

The Effectiveness of Electronic Mortgage Services by Land Deed Officials (PPAT)

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Abstract. *This research aims to know the correlation among technology which currently developing with PPAT, where technology can improve land services, especially regarding mortgages, the Government of Indonesia through the Ministry of ATR/BPN implements an electronically integrated mortgage service by launching electronic-related services, as regulated in the Regulation of the Minister of ATR/BPN Number 5 of 2020 about HT-el Services on April 6, 2020. The author views that this topic is very interesting and important to be used as research and interesting to be discussed further because it can be said that HT-el is a new policy issued by the government as an effort to improve performance effectiveness and quality in serving the community. With this study, the authors can find out firsthand the facts that occur regarding HT-el, so that it can see whether the policies issued by the Minister of ATR/BPN are in accordance with the objectives that want faster and more efficient work effectiveness of electronically by PPAT. The approach method used is an empirical juridical or sociological juridical approach. Sociological juridical research is research that tends to be qualitative in nature, based on primary data. Primary data is data obtained directly from the object. The results of research conducted by the author, the mechanism of mortgage service at PPAT, are only at the stage of checking land certificates at the land office <https://mitra.atrbpn.go.id> as online without registering Mortgage manually at the Land Office. The effectiveness of the HT-el service by PPAT, this HT-el service has met the effective requirements.*

Keywords: Effectiveness; Electronic; Mortgage.

1. Introduction

Mortgage rights are control of land rights, containing the authority for creditors to do something about land that is used as collateral. But not to be physically

controlled and used, but to sell it if the debtor breaks his promise and takes from the proceeds wholly or in part the payment of the debtor's debt to him.¹

Technology is currently developing, where technology can improve land services, especially regarding mortgages, the Government of Indonesia through the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency (hereinafter referred to as ATR/BPN) implements an electronically integrated mortgage service by launching related services electronically, as regulated in the Minister of ATR/BPN Regulation Number 5 of 2020 concerning Electronically Integrated Mortgage Services (Minister of ATR/BPN Electronic Mortgage Regulations) signed by the Minister of ATR/BPN Sofyan Djalil on April 6, 2020,²The HT-el service is expected to reduce 40% of queues at the Land Office counter, reduce the potential for fraud (fraud), reduce paperwork piling up at the Land Office, and provide time and cost certainty to the public.³

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.⁴ Article 5 paragraph 1 of the Regulation of the Minister of ATR/BPN for Electronic Mortgages states that HT-el services are carried out by the Ministry as the operator, the Land Office as the executor, and Creditors, PPAT or other parties determined by the Ministry as the user. Then Article 6 paragraph 1 mentions the types of Services in the HT-el System which include registration of Mortgage Rights, transfer of Mortgage Rights, change of Creditor's name, deletion of Mortgage Rights, and data correction.

Registration of Mortgage Rights before the issuance of the Ministerial Regulation of ATR/BPN, must be registered manually by registering at the counter of the local City/Regency National Land Agency (BPN) representative office. However, this procedure is considered less effective, because there are several facts in the field such as delays in registration. In Article 13 paragraph (2) of the Law of the Republic of Indonesia Number 4 of 1996 Mortgage on Land and Objects Related to Land, it has been stipulated no later than 7 (seven) working days after signing the Deed of Mortgage Provider (APHT), the official The Land Deed Maker (PPAT) is required to send the relevant Deed of Mortgage Grant (APHT) and other necessary documents to the National Land Agency (BPN) office. Therefore,

¹Sahnan, M.Arba, L wira Pria Suhartana, Kewenangan Badan Pertanahan Nasional Dalam Menyelesaikan Sengketa Pertanahan, *Jurnal IUS*, Vol. 7 No.3, 2021, p. 4.

² <https://properti.kompas.com/read/2020/07/08/162559521/mulai-hari-ini-hak-untungan-elektronik-berlaku-resmi-di-indonesia>. accessed on 8 June 2021.

³Ibid.

⁴Minister of ATR/BPN Regulation Number 5 of 2020 concerning Electronically Integrated Mortgage Services

The author views that this topic is very interesting and important for research and interesting to be discussed further because it can be said that HT-el is a new policy issued by the government as an effort to improve performance effectiveness and quality in serving the community, so that it can see whether the policies issued by the Government are in accordance with the objectives that want work effectiveness to be faster and more efficient. to conduct further research in this scientific paper with the title the effectiveness of mortgage services by PPAT.

Based on the things contained in the description in the background of the problem as mentioned above, the problems to be investigated in this study are to find out the mechanism for electronic mortgage services by PPAT and to determine the effectiveness of electronic mortgage services by PPAT. The author hopes that this scientific work can provide benefits to the author himself and those who read it.

2. Research Methods

The approach method used in this thesis was an empirical juridical or sociological juridical approach. Sociological juridical research was research that tends to be qualitative in nature, based on primary data. Primary data was data obtained directly from the object.⁵ The specification of this research was that the writer conducts a descriptive-analytic study that aims to parse the facts to obtain a general picture, about the existing problems, examine and examine legal facts to determine the effectiveness of the electronic mortgage service carried out by PPAT as an HT-el user.

Through descriptive research, it will describe the object or data of the complete research results in all aspects that are investigated thoroughly so that the problem becomes clear on its conditions and conditions, without drawing generally accepted conclusions. After being described, an interpretation will be given of the data, facts or problems studied, so that solutions will be found to solve the problem or find a way out if obstacles or obstacles arise. The data collection method in finding and collecting the required data is focused on the main points of the existing problems, so that in this study there are no deviations and ambiguity in the discussion. The types of data used in this study are as follows: Secondary data. Secondary data was obtained from library research which includes various kinds of literature and laws and regulations governing the legal consequences of signing the extension of the power of attorney to impose liability rights made by a notary without bringing back the parties.

The research method used in this legal research is qualitative data analysis.

⁵J. Supranoto. 2003. *Metode Penelitian Hukum dan Statistic*, Jakarta: Rineka Cipta, p.2.

Research that is descriptive qualitative in nature is a research that describes, examines, explains, and analyzes legal regulations. By using this descriptive nature, the legal regulations in this study can be accurately described and analyzed according to the objectives of this study. a description of the observed symptoms in order to obtain a comprehensive and complete understanding of the effectiveness of the regulations implemented by the research subjects.

3. Results and Discussion

3.1. Electronic Mortgage Service Mechanism by PPAT

The Ministry of Agrarian and Spatial Planning/National Land Agency (BPN) issues Mortgage (HT) services digitally or electronically. This is regulated in the Regulation of the Minister of Agrarian Affairs and Spatial Planning/Head of the National Land Agency Number 5 of 2020 concerning Electronically Integrated Mortgage Services or known as the Electronic Mortgage System (HT-el System).⁶

The HT-el system as referred to in PMATR/BPN Number 5 of 2020 Electronically Integrated Mortgage Service is a series of Mortgage service processes in the context of maintaining land registration data which is carried out through an integrated electronic system. Therefore, the entire implementation of the HT-el Service, starting from the application registration process to the issuance of the HT-el certificate, is fully carried out through an online system that eliminates the direct interaction process between the Land Office as the HT-el Service implementer and the Creditors and PPAT as the HT-el Service User. Then the submission of APHT to the Land Office becomes the task of the PPAT while the application for registration of HT-el becomes the obligation of the creditor as stated in article 9 paragraph PMATR/KBPN No. 5 of 2020.⁷

Electronic Documents, Mortgage Certificates issued by the HT-el System are given an electronic signature. Electronic Signature is a signature consisting of Electronic Information that is attached, associated or related to other Electronic Information which is used as a means of verification and authentication. Electronic Signature is carried out in accordance with the provisions of the legislation, namely PMATR/KBPN No. 3 of 2019 concerning the Application of Electronic Signatures.

Creditors or PPAT employees in the registration of mortgage rights do not need to come to the land office because with PM ATR/BPN No. 5 of 2020 there is a separation between the act of registering HT-el with the act of making the

⁶ <https://properti.kompas.com/read/2020/07/08/162559521/mulai-hari-ini-hak-untungan-elektronik-berlaku-resmi-di-indonesia>. accessed on December 6, 2021.

⁷Ibid.

submission of APHT. Submission of APHT to the Land Office remains the duty of PPAT to submit the deed he made according to the specified time limit. Submission of the deed can be done electronically, this is regulated in Article 10 of the Minister of Agrarian Affairs 5 of 2020.

The mechanism before making APHT on HT-el services, PPAT is obliged to carry out online certificate checks, then PPAT registers APHT to the Land Office through the online system by logging in to the Partner Application (<https://mitra.atrbpn.go.id>). Through the Partner Application, PPAT uploads several required documents into the system until the issuance of the Introduction to the Deed (SPA). Then PPAT makes a deed of granting mortgage and is signed by the parties, and finally PPAT uploads the deed that has been combined with a cover letter for the deed and submitted to the creditor. Uploaded documents include:⁸

- Scan of Deed of Granting Mortgage (APHT)
- Scan of the debtor's ID card.
- Scan the ID cards of witnesses
- Scan of KTP Approval
- Scan Family Card
- Scan of Land Rights Certificate
- Scan Credit Agreement
- Scan of Land and Building Tax (PBB)
- Scan of Letter of Responsibility Statement of Legality and Truth of Electronic Document Data

The application for registration of HT-el becomes the obligation of the creditor, so that if the creditor fails to register it, the risks and legal consequences make the guarantee provided does not provide the special rights granted by the Mortgage Law. PPAT in this case only needs to check the certificate to the land office, make APHT and submit APHT along with related documents. The purpose of this checking is to find out whether the location of the land is in accordance with what is in the certificate and so on. Creditors or PPATs can register through the official website of the Ministry of Agrarian Affairs and Spatial Planning of the National Land Agency, namely through: <https://mitra.atrbpn.go.id>.

This electronically integrated Mortgage Service has actually been anticipated in Government Regulation Number 24 of 1997 concerning Land Registration in Article 35 paragraph 5 which states: gradually land registration data is stored and presented with electronic equipment or microfilm.

⁸*Ibid.*

The theory of legal certainty put forward by Sudikno Mertokusumo is a guarantee that the law can be implemented properly.⁹ The process of registration of Mortgage is very important for the holders/recipients of Mortgage because the registration process guarantees legal certainty to the giver and recipient of Mortgage by registering the Mortgage at the land office. With the making of APHT by PPAT, this legal certainty becomes the regularity of society because the essence of order will cause a person to live with certainty in carrying out the activities needed in carrying out the activities of community life itself. In addition, registration of Mortgage will also provide legal protection, especially when the debtor takes actions that can harm other parties in this case is a default.

PMATR/KBPN Regulation No. 5 of 2020 HT-el provides clarity and certainty in carrying out legal actions when implementing an agreement, in the form of achievements, even when the agreement is in default or one of the parties is harmed, the sanctions in an agreement must be carried out according to the agreement of the parties concerned.

The above discussion regarding the mechanism of mortgage service by PPAT is only at the stage of checking land certificates at the land office, making APHT deeds and submitting APHT along with files related to guaranteeing Mortgage on the application, <https://mitra.atrbpn.go.id>. online without registering Mortgage manually at the Land Office. The granting of HT is one of the legal acts that must be proven by a deed made by PPAT. This is in accordance with what is regulated in PMATR/KBPN number 5 of 2020 that those who can register HT at the Land Office are creditors, meaning that based on the PMATR/KBPN PPAT cannot register HT at the Land Office, the work of registering Mortgage will be carried out by the third party. creditor. Thus the Deed of Granting Mortgage (APHT) is the authority of PPAT to make it. In making APHT, PPAT is also required to attach a letter of accountability for the validity and correctness of the submitted Electronic Document data. Meanwhile, the party who registers the Mortgage at the Land Office is the Creditor in accordance with what is stipulated in Article 9 paragraph (1) paragraph PMATR/KBPN No. 5 of 2020 concerning Electronic Mortgage Services. The procedure for making APHT takes into account the provisions stipulated in Government Regulation Number 24 of 1997 concerning Land Registration, Mortgage Law Law, Regulation of the Head of the National Land Agency Number 8 of 2012 concerning Amendments to Regulation of the State Minister of Agrarian Affairs/Head of BPN RI Number 3 of 1997 as well as regulations other related.

⁹Ong Argo Victoria, Ade Riusma Ariyana, Devina Arifani. (2020). *Code of Ethics and Position of Notary in Indonesia*. Sultan Agung Notary Law Review 2 (4), 397-407, <http://lppm-unissula.com/jurnal.unissula.ac.id/index.php/SANLaR/article/view/13536>

3.2. The Effectiveness of Electronic Mortgage Services by PPAT

Electronic Mortgage Rights must be implemented in all Land Offices throughout Indonesia since June 8, 2020 based on Technical Guidelines No. 2 of 2020 as a guideline for implementing HT-el registration. The electronic mortgage service is a tangible manifestation of the Ministry of ATR/BPN's desire to provide services digitally by accelerating the process of implementing an activity. However, from conventional services that were carried out previously and turned into electronic services using technology and information, there are differences in implementation. The difference between HT-el and conventional HT can be seen in the following table:

Conventional Mortgage	Electronic Mortgage
Mortgage registration is carried out by PPAT through the Land Office,	Records on certificates and land books are carried out by the Land Office. After the notes on the certificate are made, the certificate is returned to the creditor
Registration is done on weekdays	Registration can be done on weekdays or other than working days
Registration application documents in the form of original documents and photocopies submitted to the Land Office	Registration application documents in the form of softcopy that have been scanned and uploaded into the HT-el System
Cover Letter of Deed is printed in 2 (two) copies	Cover Letter of Deed printed in 3 (three) copies
The second sheet of APHT is submitted to the Land Office along with other documents at the time of registration of Mortgage Rights and stored in the Land Office as an archive	The second sheet of APHT is uploaded by PPAT to the partner application and stored at the PPAT Office without submitting it again to the Land Office

Mortgage Certificate can be issued for more than 7 days	HT-el certificate is automatically issued on the 7th day after SPS payment
Mortgage Certificate in the form of a certificate document like other Land Rights certificates	Mortgage Certificate in the form of one sheet of electronic document affixed with an electronic signature
The land book date that falls on a holiday is changed to the date of the next working day	Date recording according to the 7th day according to the calendar even though it falls on a holiday
Records on certificates and land books are carried out by the Land Office. After the notes on the certificate are made, the certificate is returned to the creditor	Notes on certificates are printed using stickers and affixed by Creditors. Notes on the minutes of the land book Certificates which are used as HT objects are printed using stickers and affixed by the Land Office officers

The table above shows that the implementation of the HT-el service provides convenience in its implementation because there is no need to visit the Land Office to register, so that the HT-el service has been well-systemized so that its implementation is more regular. explained that the presence of this mortgage service makes a job easier, faster and more effective to complete. Effectiveness is how far the achievement of a predetermined goal. In this thesis, the effectiveness discussed is the Electronic Mortgage Service carried out by PPAT in assisting the implementation of the duties of his position. One of the objectives of Electronic Mortgage Rights is to facilitate the work of HT-el users, especially PPAT.

Problems faced before HT-el registration in carrying out certificate checking which is a requirement to be able to register HT-el occur when the electronic certificate checking has been successfully carried out there are no problems, but when registering HT-el on the HT-el System by creditors , it turns out that the certificate is still not validated or is still tied to another file. This makes the certificate must be re-validated or released with other files that are still bound by the Land Office officer. Then there are some old certificates that cannot be

processed, for example certificates that do not yet have an NIB.¹⁰This certificate must be manually processed first at the Land Office.¹¹NIB management certainly adds to procedures and increases the time period for land management because the HT-el System Application requires a certificate to have an NIB. This is necessary so that the certificate can be input into the system. This constraint is not taken into account in the HT-el System Application, so the administration procedure can be "double" in the sense of online and manual, both of which are carried out on the same file so that the file can enter the Land Office.

The next obstacle is that at the APHT submission stage, the HT-el system sometimes experiences system disturbances, such as the network cannot access the HT-el website, fails to upload files, the input data and the uploaded documents cannot be read by the system.¹²This results in delays in inputting data so that you have to wait for a stable network to repeat the process to be able to proceed to the next process. This system disturbance is caused by the current unstable system.¹³It needs special attention for the organizers because it is the main thing in implementing HT-el. According to the Head of the Land Rights Registration Subsection, system disturbances that occur are a natural thing, where a system that is still in the development stage is used and accessed by many users simultaneously. It is necessary to evaluate the ability of the new system in carrying out its service process. So that it will be an improvement for the improvement of the system in the future.

The problem faced by the bank in implementing HT-el is that all uploaded documents must be scanned one by one according to the format so that it adds to the workload that must be completed. Then when applying for HT-el registration, namely when entering the deed number in accordance with the SPA that has been reported by PPAT, but the deed number is not found, and when confirmation is made to the PPAT who submitted the SPA, the PPAT also

¹⁰Aditama, P. N, Tanggung Jawab Pejabat Pembuat Akta Tanah Dalam Memberikan Perlindungan Hukum Bagi Para Pihak Pada Peralihan Hak Atas Tanah Melalui Jual Beli, *Jurnal Lex Renasissance*, Volume 1, Nomor 3, 2018

¹¹Nadia Imanda, Lahirnya Hak Tanggungan Menurut Peraturan Pemerintah Agraria Tentang Pelayanan Hak Tanggungan Terintegrasi Secara Elektronik, *Jurnal Notarie*, Vol. 3 No. 1, February 2020

¹²IGA Gangga Santi Dewi dan Mira Novana, Kebijakan Penjaminan Tanah Melalui Hak Tanggungan di Indonesia (Studi Penjaminan Hak Tanggungan Elektronik di Kabupaten Badung Provinsi Bali), *Jurnal Law Development & Justice Review*, No.1 Vol. 3 May 2020

¹³Mamminanga, A, 2008, Pelaksanaan KewenangannMajelissPengawassNotaris Daerah dalam Pelaksanaan Tugas Jabatan Notaris berdasarkan UUJN, *Fakultas Hukum Universitas Gajah Mada*, Yogyakarta

does not know where the error is so the deed number it doesn't appear.¹⁴

Another problem is the discovery of creditor accounts owned by banks run by PPAT, this has happened to several banks. HT-el registration application where the Bank is the Creditor, but the PPAT who makes the application for registration is trusted and has high loyalty to the Bank, on the grounds that there is no/not appointed officer/employee from the bank that carries out the HT-el registration process.¹⁵ Then other problems faced by Creditors are the length of time for Creditors to complete the HT-el registration requirement documents, errors in providing ratings due to incorrect validation data, the NIK (Population Identification Number) from the Debtor or the approval party when entered in the HT-el system the name does not match with on the ID card or does not even appear on the HT-el system.

Based on the descriptions above, the electronic Mortgage Service has been effective in helping PPAT perform their duties, although there are several obstacles as described previously. If viewed from the theory of legal effectiveness put forward by Soerjono Soekanto, that the effectiveness of a law is determined by 5 (five) factors, namely the legal factor itself (law), law enforcement factors, facilities or facilities factors, community factors and cultural factors.

- The first factor is the legal factor itself (law). Regarding Electronic Mortgage Services applied with the Land Office Online Service Application, where the guidelines for the implementation of HT-el are regulated in Juknis 2/2020 dated April 29, 2020 regarding Electronically Integrated Mortgage Services and PM ATR/BPN No. 5 of 2020 concerning electronic mortgage services. This policy was issued as one of BPN's innovations with the consideration of improving land registration services.
- The second factor is law enforcement, namely the parties who form and apply the law. The Electronic Mortgage Service is established or issued by BPN and implemented together with PPAT and creditors as BPN partners (HT-el users). At the beginning of its implementation, BPN held a seminar to socialize the implementation of this online policy together with all PPAT. At the time of socialization, what was discussed was the technical procedure for using <https://mitra.atrbpn.go.id>. Optimal

¹⁴Agustina, A., & Tanawijaya, H, Tanggung Jawab Pejabat Pembuat Akta Tanah (PPAT) Dalam Penandatanganan Akta Jual Beli Yang Didasari Atas Blangko Kosong, *Jurnal Hukum Adigama*, Volume 1, Nomor 2, 2016

¹⁵Effendi Perangin, *Praktek Penggunaan Tanah Sebagai Jaminan Kredit*, Rajawali Pers, Jakarta: 1987, hlm. ix dalam Denico Doly, "Aspek Hukum Hak Tanggungan Dalam Pelaksanaan Roya", *Negara Hukum*, Volume 2, Nomor 1, 2011

socialization to all targets of the rule of law is also a factor in the effectiveness of the law. And at this time HT-el users are used to using the application <https://mitra.atrbpn.go.id>.

- Factors or facilities that support PPAT in this case are the systems created by the land office, such as: <https://mitra.atrbpn.go.id>. and online service applications, electronic mortgage services, from checking to issuance of HT-el certificates are all done online through a Partner account that has been verified through <https://mitra.atrbpn.go.id> and online service applications by entering a user name and password. The entire process carried out by PPAT is only inputting from the Office, namely checking certificates, inputting SPA, submitting APHT and its attachments until the issuance of a Mortgage certificate.
- Community factors and cultural factors, namely law enforcement aims to achieve peace in society. This legal regulation of land rights guarantees with integrated Electronic Mortgage Rights provides positive benefits for the community, creditors and PPAT. The benefits obtained from this electronic Mortgage Service include, among other things, the mechanism for the binding and registration process of Mortgage is efficient, fast and easy, costs are more certain and legal certainty and legal protection for creditors is faster and guaranteed.

This electronic mortgage service is a good step for improvements in land management, in other words the difference with manuals has an impact on the ease of processing at the PPAT office. In addition, some of the obstacles experienced by PPAT can still be overcome and do not become a crucial obstacle, therefore this electronic mortgage service is in accordance with what was expected when this system was launched, namely that until the final result can be done from the office or from the system, physical touch to the Land Office is completely eliminated. So the convenience after being online already feels effective.

This HT-el service is certainly very helpful for PPAT considering the many main tasks and functions of PPAT. From this point of view, of course, this electronic mortgage service should be appreciated because it will indirectly have an impact on stakeholders, especially people who are dealing with guaranteeing land rights.

Regarding the effectiveness of HT-el services by PPAT, this HT-el service has met the effective requirements, as stated in the theory put forward by Soerjono Soekanto, that the effectiveness of a law is determined by 5 (five) factors, namely the legal factor itself, law enforcement factors, facilities or facilities factors, community factors and cultural factors. There are many advantages found in this electronic mortgage service compared to conventional mortgage

services, namely making PPAT work easier, faster and more effective and reducing the registration burden because the registration process is carried out by creditors. Although there are several obstacles related to implementation, in practice these rights do not interfere with the HT-el service process. Good response from PPAT as service users to the implementation of HT-el services as a form that the Land Office has implemented excellent service so as to create community satisfaction as service recipients. This changes the negative image of the Land Office services..

4. Conclusion

The conclusion of this scientific work is the mechanism for providing mortgage services to PPAT, only at the stage of checking land certificates at the land office, making APHT deeds and submitting APHT along with files related to guaranteeing mortgages on the application, <https://mitra.atrbpn.go.id> as online without registering Mortgage manually at the Land Office. Then the effectiveness of the HT-el service by PPAT in, this HT-el service has met the effective requirements, as stated in the theory put forward by Soerjono Soekanto, that the effectiveness of a law is determined by 5 (five) factors, namely the legal factor itself (law), law enforcement factors, facilities or facilities factors, community factors and cultural factors.

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