is transferred to another party due to the following reasons: whatever (asas droit de suite) and the HT-el Certificate have the same executorial power as a court decision that has permanent legal force

IMPLEMENTATION OF ELECTRONIC MORTGAGE DEED REGISTRATION IN ORDER TO ENFORCE LEGAL CERTAINTY AT THE BATAM CITY LAND OFFICE

In this section, there will be a discussion related to the implementation content of the Electronic Mortgage Deed registration in order to strengthen legal certainty at the Batam City Land Office as further presented below.

A. MECHANISM FOR THE IMPLEMENTATION OF ELECTRONIC MORTGAGE DEED REGISTRATION AT THE LAND OFFICE IN BATAM CITY

Based on the results of research on the implementation of HT-*el* Services since the beginning of 2019 until now June 2022 at the Batam City Land Office there have been 22,148 files received, 290 files being processed, and 728 files being rejected. The implementation of HT-*el* Services at the Batam City Land Office is handled by 3 (three) employees who are tasked with checking the suitability of requirements, documents and data on requests for HT-*el* services, and each employee is equipped with the facilities and infrastructure needed to carry out their duties, such as: computers, printers, servers, and internet networks. Meanwhile, the implementation of HT-*el* registration is carried out in accordance with Technical Instructions Number 2/Juknis -400.HR. 02/IV/2020 which was made as a guide for the Land Office, PPAT and Creditors in the process of implementing HT-*el* Services with the aim of becoming standardization, guidelines and more detailed instructions in HT-*el* Services.

The HT-*el* Registration Service can be accessed by PPAT and creditors who are registered and verified on the PPAT partner application and creditors who are registered and verified on the Financial Services Partner application. In the HT-*el* service system, the main task of PPAT is to make a Deed of Granting Mortgage. PPAT is obliged to check the Certificate of Land Rights/Ownership Rights on Flat Units before making APHT. PPAT immediately makes APHT after the results of the check are published by the Land Office. PPAT submits the deed and documents for completing the requirements through the PPAT Partner Application which is accessed via <https://mitra.atrbpn.go.id/>. Deed reporting begins with making a deed code, then inputting deed data and uploading APHT and supporting data. Furthermore, the PPAT downloads the cover letter for the deed which then PPAT scans and uploads the cover letter for the deed that has been signed and affixed with a stamp which serves as proof of the original submission of the APHT and its supporting data electronically.

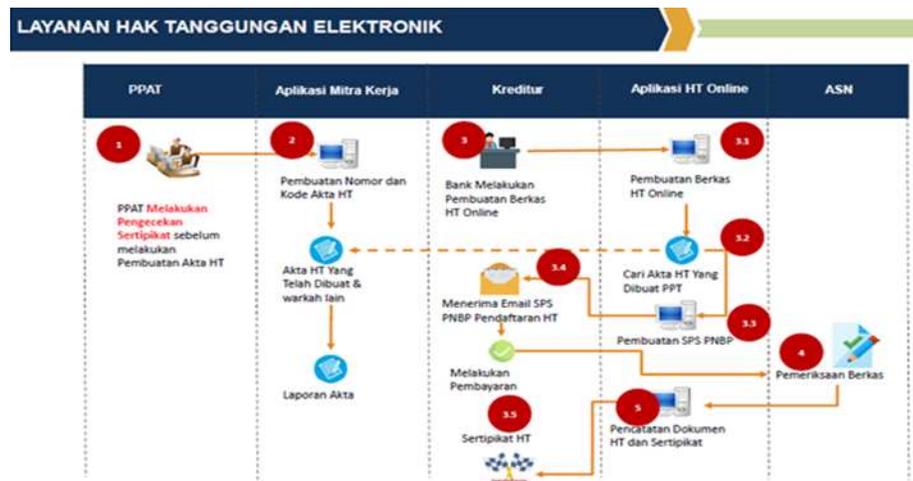
After that, the application for HT-*el* Services becomes the task of the Creditor by accessing the official address <https://htel.atrbpn.go.id>. Creditors continue to apply for HT-*el* registration services by looking for APHT that has been reported by PPAT from the HT-*el* System by entering 3 (three) types of data including: PPAT name, deed number and deed code listed in the deed cover letter. After that, the creditor can immediately carry out his duties, namely uploading other supporting documents, confirming the application for registration of Mortgage Rights, making payments for deposit orders, and checking the draft HT-*el* Certificate and the said records are appropriate. If there is no record of confiscation/blocking until the seventh day, then on the seventh day the HT-*el* Certificate will be sent via the provider's email and can be printed.

Meanwhile, the Batam City Land Office carries out HT-*el* Services using the HT-*el* Implementing Application with the official address <https://htel-pelaksana.atrbpn.go.id> by ASN users who are registered as Executors. Applications for HT-*el* Services will be processed by ASN after the application data and service fees are confirmed by the HT-*el* System, after which an examination of the suitability of requirements, documents and application data is carried out. The inspection is carried out in stages by the Verifier, Head of Subsection and/or Section Head or appointed official, until the HT-*el* Certificate is ratified by the Head of the Land Office or an active official who is authorized to ratify the HT-*el* Certificate.

B. EFFECTIVENESS OF ELECTRONIC MORTGAGE DEED REGISTRATION AT THE BATAM CITY LAND OFFICE

The registration of HT-*el* at the Batam City Land Office has been carried out well, as evidenced by the absence of manual Mortgage registration services. With the existence of this HT-*el* System Service, there is no direct interaction in the HT-*el* registration process between PPAT, creditors and the Land Office. Because the ATR/BPN Ministerial Regulation Number 5 of 2020 has clearly divided the duties and authorities between the Land Office as the executor with Creditors and PPAT as users of HT-*el* Services.

Figure 1: Electronic Mortgage Service Flow



Data source: Website/internet –2020

In addition, the author also analyzes the comparison of the duties and roles of PPAT and creditors in manual Mortgage registration with HT-el registration. According to the results of research in the field, the difference between manual Mortgage registration and HT-el that looks very real lies in the technical implementation. In the past, the registration of Mortgage Rights was done manually by coming directly to the local Land Office, now it can be done online. The following are the differences between the implementation of the manual HT registration and the author's Electronic HT, which are presented in tabular form:

Tabel 1. Difference between Manual HT Registration and HT-el

| No | HT Manual | HT Elektronik |
|----|---|---|
| 1 | There is a direct interaction between creditors, PPAT and the Land Office | There is no direct interaction between Creditors, PPAT and the Land Office |
| 2 | Registering HT at the Land Office registration counter | Register HT online directly through the HT-el System |
| 3 | Have to queue at the registration counter | No need to queue |
| 4 | Requirements and completeness of documents in the form of photocopies and originals sent to the Land Office | Requirements and completeness of documents in the form of scan results and uploaded to the HT-el System |
| 5 | HT certificate issued after 7 days or more | HT-el certificate is issued 7 days after registration |
| 6 | HT certificate taken at the Land Office | HT-el certificate sent by email |
| 7 | Physical Land Rights Certificates are recorded directly at the Land Office | Notes on certificates are sent by email, printed and pasted by creditors themselves |
| 8 | Warkah storage space needed | Warkah has been stored in digital form on the HT-el System |

Data source: Author's primary data-2022.

From the results of the primary data analysis in the table above, it can be concluded that there is a significant difference between the implementation of Manual HT Registration and Electronic HT Registration. In addition, from the results of the author's interview with Ms. Habibah, as the Coordinator of the Substance Group for Land and Space Registration, Communal Land and Institutional Relations, said that the electronic registration of Mortgage Rights through the HT-el System is easier and more efficient. He also said that the implementation of HT-el registration at the Batam City Land Office has been effective, although there are still obstacles in its implementation.

Related to the effectiveness of the application of HT-el registration services at the Batam City Land Office, if the author analyzes the Legal System Theory proposed by Lawrence M. Friedman, it has not been fully effective. First, the legal substance related to HT-el services, from the results of the author's analysis regarding its contents, has not been fully effective. Because the provisions of Article 10 paragraph (3) of the Mortgage Law concerning uncertified land cannot be implemented through the HT-el system based on land data that has been certified and registered with the local Land Office.

Second, the legal structure of the HT-el Service has not yet been fully effective. Because in practice in the field, HT-el service facilities and infrastructure such as networks, applications, and HT-el systems or servers at the Batam City Land Office, creditors and PPAT still need to be improved and perfected. Because until now there are still obstacles that arise due to network disturbances or disturbances in the system that cause the HT-el registration process to be hampered, for example, such as a Deposit Order that does not come out or will only come out after a few days. Third, the legal culture, from the results of the author's analysis in the field, the application of HT-el services in Batam City is also still not fully effective. because a law can be said to be effective if the behavior of citizens is in accordance with applicable law or is decided or required by law, it can be said that the law concerned is effective. However, in practice in the field there are still behaviors of HT-el service implementers and users that are not in accordance with applicable law, so there are still many errors when filling in data and uploading documents on the HT-el System.

The author can conclude that the HT-el Service at the Batam City Land Office has been implemented properly. This is proven by the no longer manual Mortgage registration services, because all Mortgage registrations are carried out online through the HT-el System. However, from the results of the analysis that the author conducted regarding the application of HT-el services in Batam City, it has not been fully effective when it is associated with the Legal System Theory proposed by Lawrence M. Friedman, because there are still several factors that influence the law to function properly in society.

OBSTACLES AND SOLUTIONS TO THE ELECTRONIC MORTGAGE DEED REGISTRATION TO CONFIRM LEGAL CERTAINTY AT THE BATAM CITY LAND OFFICE

In its implementation, the ht-el service at the batam city land office has several advantages in terms of time, cost, stages of implementation, and the resulting product. however, based on the results of research conducted by the author of the implementation of ht-el registration in batam city, there are still several obstacles faced, including: obstacles at the batam city land office: ht-el service applications that sometimes don't work well, and there are still many ht-el files that wrong and inappropriate uploaded by ppat and creditors. then there are also obstacles faced by creditors and ppat including: disturbances in the network, server or ht-el system at the batam city land office, problems with the ht-el system when inputting the certificate number, a notification will appear that the certificate is not found/validated, time repair of the unsystematic deed resulted in the cancellation of the ht-el file.

solutions to these obstacles include: land office verification officers can suspend files, if there are documents uploaded by ppat or creditors that do not comply with applicable regulations. if there is a disturbance on the network, the server or ht-el system will be refreshed periodically. if you are still unable to overcome the disturbance, coordinate with the local land office so that it can be reported to the atr/bpn pusdatin. meanwhile, for certificates that have not been validated in the ht-el system, the ppat must come to the land office to validate directly with the validation officer at the land office. in the event of cancellation of the ht-el file, ppat only needs to register the ht-el from the beginning again

CONCLUSIONS AND RECOMMENDATIONS

1. CONCLUSIONS

From the results of the research that the author conducted, the application of HT-el Services at the Batam City Land Office based on the Regulation of the Minister of Agrarian and Spatial Planning / Head of the National Land Agency Number 5 of 2020 concerning Electronic Integrated Mortgage Services can guarantee legal certainty of the results of HT-el Services for users. In addition, the HT-el registration service has been implemented well although it is still not fully effective. Because there are still some obstacles in its implementation, even though there is already a Technical Instruction Number 2/Juknis-400.HR. 02/IV/2020 as a guideline for the implementation of HT-el Services. For this reason, it is necessary to have good coordination and cooperation on an ongoing basis between PPAT, creditors and the Land Office to resolve and minimize the obstacles that occur. If these obstacles still cannot be overcome, the local Land Office can directly coordinate with the ATR/BPN Pusdatin.

2. SUGESTION

The author suggests to the Ministry of ATR/BPN in an effort to form laws and regulations, especially related to the Electronic Integrated Mortgage Service, it is necessary to synchronize with the above laws and regulations first so that their implementation does not overlap. Then it is recommended to the Batam City Land Office, PPAT and also creditors in carrying out their roles and responsibilities to pay more attention to the precautionary principle so as not to make mistakes during the HT-el registration process. It is also recommended to all parties related to HT-el Services, to have Human Resources who have the ability in terms of mastering information systems and technology as well as the law, and to further improve the facilities or facilities and infrastructure used in the implementation of HT-el Services so that HT Services -el can run more optimally and effectively, therefore what is lacking is immediately completed, damaged ones are immediately repaired or replaced, and those that are functioning properly continue to be maintained.

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