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SETTLEMENT OF CONSUMER DISPUTES BY CONSUMER DISPUTE RESOLUTION AGENCY

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Abstract

Consumer dispute resolution outside the court through the Consumer Dispute Settlement Agency (BPSK) has become an increasingly important alternative in Indonesia's consumer protection legal system. This study aims to analyse the legal framework and the effectiveness of the BPSK in resolving disputes between consumers and businesses. The methodology used is a normative juridical approach, conducting literature studies on relevant laws and regulations, legal literature, and BPSK decisions. The results show that BPSK has a strong legal basis in the Consumer Protection Act, but there are several obstacles in its implementation, such as limitations in executorial authority and inconsistencies in legal interpretation. In conclusion, although BPSK has the potential to be an effective dispute resolution mechanism, regulatory improvements and institutional strengthening are needed to enhance legal certainty and consumer protection in Indonesia.

Keywords: consumer disputes, Consumer Dispute Resolution Agency, dispute resolution

Abstrak

Penyelesaian sengketa konsumen di luar pengadilan melalui Badan Penyelesaian Sengketa Konsumen (BPSK) merupakan alternatif yang semakin penting dalam sistem hukum perlindungan konsumen di Indonesia. Penelitian ini bertujuan untuk menganalisis kerangka hukum dan efektivitas BPSK dalam menyelesaikan sengketa antara konsumen dan pelaku usaha. Metodologi yang digunakan adalah pendekatan yuridis normatif, dengan melakukan studi kepustakaan terhadap peraturan perundang-undangan, literatur hukum, dan putusan-putusan BPSK yang relevan. Hasil penelitian menunjukkan bahwa BPSK memiliki landasan hukum yang kuat dalam Undang-Undang Perlindungan Konsumen, namun terdapat beberapa kendala dalam implementasinya, seperti keterbatasan kewenangan eksekutorial dan inkonsistensi interpretasi hukum. Kesimpulannya, meskipun BPSK berpotensi menjadi mekanisme penyelesaian sengketa

yang efektif, diperlukan penyempurnaan regulasi dan penguatan kelembagaan untuk meningkatkan kepastian hukum dan perlindungan konsumen di Indonesia.

Kata kunci: sengketa konsumen, Badan Penyelesaian Sengketa Konsumen, penyelesaian sengketa

INTRODUCTION

Indonesian society's purchasing habits have changed significantly in recent decades due to rapid economic and technical advancements. The likelihood of disagreements between customers and business actors is rising along with the number of conventional and digital channels used for transactions of goods and services. In this regard, safeguarding consumer rights is an important matter that needs the careful consideration of many parties, including the public, corporate players, and the government.

Law No. 8/1999 on Consumer Protection (UUPK) provides a comprehensive legal foundation for the protection of consumer interests in Indonesia. One of the important innovations introduced by the UUPK is the establishment of the Consumer Dispute Resolution Agency (BPSK) as a non-structural institution with the function of resolving consumer disputes out of court.[1] The BPSK is expected to provide an effective, efficient, and affordable alternative to dispute resolution for consumers, particularly for cases that are relatively small in value but have a significant impact on individual consumers.

The existence of the BPSK as an alternative dispute resolution mechanism is becoming increasingly relevant in the context of Indonesia's rapidly growing digital economy. According to the Ministry of Communication and Information Technology, the number of internet users in Indonesia will reach 202.6 million by 2023, with a penetration rate of 73.7% of the total population.[2] The rapid growth of e-commerce, with transaction value expected to reach IDR 526.9 trillion by 2023, also brings new consumer protection challenges. The complexity of online transactions, jurisdictional differences, and the speed of technological change require adaptive and responsive dispute resolution mechanisms.[3]

Although the existence of the BPSK has given new hope to consumer protection in Indonesia, its implementation and effectiveness in practice are still a subject of debate among legal practitioners and academics. Some of the challenges faced by the BPSK include limited resources, inconsistent application of the law, and a lack of enforcement powers. In addition, public awareness of the existence and function of the BPSK is still relatively low, which affects the optimal use of this institution.[4]

A key issue to consider is the legal force of BPSK decisions. Although Article 54(3) of the Consumer Protection Law states that the decisions of the BPSK are final and binding, in practice there are still legal loopholes that allow dissatisfied parties to appeal to the District Court.[5] This creates legal

[1] Susanti Adi Nugroho, *Proses Penyelesaian Sengketa Konsumen Ditinjau dari Hukum Acara serta Kendala Implementasinya* (Jakarta: Kencana, 2011), 74-75.

[2] Asosiasi Penyelenggara Jasa Internet Indonesia (APJII), "Laporan Survei Internet APJII 2022-2023," https://apjii.or.id/survei, diakses pada 30 September 2024.

[3] Bank Indonesia, "Laporan Perekonomian Indonesia 2023," https://www.bi.go.id/id/publikasi/laporan/Pages/LPI_2023.aspx, diakses pada 30 September 2024,

[4] Sinta Dewi Rosadi, "Perlindungan Privasi dan Data Pribadi Dalam Era Ekonomi Digital di Indonesia," *Veritas et Justitia* 4, no. 1 (2018): 88-110.

[5] Ahmadi Miru dan Sutarman Yodo, *Hukum Perlindungan Konsumen* (Jakarta: Raja Grafindo Persada, 2015), 254-256.

uncertainty and has the potential to reduce public confidence in the effectiveness of the BPSK as an alternative dispute resolution institution.

Another challenge facing the BPSKs is their limited geographical coverage and resources. Although the Consumer Protection Law mandates the establishment of BPSKs in every district and city, there will only be 186 BPSKs across Indonesia by 2023. This limitation has resulted in uneven public access to BPSKs, especially in remote or less developed areas.

In addition, technological developments and new business models pose their own challenges to the BPSK. The emergence of sharing economy platforms such as ride-hailing and shared accommodation, as well as the growth of cross-border transactions through e-commerce, require a new understanding and approach to consumer dispute resolution. The BPSK needs to adapt quickly to these changes in order to remain relevant in protecting consumer rights in the digital age.

Coordination between the BPSK and other relevant organizations, such as the Financial Services Authority (OJK) for financial services disputes or the Indonesian Telecommunications Regulatory Authority (BRTI) for telecommunications disputes, is another factor that must be taken into account. To prevent overlaps or gaps in the way consumer complaints are handled, there must be clarity on the allocation of tasks and an efficient coordination system.

Another aspect that needs to be considered is the coordination between the BPSK and other related institutions, such as the Financial Services Authority (OJK), for disputes in the services sector. Institutions, such as the Financial Services Authority (OJK), for disputes in the financial services sector, or the Indonesian Telecommunications Regulatory Agency (BRTI), for disputes in the financial services sector. Clarity on the division of powers and an effective coordination mechanism are necessary to avoid overlaps or gaps in the handling of consumer disputes.

On the other hand, the BPSK also faces challenges in terms of standardization and consistency of decisions. As the BPSKs are spread over different regions with different socio-economic conditions, there is a risk of differences in interpretation and application of the law, which may lead to legal uncertainty. Therefore, efforts are needed to increase the capacity and competence of BPSK members and to establish an information system.[6] Therefore, efforts need to be made to increase the capacity and competence of BPSK members, as well as to build an integrated information system that enables information sharing and learning among BPSKs throughout Indonesia.

These difficulties demonstrate that although the BPSK has a lot of promise to improve Indonesia's consumer protection framework, more work has to be done in this area. It is essential to conduct a thorough assessment of the BPSK's performance, identify best practices, and develop methods to boost its efficacy.

This study is being carried out in this context with the intention of thoroughly examining the function and efficacy of the BPSK in settling consumer complaints in Indonesia. This study will look at the laws that control the BPSK, assess how well it works in real-world situations, and pinpoint potential and problems with its practical efficacy, as well as pinpoint obstacles and prospects for the BPSK's continued advancement.

Against this background, the problem to be addressed in this research is as follows:

1) What is the legal framework that regulates the function and authority of the BPSK in the consumer protection system in Indonesia?

[6] Celina Tri Siwi Kristiyanti, *Hukum Perlindungan Konsumen* (Jakarta: Sinar Grafika, 2018), 126-128

2) To what extent is the BPSK effective in resolving consumer disputes compared to other dispute resolution mechanisms?
3) What are the challenges and obstacles faced by the BPSK in carrying out its functions, and what are the solutions that can be proposed to overcome them?

RESEARCH METHOD

This research uses the normative jurisprudence method, which is a legal research approach by examining library materials or secondary data.[7] The main focus of the research is to analyse the legal norms contained in laws and regulations, especially those related to the Consumer Disputes Settlement Agency (BPSK) and consumer protection in Indonesia.

The data collection technique used is a literature review, including a search for primary, secondary, and tertiary legal materials. Primary legal materials consist of relevant legislation, such as Law No. 8/1999 on Consumer Protection and its derived regulations. Secondary legal materials include legal textbooks, academic journals, research findings, and articles related to the research topic. Meanwhile, tertiary legal materials include legal dictionaries and encyclopaedias used to explain relevant concepts.

Data analysis was carried out qualitatively using the analytical descriptive method. This approach aims to systematically and accurately describe the facts and characteristics of the object of study and then to analyze them in order to reach a comprehensive conclusion.[8]

RESULT AND DISCUSSION

One organization that is essential to Indonesia's consumer protection framework is the Consumer Disputes Agency (BPSK). The purpose of this research is to examine the legislative framework that governs the BPSK, assess how well it handles consumer complaints, and pinpoint issues and remedies pertaining to the way it operates. The study and discussion findings are listed below, arranged in accordance with how the problems were formulated.

1. The Legal Framework Governing the Function and Authority of Consumer Dispute Settlement Bodies in Indonesia's Consumer Protection System

The legal framework governing the function and authority of the Consumer Dispute Settlement Agency (BPSK) in Indonesia is based on several interrelated laws and regulations. Law Number 8 Year 1999 on Consumer Protection (Consumer Protection Law) is the main basis for the establishment and operation of BPSK as an out-of-court consumer dispute resolution institution. Article 49, paragraph (1), of the Consumer Protection Law explicitly states that the government establishes BPSK at the district/city level to settle consumer disputes out of court.

Article 52 of the Consumer Protection Act provides a detailed description of the BPSK's duties and authority, covering a number of significant topics. First, consumer issues must be handled and resolved by the BPSK via arbitration, conciliation, or mediation. Furthermore, the BPSK has the authority to offer guidance on consumer protection. Third, it keeps an eye on how economic operators utilize standard terminology. Fourth, any breach of the Consumer Protection Act's requirements may

[7] Muhaimin, *Metode Penelitian Hukum* (Mataram: Mataram University Press, 2020). 33
[8] Sugiyono, "Metode Penelitian Kuantitatif, Kualitatif, dan R&D," *Alfabeta* (2013): 29

be reported by the BPSK to the public investigator. Fifth, customers may file written or verbal complaints on consumer protection breaches with the BPSK.[9]

The authority of the BPSK in resolving consumer disputes is underlined by Article 54(3) of the Consumer Protection Act, which states that the decisions of the BPSK are final and binding. However, there is a review mechanism whereby dissatisfied parties may appeal to the district court within 14 working days of the BPSK's decision being notified. This is regulated in Article 56(2) of the Consumer Protection Act, which provides flexibility and legal protection for parties who feel aggrieved by a BPSK decision.

In addition to the Consumer Protection Act, the legal framework of the BPSK is strengthened by various implementing regulations. One of these is the Decree of the Minister of Industry and Trade No. 350/MPP/Kep/12/2001 on the implementation of the tasks and powers of the BPSK. This decree provides more detailed guidance on dispute resolution procedures, requirements for consumer complaints, and court proceedings before the BPSK. This decree also regulates the composition of the BPSK, which consists of government, consumer, and business representatives, with a minimum of 3 and a maximum of 5 members. This composition is intended to ensure a balance of interests in the resolution of consumer disputes.

The Republic of Indonesia's Minister of Trade's Regulation No. 06/M-DAG/PER/2/2017 on the Consumer Dispute Settlement Agency is another crucial component of BPSK's legislative structure. This rule improves and clarifies a number of BPSK's operational components, such as the financing methods, dispute resolution processes, and the processes for appointing and dismissing BPSK members. In line with the terms of the Consumer Protection Act, the regulation further underlines that the BPSK must settle consumer complaints within 21 working days after receiving the complaint.

The Supreme Court Regulation Supreme Court of the Republic of Indonesia Number 1 Year 2006 on the Procedure for Filing an Objection to a BPSK Decision becomes a crucial point of reference in the field of procedural law. BPSK decision objections will be a valuable resource. This rule governs the process of appealing a BPSK ruling to the District Court, including the formal requirements, examination procedures, and the deadline for filing the appeal.[10] This rule gives the parties to consumer disputes legal certainty and makes clear the process for judicial review of the BPSK's rulings.

The BPSK's legal basis is further strengthened by Government Regulation No. 58/2001 on the guidance and supervision of the implementation of consumer protection. This regulation emphasises the government's involvement in promoting and supervising the implementation of consumer protection laws, including the supervision of the BPSK. This is crucial for the effectiveness and accountability of the BPSK in performing its duties.

Despite being thoroughly regulated, the BPSK's legal structure nonetheless confronts a number of obstacles in its application. One of them is the uneven way the regulations are interpreted and applied in various geographical areas, which might result in disparate approaches to resolving consumer complaints. This suggests that in order to guarantee the efficacy of the BPSK in settling consumer disputes, the current legislative framework has to be further assessed and improved. the current legislative structure to guarantee the BPSK's efficacy in settling consumer complaints.

[9] Rida Ista Sitepu & Hanamuhamad, Efektifitas Badan Penyelesaian Sengketa Konsumen (Bpsk) Sebagai Lembaga Penyelesaian Sengketa Konsumen Di Indonesia, Jurnal Rechten 3, No 2, 2021, 7-14

[10] Lalu Sultan Alifin, Zainal Asikin, Kurniawan Kurniawan, Kedudukan Hukum Badan Penyelesaian Sengketa Konsumen (Bpsk) Dalam Sistem Peradilan Di Indonesia, Media Bina Ilmiah 13, No 10, 2019, 1705-1714

In addition, it should be noted that the legal framework of the BPSK should also be responsive to technological developments and changes in consumer transaction patterns, in particular with the rise of e-commerce. At present, there is no specific regulation governing the resolution of consumer disputes in electronic transactions by the BPSK. This is a legal gap that needs to be filled in order to ensure comprehensive consumer protection in the digital age.

In the international context, the BPSK legal framework must also take into account global standards and best practices in consumer protection. For example, the United Nations Guidelines for Consumer Protection (UNGCP), adopted by the UN General Assembly in 2015, provide comprehensive guidance on consumer protection, including the importance of effective and accessible dispute resolution mechanisms. The legal framework of the BPSK in Indonesia can adopt the principles of the UNGCP to improve consumer protection standards in line with international best practices.

2. Effectiveness of consumer dispute resolution bodies in resolving consumer disputes compared to other dispute resolution mechanisms

There are a number of ways to evaluate how well the Consumer Conflict Resolution Body handles consumer issues, particularly in comparison to alternative conflict resolution processes like courts or other arbitration organisations. The Consumer Dispute Resolution Body has several major benefits in settling consumer complaints, according to the study done; however, there are also some implementation issues.[11]

Firstly, in terms of settlement time, the Consumer Dispute Settlement Agency offers a much faster process compared to the courts. In accordance with Article 55 of the Consumer Protection Law (UUPK), BPSK must issue a decision no later than 21 working days after the lawsuit is received. This speed is in stark contrast to the litigation process in court, which can take months or even years. This time efficiency is very beneficial for consumers who generally need a quick settlement of their losses. In this context, the Consumer Dispute Settlement Agency is far more effective than the courts in providing certainty in dispute resolution time.

Secondly, from a cost point of view, dispute resolution by the Consumer Dispute Resolution Body is much more affordable compared to court proceedings or commercial arbitration. The Consumer Dispute Resolution Body does not charge fees to the parties to the dispute, which is very helpful for consumers, especially those with financial limitations. This is in line with the principle of accessibility in consumer protection, where dispute resolution mechanisms must be accessible to all strata of society. Compared to the courts, which charge court fees, or to commercial arbitration, which is generally expensive, the Consumer Dispute Resolution Body offers a more economical solution for consumers.

Third, compared to litigation, the Consumer Dispute Settlement Agency's dispute settlement process is less complicated and strict. The three dispute resolution procedures that the Consumer Dispute Resolution Body offers—arbitration, mediation, and conciliation—allow for flexibility in how disputes are resolved. Ordinary customers who might be frightened by the formal court system's intricacy will find the procedure's simplicity convenient. Consumer dispute resolution bodies are easier for the general people to access and comprehend than courts with rigorous formal procedures.

[11] Bustamar, "Sengketa Konsumen Dan Teknis Penyelesaiannya Pada Badan Penyelesaian Sengketa Konsumen (BPSK)", JURIS 14, No (1), 2015, 35-46

Fourth, there are benefits to the Consumer Dispute Resolution Body's speciality and experience. Government representatives, consumers, and corporate players with expertise in consumer protection make up the members of the Consumer Dispute Settlement Agency. The Consumer Dispute Resolution Body is better equipped to comprehend the particular problems in consumer disputes and make more pertinent conclusions thanks to this composition. The Consumer Dispute Resolution Body places a greater emphasis on consumer protection than normal courts, which deal with a wider variety of disputes.

Fifth, in contrast to the courts, which are often adversarial, the Consumer Dispute Settlement Agency provides a more problem-solving approach. The Consumer Dispute Resolution Body promotes the parties to come to a mutually advantageous agreement by using mediation and conciliation techniques. In the context of long-term business, this strategy can support the maintenance of positive relationships between companies and their customers.

However, there are a number of obstacles that the Consumer Dispute Resolution Body must overcome in order to be effective. One of the primary concerns is the implementation of the Consumer Dispute Settlement Agency's ruling, which can occasionally be challenging to carry out, particularly if one side refuses to abide by it. In reality, unhappy companies frequently submit objections to the District Court, which can drag out the dispute settlement process even though the Consumer Dispute Settlement Agency's ruling is final and enforceable. Court rulings, on the other hand, have more powerful executorial authority.

Additionally, the Consumer Dispute Resolution Body's limited geographic reach hinders its efficacy. Some consumers still have limited access to the Consumer Dispute Resolution Body since it is not present in every region of Indonesia. As a thorough and fair consumer dispute resolution process across Indonesia, this might lessen the efficacy of the Consumer Dispute Resolution Body.[12]

When it comes to settling complicated cases or ones with substantial economic implications, courts or commercial arbitration may be more effective than the Consumer Dispute Resolution Body. This is because consumer dispute resolution organizations are not equipped with the tools and expertise needed to handle disputes involving complicated legal issues or those that are exceedingly complex.

However, in general, the Consumer Dispute Settlement Agency has demonstrated considerable efficacy in settling consumer complaints, particularly in situations involving relatively straightforward economic values. The Consumer Dispute Settlement Agency's establishment has encouraged dispute settlement that is more focused on a win-win solution while giving customers a quicker, less expensive, and easier way to seek justice.[13]

Several steps can be considered to improve the effectiveness of the Consumer Dispute Settlement Agency. First, efforts should be made to strengthen the enforcement power of the decisions of the Consumer Dispute Settlement Agency, for example, by revising the Consumer Protection Law or by adopting stricter implementing regulations. Second, it is necessary to accelerate the establishment of consumer dispute settlement bodies in regions where they do not yet exist in order to improve accessibility. Third, increasing the capacity and competence of the Consumer Dispute Settlement Agency members through continuous training and certification can help improve the quality of dispute resolution.

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[12] Shidarta. *Hukum Perlindungan Konsumen Indonesia.* (Jakarta: PT. Gramedia Widiasarana Indonesia, 2004), 43

[13] Dwi Rachmanto, A., "Penyelesaian Sengketa Konsumen Akibat Perjanjian Baku Dan Klausula Baku Pasca Keberlakuan Undang-Undang Nomor 21 Tahun 2011 Tentang Otoritas Jasa Keuangan", Jurnal Hukum & Pembangunan 48, No 4, 2018, 826-860

3. Challenges and obstacles faced by the Consumer Dispute Resolution Agency and proposed solutions

Although the Consumer Dispute Resolution Body has demonstrated effectiveness in resolving consumer disputes, it still faces various challenges and obstacles in carrying out its functions. Identification and analysis of these challenges is important to formulate appropriate solutions to improve the Consumer Dispute Resolution Body's performance in the future.

The first challenge facing consumer dispute resolution is limited human resources and budget. Many consumer dispute resolution bodies in the regions suffer from a shortage of staff competent to deal with consumer disputes. This lack of resources can lead to delays in resolving disputes and can result in frustrated consumers.[14] In addition, without adequate funding, these organizations may struggle to provide the necessary training and support for their staff, further hindering their ability to effectively address consumer complaints. Ultimately, addressing these issues will be crucial in improving consumer confidence in dispute resolution processes.

To overcome this challenge, one solution that can be proposed is to increase the budget allocations from central and local governments to the Consumer Dispute Resolution Agency. This can be done by revising the regulations on regional budget allocations to ensure that there is an adequate share for the operation of the Consumer Dispute Resolution Agency. It is also necessary to develop continuous training programs for the members of the Consumer Dispute Resolution Agency to improve their competence. Cooperation with universities and professional training institutions can be established to provide quality capacity-building programs.[15]

The solution to this problem lies in more intensive and extensive community outreach. Educational campaigns through various media, including social media and digital platforms, can increase public understanding of the role and benefits of the Consumer Dispute Resolution Agency in consumer protection. Cooperation with civil society organisations, educational institutions, and mass media needs to be strengthened to extend the reach of socialisation. In addition, the inclusion of materials on consumer protection and the Consumer Dispute Resolution Agency in primary and secondary school curricula can help to raise awareness from an early age.

The third challenge is related to the executorial power of the decision of the Consumer Dispute Settlement Body. Although the decision of the Consumer Dispute Resolution Body is final and binding, in practice it is often difficult to execute, especially if there are parties who do not want to comply with the decision. This lack of enforcement can undermine the effectiveness of consumer protection laws and erode trust in the system.[16] It is crucial for authorities to have the necessary tools and resources to ensure that decisions are carried out promptly and effectively. Strengthening enforcement mechanisms and holding non-compliant parties accountable is essential in upholding consumer rights and maintaining a fair marketplace for all.

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[14] Zhou, Ling. “Consumer Council Dispute Resolution: A Case Study.” J. Comp. “Consumer Council Dispute Resolution: A Case Study,” 2015. https://heinonline.org/hol-cgi-bin/get_pdf.cgi?handle=hein.journals/jrnatila10&section=43.

[15] Rahman, Arif. "Penyelesaian Sengketa Konsumen Melalui Badan Penyelesaian Sengketa Konsumen (BPSK) Kota Serang. “Penyelesaian Sengketa Konsumen Melalui Badan Penyelesaian Sengketa Konsumen (BPSK) Kota Serang,” 2, No. 1 (2018). 21-42, https://doi.org/10.30656/ajudikasi.v2i1.573

[16] Dhaniswara, K., and Panjaitan. "Settlement of Consumer Disputes through the Consumer Dispute Resolution Agency and Their Problems Hulman. “Settlement of Consumer Disputes through the Consumer Dispute Resolution Agency and Their Problems,” Jurnal Hukum dan Peradilan, 10 (3). 2021. 463-478.

PENUTUP

The legal framework governing the function and powers of the Consumer Disputes Resolution Body in the Indonesian consumer protection system is mainly based on Law No. 8 Year 1999 on Consumer Protection. This law mandates the CDRB as a non-structural institution whose main function is to resolve consumer disputes out of court. This legal framework is reinforced by various implementing regulations, including Presidential Decree No. 90/2001 on the establishment of the Consumer Dispute Settlement Body, as well as regulations of the Minister of Trade, which further regulate the procedures for resolving consumer disputes through the Consumer Dispute Settlement Body. Under this legal framework, the Consumer Dispute Resolution Body has broad powers to resolve consumer disputes. These powers include the use of mediation, conciliation, and arbitration as dispute resolution methods. The Consumer Dispute Settlement Body also has the power to impose administrative sanctions on economic operators who have violated consumer protection rules. This legal framework gives the CDRB the flexibility to deal with different types of consumer disputes, ranging from simple to more complex disputes.

The effectiveness of the Consumer Dispute Resolution Body in resolving consumer disputes has several significant advantages over other dispute resolution mechanisms. One of the main advantages of the CDRB is the speed of the dispute resolution process. The Consumer Protection Act sets a deadline of 21 working days for the Consumer Dispute Resolution Body to resolve a dispute. This is much faster than going to court, which can take months or even years. This speed is of great benefit to consumers who need a quick resolution to their disputes, especially in cases where the value is not too high. In addition to speed, ADR also provides a dispute resolution mechanism that is cheaper and more accessible to consumers. The process of submitting a dispute to an ADR body is relatively simple and does not require a large amount of money, unlike litigation, which often involves high costs for lawyers and court fees. This makes CDRs a more affordable option for consumers, especially for cases involving relatively small amounts.

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