

## Consumer Protection in Cash-Based Motor Vehicle Transactions: An Empirical Socio-Legal Study in Lhokseumawe, Indonesia

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### ABSTRACT

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This study examines the effectiveness of consumer protection law enforcement in cash-based motor vehicle transactions in Lhokseumawe, Indonesia. Despite the normative guarantees provided by Law No. 8 of 1999, cash consumers continue to face structural and behavioral barriers in practice. Using an empirical socio-legal approach with a mixed-methods design, this research draws on survey data from 100 consumers and in-depth interviews with key stakeholders, including dealers and regulatory authorities. The findings reveal a significant implementation gap, where legal enforcement remains largely symbolic. A “credit-centric bias” among dealers systematically disadvantages cash buyers through limited unit availability, slower administrative processes, and restricted access to information. Additionally, weak institutional oversight and the absence of active consumer advocacy organizations contribute to a regulatory vacuum that allows such practices to persist. Low levels of consumer legal literacy further exacerbate the problem, leading to a condition of “false rights fulfillment,” where consumers perceive their rights as satisfied despite experiencing procedural discrimination. This study concludes that improving consumer protection requires a shift from passive to proactive regulatory enforcement, supported by stronger institutional supervision and the development of local advocacy mechanisms. The findings contribute to a deeper understanding of how economic incentives can undermine the practical effectiveness of consumer protection law in emerging markets.



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### Introduction

In contemporary market economies, consumer protection is not merely a legal necessity but a fundamental pillar of equitable and sustainable economic development. In Indonesia, Law No. 8 of 1999 concerning Consumer Protection (UUPK) was enacted to ensure a balanced relationship between consumers and business actors by safeguarding consumer rights and promoting fair business practices. Normatively, the law provides a comprehensive framework that guarantees transparency, freedom of choice, and legal certainty in transactions. However, the effectiveness of this framework is not solely determined by its textual strength but by how it operates within the complexities of real-world market interactions.

From the perspective of Law and Economics, consumer protection regulations are designed to address inherent market failures, particularly those arising from information asymmetry. In many transactions, especially those involving high-value goods, sellers typically possess superior information regarding product quality, pricing structures, and administrative procedures. This imbalance places consumers in a disadvantaged position, making them vulnerable to manipulation, exploitation, or unfair treatment. Consequently, legal intervention becomes essential to ensure that transactions remain fair, efficient, and transparent.

The automotive market represents a particularly critical arena for examining these dynamics. Motor vehicle transactions involve substantial financial commitments and complex administrative processes, requiring consumers

to rely heavily on information provided by dealers. In such a setting, the risk of information asymmetry is significantly heightened. While credit-based transactions often involve financing institutions that indirectly function as oversight mechanisms—through verification procedures and regulatory compliance requirements—cash-based transactions lack such intermediary safeguards. As a result, consumers who choose to purchase vehicles with cash frequently engage directly with dealers without any institutional buffer, increasing their exposure to potential risks.

This structural distinction between cash and credit transactions creates a unique paradox. While cash payments are traditionally associated with greater consumer autonomy and financial independence, in practice they may lead to reduced bargaining power and diminished protection. Emerging evidence suggests that business actors may prioritize credit transactions due to financial incentives such as commissions or partnerships with financing institutions. This preference can manifest in subtle yet systematic forms of discrimination against cash buyers, including delayed service, restricted access to inventory, and limited transparency in pricing and administrative procedures. Such practices raise critical questions about the actual functioning of consumer protection law in ensuring equal treatment across different transaction modalities.

From a socio-legal standpoint, the effectiveness of law is shaped by the interaction between legal norms, institutional structures, and societal behavior. The well-documented gap between “law in books” and “law in action” highlights that formal regulations do not automatically translate into effective protection. Instead, enforcement outcomes are influenced by factors such as regulatory capacity, the commitment of authorities, the compliance behavior of business actors, and the level of legal awareness among consumers. In many cases, compliance is driven not by adherence to legal principles but by economic rationality, where business actors selectively follow regulations to maximize profit while minimizing the risk of sanctions.

These dynamics are particularly evident in emerging regional economies, where rapid market growth is not always accompanied by robust regulatory frameworks. Lhokseumawe City, located in Aceh Province, represents a compelling case study in this regard. As a growing economic hub, the city has experienced an increase in motor vehicle transactions, reflecting rising consumer demand and expanding market activity. However, this growth has not been matched by equally strong institutional oversight or consumer protection mechanisms. Reports and preliminary observations indicate persistent issues such as lack of transparency, delays in document processing, and limited access to effective complaint and dispute resolution channels.

Moreover, the absence or inactivity of local consumer advocacy institutions further exacerbates the imbalance between consumers and business actors. Without adequate institutional support, consumers are often left to navigate disputes independently, facing significant informational and procedural barriers. At the same time, low levels of legal literacy among consumers contribute to a phenomenon in which individuals perceive their rights as fulfilled as long as the transaction is completed, regardless of procedural irregularities or discriminatory practices encountered along the way. This condition reflects a deeper issue in the functioning of consumer protection systems, where perceived satisfaction does not necessarily align with normative standards of fairness and legality.

Despite the growing body of literature on consumer protection, most studies have traditionally focused on issues related to product defects, digital transactions, or general regulatory challenges. Relatively little attention has been given to the procedural dimensions of discrimination in payment methods, particularly within the context of cash-based transactions. This gap is significant, as it highlights an underexplored area where economic incentives and market structures may systematically undermine the principles of consumer protection.

Against this backdrop, this study seeks to examine the effectiveness of consumer protection law enforcement in cash-based motor vehicle transactions in Lhokseumawe. By adopting an empirical socio-legal approach, this research aims to bridge the gap between normative legal provisions and their practical implementation. Specifically, it investigates how legal norms are translated into everyday transactional practices and identifies the structural, institutional, and social factors that influence the level of protection experienced by consumers. Through this analysis, the study contributes to a more nuanced understanding of how economic behavior, regulatory capacity, and legal awareness interact to shape the real-world effectiveness of consumer protection law in emerging market contexts.

## **Method**

This study is an empirical research utilizing a socio-legal approach that integrates quantitative and qualitative methods (mixed-methods) (Blackham, 2022; Nair & Prem, 2020). This approach is employed to analyze legal effectiveness not solely based on existing legal norms (law in books) but also through its practical implementation (law in action) (Caballero Pérez, 2022). The research was conducted in Lhokseumawe City, Indonesia, selected

through purposive sampling by considering the dynamics of motor vehicle transactions and their relevance to consumer protection issues.

The data sources in this study consist of primary and secondary data. Primary data were obtained through a survey of 100 consumers who had engaged in cash-based motor vehicle transactions, as well as in-depth interviews with 15 informants comprising both consumers and business actors. Secondary data were gathered through document analysis of statutory regulations, related policies, and reports pertinent to consumer protection.

Data collection was carried out through questionnaires, interviews, and documentary studies. The questionnaires were structured based on indicators of consumer rights and obligations as mandated by Law Number 8 of 1999 concerning Consumer Protection. Semi-structured interviews were conducted to gain a more profound understanding of transactional practices and the execution of business actors' responsibilities. Document analysis was utilized to examine the alignment between legal provisions and field practices.

Data were analyzed descriptively by synthesizing quantitative and qualitative results. Survey data were used to illustrate general patterns regarding the fulfillment of consumer rights, while interview and documentary data were employed to identify factors influencing the effectiveness of consumer protection. To enhance the validity of the findings, this study utilized triangulation techniques by comparing various data sources obtained throughout the research process.

## Results and Discussion

### Results

The findings reveal a systemic anomaly in Lhokseumawe City's motor vehicle market, where cash-based transactions are structurally marginalized. Empirical data indicate that cash buyers are not merely facing technical constraints but are subjected to a discriminatory service design. This bias manifests in prioritized administrative processing and better inventory access for credit consumers, effectively utilizing information asymmetry to steer the market toward financing schemes that offer higher incentives for business actors.

**Table 1. Identification of Structural Barriers in Cash Transactions**

Barrier Variable	Empirical Findings	Legal Implications
Unit Accessibility	Artificial scarcity of units for cash buyers	Violation of the right to product availability
Transaction Procedures	Dealer bureaucracy deliberately slowed down	Neglect of efficiency and consumer convenience principles
Method Intervention	Psychological pressure to switch to credit schemes	Violation of freedom of choice (Article 4(b) Consumer Protection Law)
Information Asymmetry	Concealment of stock and cash discount schemes	Lack of transparency (Article 7(b) Consumer Protection Law)

The survey confirms that 63% of respondents experienced significant barriers, proving that the automotive market in Lhokseumawe does not operate neutrally. Instead, the mechanism is distorted by payment method preferences that systematically disadvantage cash consumers in favor of credit-based schemes.

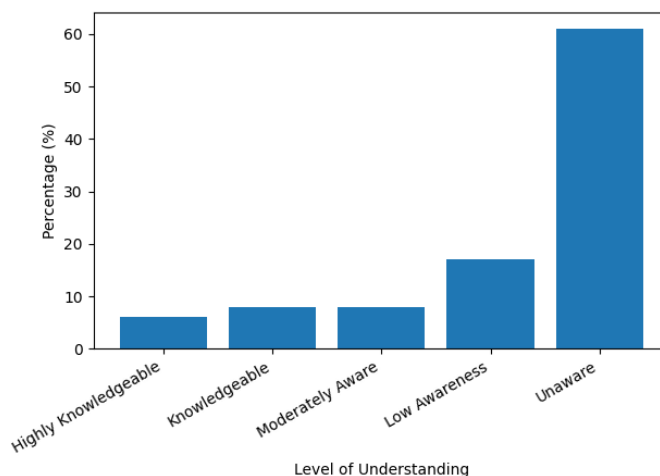
This study identifies a "Credit-Centric Bias" in dealer operations. A comparison between cash and credit services is presented in Table 2.

**Table 2. Service Disparities: Cash vs Credit Transactions**

Service Parameter	Cash Transactions	Credit Transactions
Unit Priority	Long queues / uncertain indent	Top priority / ready stock
Administrative Speed	Low (often neglected)	High (processed immediately)
Communication Quality	Closed and passive	Open, persuasive, and proactive
Dealer Initiative	Low (consumer-driven)	High (sales actively engage)

Qualitative findings reveal that this disparity is driven by a convergence of economic interests between dealers and financing institutions. Financial incentives, such as commissions or 'refunds' from approved credit applications, create a systemic disincentive for dealers to provide equitable service to cash buyers. This dynamic represents a profound failure of law enforcement, where immediate economic motives effectively override established consumer protection norms.

The level of consumer legal literacy in Lhokseumawe reveals a significant paradox between objective awareness and subjective satisfaction. As illustrated in Figure 1, despite 61% of respondents possessing no formal legal awareness, a striking 74% perceive their rights as having been fully fulfilled. This discrepancy indicates that consumers primarily evaluate transactional success through a narrow lens of physical delivery, where the successful acquisition of the vehicle overshadows the administrative irregularities and lack of transparency encountered during the process.



**Figure 1.** Distribution of Consumer Awareness of the Consumer Protection Law

At the institutional level, the enforcement of consumer protection law in Lhokseumawe is characterized as “passive-formalistic.” Research findings indicate that authorized institutions operate predominantly on a procedural and reactive basis, rather than engaging in proactive or substantive oversight of market practices. This creates a significant gap between regulatory norms and empirical implementation, where legal enforcement exists in administrative form but lacks practical efficacy.

Document analysis confirms the absence of proactive supervision by local authorities. These institutions function primarily as mediators, intervening only upon the submission of formal consumer complaints. The study found no evidence of independent monitoring mechanisms, such as random audits or systematic inspections. Furthermore, there is a lack of administrative sanctions applied to dealers engaging in discriminatory practices. This absence of initiative diminishes the deterrent effect of existing regulations, rendering enforcement conditional rather than preventive.

This institutional weakness is compounded by the absence of active Consumer Protection Non-Governmental Organizations (LPKSM) in Lhokseumawe, creating a vacuum of countervailing power. The lack of accessible advocacy institutions forces consumers to navigate disputes individually without adequate legal resources. This structural imbalance ensures that dealer violations persist with minimal risk of legal consequences. Without the dual support of institutional supervision and independent advocacy, the consumer protection framework fails to serve as an effective safeguard in the local market.

## Discussion

This study confirms the existence of systemic barriers in cash-based motor vehicle transactions in Lhokseumawe City, manifesting through artificial scarcity, disparities in service quality, and procedural complexities. Field findings indicate that business actors strategically construct a “structure of barriers” to prioritize credit transactions, aiming to optimize financial margins from financing schemes. The sociological implications of this condition are further exacerbated by low consumer legal literacy and a vacuum in supervisory functions from both public authorities and local non-governmental organizations.

Departing from this reality, the local automotive market dynamics reflect a fundamental distortion within the framework of fair competition. The marginalization of cash consumers suggests that the autonomous right to choose a payment method—as mandated by Article 4 of the Consumer Protection Law (UUPK)—is frequently subordinated by the logic of sectoral profitability (Helberger et al., 2021; Riefa, 2022). In a broader discourse, this phenomenon demonstrates a chronic disconnection between consumer protection norms (law in books) and their

implementation reality (law in action), where regulatory effectiveness is heavily influenced by economic structures and market power relations (Saragih et al., 2024; Lasatu et al., 2022).

A deeper analysis of this credit-centric bias can be elucidated through the lens of information asymmetry. The imbalance in information access allows business actors to manipulate the architecture of consumer decision-making through inventory control and opaque incentive schemes (Persson, 2018; Hausman & Stolper, 2020; Bergh et al., 2018). Parallel to this, the condition of false rights fulfillment serves as empirical evidence of bounded rationality, wherein consumers evaluate legal effectiveness solely based on the successful physical acquisition of the vehicle (Ferretti, 2025; Klapper & Lusardi, 2019; Stewart & Yap, 2020). From a compliance perspective, the behavior of business actors reflects instrumental compliance, where legal norms are followed calculatively merely to avoid formal sanctions without an internalization of legal morality values (Ulya Kencana et al., 2025; Zaidah Nur Rosidah & Lego Karjoko, 2025).

The significance of this research emerges when confronted with conventional consumer protection literature, which traditionally focuses on product defects. This study expands the scope to procedural distortions triggered by financing incentive structures. Diverging from studies by Joseph et al. (2019) and Khan (2020), which highlight general supervisory weaknesses, this research specifically links the absence of countervailing power from non-state actors to the formation of a regulatory void in an emerging economic hub (Busemeyer & Thelen, 2020; Larsson, 2019). This provides a new perspective on how local economic structures can paralyze the binding force of national regulations.

As a logical consequence of these findings, this study suggests a strategic repositioning of consumer protection law studies to be more sensitive to the economic determinism governing market actor behavior. Practically, law enforcement requires a transformation from a passive-reactive oversight model to a proactive regulatory mechanism through compliance audits of inventory transparency. Policy-wise, the activation of Consumer Dispute Resolution Agencies (LPKSM) is imperative to bridge the bargaining power gap between consumers and business actors, ensuring sustainable transactional justice.

Despite its meaningful contributions, this study is limited by its geographical scope in Lhokseumawe City and its specific focus on the two-wheeled and four-wheeled automotive sectors. Furthermore, the psychological dimensions of the micro-interactions between sales personnel and consumers have not been comprehensively explored. Consequently, future research is expected to conduct comparative studies across regions with different market typologies and integrate behavioral economics approaches to dissect operational decision-making mechanisms more atomistically.

## **Conclusion**

This study concludes that the enforcement of consumer protection law regarding cash-based motor vehicle transactions in Lhokseumawe City remains at a symbolic-formalistic level and has yet to achieve substantial effectiveness. This ineffectiveness is driven by three primary determinants: (1) The dominance of sectoral economic incentives which constructs a credit-centric bias at the merchant level; (2) Weak consumer legal literacy leading to a condition of false rights fulfillment; and (3) An institutional vacuum in supervisory functions from both government authorities and non-governmental advocacy groups (LPKSM). This structural failure confirms that the binding force of Law No. 8 of 1999 tends to diminish when confronted with corporate profitability interests. Consequently, reforming consumer protection in Lhokseumawe requires interventions that transcend purely normative-textual approaches, specifically through the strengthening of proactive bureaucratic oversight and the activation of independent advocacy institutions to restore the balance of bargaining power within the local automotive market ecosystem.

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### Author Contributions Statement

ZK was responsible for data collection, formal analysis, writing the original draft, and served as the first and corresponding author. AR contributed to validation, interpretation of results, and manuscript review and editing. Both authors approved the final version of the manuscript.

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### Conflict of Interest

The authors declare that they have no competing interests that could have influenced the results or interpretation of this study.

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