



REGULATORY GOVERNANCE AND CITIZEN PARTICIPATION IN THE IMPLEMENTATION OF RISK-BASED BUSINESS LICENSING SERVICES

Erna

Universitas 17 Agustus 1945 Cirebon, Cirebon, Indonesia, Email: ernaerna.untagcirebon@gmail.com

Teddy Hikmat Fauzi

Universitas Pasundan, Bandung, Indonesia, Email: teddyhikmat.unpas@unpas.ac.id

Nor Balkish Zakaria

Universiti Teknologi MARA, Shah Alam, Malaysia, Email: norbalkish@uitm.edu.my

ARTICLE INFO

Keywords:

Business Licensing; Citizen Participation; OSS-RBA; Regulatory Governance; Socio-Legal Study.

DOI :

10.26532/jh.v42i4.53665

ABSTRACT

This study analyzes regulatory governance and citizen participation in the implementation of Indonesia's risk-based business licensing system (OSS-RBA). It addresses three research gaps: the limited understanding of how OSS-RBA regulations are interpreted at the local level, the underexplored role of citizen and SME participation in determining licensing effectiveness, and the separation between regulatory design and service quality in previous studies. The research aims to examine how OSS-RBA regulations are translated in local governance contexts, how citizen participation is formed, and how regulatory design influences service quality outcomes. A qualitative socio-legal methodology is employed, combining doctrinal legal analysis of the Job Creation Law and related regulations with empirical case studies across selected local governments. Data are collected through semi-structured interviews, document analysis, and thematic interpretation to capture the gap between "law in the books" and "law in action." Findings show that service quality is highly dependent on regulatory governance capacity, particularly institutional coordination and digital integration. Citizen participation remains procedural, constrained by limited literacy, unequal access, and reliance on intermediaries. The study concludes that OSS-RBA reform requires stronger governance capacity and inclusive participation mechanisms to achieve effective, transparent, and responsive licensing services.

1. Introduction

Reforming business licensing regulations is a strategic agenda for the Indonesian government aimed at improving the investment climate and boosting national economic competitiveness. For decades, Indonesia's licensing system has faced various challenges, such as lengthy procedures, regulatory overlaps, high transaction costs, and limited legal certainty for business operators. These conditions have not only hindered investment but also reduced the effectiveness of public services and increased the likelihood of inefficient bureaucratic practices.¹ To address these issues, the government has undertaken fundamental reforms by implementing the Online Single Submission-Risk-Based Approach (OSS-RBA) system as part of the execution of the Job Creation Law.²

The OSS-RBA shifts the licensing paradigm from a permit-based approach to a risk-based approach. Under this system, business activities are classified into several risk categories: low, low-medium, medium-high, and high. Consequently, the licensing requirements that businesses must meet are tailored to the level of risk posed by their specific activities.³ This risk-based approach is considered capable of creating a more proportionate regulatory system, reducing administrative burdens for low-risk businesses, and enabling the government to focus its oversight on business activities that have a greater potential impact on society and the environment.⁴

The implementation of OSS-RBA also constitutes part of the digital transformation within government administration. By integrating licensing processes into a single electronic platform, the government aims to simplify procedures, enhance transparency, mitigate the risk of corruption, and accelerate the issuance of licenses for both domestic and foreign business entities.⁵ The system is also

¹ Anak Agung Sagung Laksmi Dewi, Mella Ismelina Farma Rahayu, Ni Made Puspasutari Ujianti, Hartini Saripan, and Anak Agung Ngurah Adhi Wibisana., The Urgency of Indonesian Omnibus Law Implementation Related to Foreign Investment, *Substantive Justice International Journal of Law*, Vol.6, no.2, 2023, page.86.

² Badan Pusat Statistik (BPS)., Pemerintah Memastikan KBLI 2025 Tidak Memerlukan Perizinan Baru, *Badan Pusat Statistik*, 27 April 2026. See too, Merari Sabati, Aurelia Suci, dan Ronald Nataniel., Navigating Indonesia's New Licensing Landscape: General Points from GR 28/2025, *Corporate Capital Investments and M&A Newsflash*, ARMA Law, 2025.

³ Santi Adikancana, and Mas Santosa., The Licensing Transformation in Small and Medium Industries Affecting Environment Following the Establishment of the Law on Job Creation: A Case Study of the Washing Industry in Bandung Regency, *PADJADJARAN Jurnal Ilmu Hukum (Journal of Law)*, Vol.11, no.3, 2024, page.341. See too, Hariyanto Hariyanto., Risk-Based Business License and Problems Arising After the Job Creation ACT, *Jurnal IUS Kajian Hukum dan Keadilan*, Vol.10, no.2, 2022, page.357; Sang Ayu Putu Rahayu, and Rindia Fanny Kusumaningtyas., Implications of existence online single submission risk-based approach for foreign investors, In *AIP Conference Proceedings*, Melville, AIP Publishing, 2022, page.222.

⁴ I. Gusti Ayu Ketut Rachmi Handayani, Cindy Yosiana, and Sutasinee Kongrawd., Reform of Environmental Approval Policy for Renewable Energy in Indonesia, *Journal of Sustainable Development and Regulatory Issues (JSDERI)*, Vol.3, no.2, 2025, page.287.

⁵ Joko T. Suroso, Dani Durahman, and Indra Budi., The simplification of licensing procedure in job creation law: the effectiveness to attract foreign investor, *Cogent Social Sciences*, Vol.10, no.1, 2024, page.2419. See too, Arditya Wicaksono, Rosita Novi Andari, Ulfa Sevia Azni, Reza Amarta Prayoga, Intan Hapsari Surya Putri, Eko Wahyono, Putri Andini, Rahayu Nurlika, Nandia Meitayusni Nabila, Gustaf Wijaya, Eliana Sidipurwanty, and Badrun Susantyo., Actor collaboration

expected to bolster legal certainty and stimulate economic growth by fostering increased investment and bureaucratic efficiency.⁶ For micro, small, and medium enterprises (MSMEs), the simplification of licensing through OSS-RBA is anticipated to expand access to business legalization while simultaneously opening opportunities to obtain various support facilities such as halal certification, the Indonesian National Standard (*Standar Nasional Indonesia/SNI*), and access to formal financing.⁷

However, various studies indicate that the implementation of OSS-RBA has not yet fully resulted in optimal licensing service quality. Research has identified regulatory disharmony between central and regional governments, inconsistencies in sectoral regulations, and overlapping norms (factors that can undermine legal certainty and investor confidence).⁸ Furthermore, the omnibus legislative format underpinning the OSS-RBA system is considered a potential source of ambiguity in risk assessment, as it has not yet fully accommodated the cumulative, systemic, and dynamic risks (each with distinct characteristics) inherent to specific business sectors.⁹

Implementation challenges also arise from institutional and governance aspects.

in the implementation of business licensing integrated with the land use framework: Indonesian case study, *Urban Governance*, Vol.6, no.1, 2026, page.46.

⁶ Wishnu Agung Baroto., Regulating Indonesia's digital economy: Balancing growth, inclusion, and governance, *Data & Policy*, Vol.8, no., 2026, page.17. See too, Krisna Gupta, Arianto A. Patunru, and Paul Gretton., Projecting the long-run impact of an economic reform: The case of the Indonesian Omnibus Law, *Asian-Pacific Economic Literature*, Vol.39, no.1, 2024, page.105; Iriansyah, and Yalid., Normative inconsistencies in Indonesian investment law: Implications for legal certainty and the investment climate, *Corporate Law & Governance Review*, Vol.8, no.1, 2026, page.226.

⁷ Sang Ayu Putu Rahayu, and Rindia Fanny Kusumaningtyas., Implications of existence online single submission risk-based approach for foreign investors, In *AIP Conference Proceedings*, Melville, AIP Publishing, 2022, page.224.

⁸ Donny Irawan, Fajar Pradita Francis Maryanne Pattynama, Yanas Putra Prasadja Muhammad Idhom, Narumi Hayakawa, and Gyska Indah Harya., Transformation of Indonesia's Licensing System: A Juridical Analysis of Risk-Based Approach Implementation in Practice, *Kajian Ilmiah Hukum dan Kenegaraan (KIHAN)*, Vol.4, no.2, 2025, page.114. See too, Syamsul Anwar Khomeni, and Andreo Wahyudi Atmoko., Digital-Based Business Licensing Reform in Indonesia: An Analysis of The Online Single Submission (Oss) Policy, *Asian Journal of Social and Humanities*, Vol.4, no.3, 2025, page.2533; Lilik Pudjiastuti, Hasbi Ariski Indrawati Indrawati, and Desi Arianing Arrum., Integrated E-supply chain management systems services as a form of acceleration of development in Indonesia, *International Journal of Supply Chain Management*, Vol.9, no.3, 2020, page.429; Aris Sarjito., The Domino Effect Of Oss-Rba: When a Single Platform Determines the Future of Thousands OF MSMEs, *IRPIA: Jurnal Ilmiah Riset dan Pengembangan*, Vol.10, no.4, 2025, page.38.

⁹ Santi Adikancana, and Mas Santosa., The Licensing Transformation in Small and Medium Industries Affecting Environment Following the Establishment of the Law on Job Creation: A Case Study of the Washing Industry in Bandung Regency, *Padjadjaran Jurnal Ilmu Hukum (Journal of Law)*, Vol.11, no.3, 2024, page.342. See too, Hariyanto Hariyanto., Risk-Based Business License and Problems Arising After the Job Creation ACT, *Jurnal IUS Kajian Hukum dan Keadilan*, Vol.10, no.2, 2022, page.359.

The integration of the Risk-Based Approach Online Single Submission (OSS-RBA) system continues to face issues such as sectoralism, weak inter-agency coordination, and limited organizational capacity to operate digital systems effectively.¹⁰ Disparities in digital technology capacity and infrastructure across regions result in uneven policy implementation and public service quality. Furthermore, the readiness of government officials to grasp the substance of the risk-based approach and manage digital systems remains relatively limited. Consequently, in certain contexts, the licensing process has yet to fully realize the principles of speed, simplicity, and accountability that were the initial objectives of the reform.¹¹

Another equally important issue is the persistently low level of public participation in the risk-based licensing system. Despite regulatory simplifications and the provision of digital platforms, the utilization of licensing services by business operators remains relatively low. Out of approximately 64.19 million MSMEs in Indonesia, only about 5.8% possess a Business Identification Number (*Nomor Identitas Berusaha/NIB*).¹² This low level of business legalization indicates that the majority of business operators have yet to access or utilize the licensing system provided by the government. The situation reveals a gap between regulatory reform and the public's capacity to understand, access, and use digital licensing mechanisms.

From a public governance perspective, this low participation indicates that the success of licensing reform depends not only on regulatory changes and the use of technology but also on public engagement as service users. Various studies demonstrate that the implementation of OSS-RBA requires stronger collaboration between the government and business operators, including through clearly defined stakeholder roles and improved coordination within service processes.¹³ Public

¹⁰ Arditya Wicaksono, Rosita Novi Andari, Ulfa Sevia Azni, Reza Amarta Prayoga, Intan Hapsari Surya Putri, Eko Wahyono, Putri Andini, Rahayu Nurlika, Nandia Meitayusni Nabila, Gustaf Wijaya, Eliana Sidipurwenty, and Badrun Susantyo., Actor collaboration in the implementation of business licensing integrated with the land use framework: Indonesian case study, *Urban Governance*, Vol.6, no.1, 2026, page.48.

¹¹ Rio Christiawan., Perizinan berbasis online single submission untuk mewujudkan kemudahan berusaha, *Masalah-Masalah Hukum*, Vol.50, no.1, 2021, page.62. See too, Donny Irawan, Fajar Pradita Francis Maryanne Pattynama, Yanas Putra Prasadja Muhammad Idhom, Narumi Hayakawa, and Gyska Indah Harya., Transformation of Indonesia's Licensing System: A Juridical Analysis of Risk-Based Approach Implementation in Practice, *Kajian Ilmiah Hukum dan Kenegaraan (KIHAN)*, Vol.4, no.2, 2025, page.117; Syamsul Anwar Khomeni, and Andreo Wahyudi Atmoko., Digital-Based Business Licensing Reform in Indonesia: An Analysis of The Online Single Submission (Oss) Policy, *Asian Journal of Social and Humanities*, Vol.4, no.3, 2025, page.2534; Marzuki Mukidi, Nelvitia Purba, Murad Daeng Patiorang, Rudy Pramono, and Juliana., Implementation of Integrated Business Licensing Applications Online with a Risk-Based Approach (OSS-RBA) for Legal Assurance of Business Affairs in Langkat District, *International Journal of Safety and Security Engineering*, Vol.12, no.3, 2022, page.22.

¹² Kumba Digidowiseiso, and Eko Sugiyanto., How effective is institutional quality for the creation of small & medium enterprises (SMEs) in Indonesia?, *Economics & Sociology*, Vol.14, no.1, 2021, page.265. See too, Salma., MSMEs Still Struggle with Business Licensing in Indonesia, *Seminar/Workshop. Universitas Gadjah Mada*, 19 Agustus 2025.

¹³ Santi Adikancana, and Mas Santosa., The Licensing Transformation in Small and Medium Industries Affecting Environment Following the Establishment of the Law on Job Creation: A Case

participation is even viewed as a crucial element in establishing a more balanced, transparent, and sustainable licensing system, particularly in sectors with high social and environmental sensitivity.¹⁴ However, the dimension of public participation in OSS-RBA implementation has received relatively little attention in academic research.

Beyond administrative and participatory issues, several studies also emphasize that a risk-based approach must take into account sustainability aspects and diverse sectoral characteristics. In the forestry, renewable energy, and mining sectors, the application of risk-based licensing continues to face criticism for failing to fully integrate ecological risks and environmental protection aspects into the licensing process.¹⁵ This situation demonstrates that a regulatory design of a general nature cannot necessarily be effectively translated across all sectoral contexts and administrative regions. Consequently, the quality of implementation is heavily influenced by the ability of local governments to translate national regulations into service practices that align with local needs.

Based on the preceding discussion, the quality of risk-based licensing services is not determined solely by the existence of regulations or the digitalization of services. Service quality is also significantly influenced by how policies are implemented, how the public participates in the licensing process, and how regulatory design is translated into service practices that are responsive, accountable, and equitable. However, most prior research has focused on the normative aspects of regulatory reform, the simplification of procedures, the impact on investment, or the technical issues surrounding digital system integration.¹⁶ Research that simultaneously analyzes the relationships among

Study of the Washing Industry in Bandung Regency, *Padjadjaran Jurnal Ilmu Hukum (Journal of Law)*, Vol.11, no.3, 2024, page.344. See too, Arditya Wicaksono, Rosita Novi Andari, Ulfa Sevia Azni, Reza Amarta Prayoga, Intan Hapsari Surya Putri, Eko Wahyono, Putri Andini, Rahayu Nurlika, Nandia Meitayusni Nabila, Gustaf Wijaya, Eliana Sidipurwenty, and Badrun Susantyo., Actor collaboration in the implementation of business licensing integrated with the land use framework: Indonesian case study, *Urban Governance*, Vol.6, no.1, 2026, page.49.

¹⁴ Iwan Permadi, Diah Pawestri Maharani, and Zainal Amin Ayub., Averting Deforestation: Designing the Model of a Public Participation-Based Environmental Agreement of Shifting Functionality of Forest, *Journal of Indonesian Legal Studies*, Vol.8, no.2, 2023, page.709.

¹⁵ Lastuti Abubakar, Tri Handayani, and C. Sukmadilaga., Regulation and implementation of sustainable finance: A challenge to Indonesian banks, *Journal of Management Information and Decision Sciences*, Vol.24, no.1, 2021, page.11. See too, I. Gusti Ayu Ketut Rachmi Handayani, Cindy Yosiana, and Sutasinee Kongrawd., Reform of Environmental Approval Policy for Renewable Energy in Indonesia, *Journal of Sustainable Development and Regulatory Issues (JSDERI)*, Vol.3, no.2, 2025, page.289; Iwan Permadi, Diah Pawestri Maharani, and Zainal Amin Ayub., Averting Deforestation: Designing the Model of a Public Participation-Based Environmental Agreement of Shifting Functionality of Forest, *Journal of Indonesian Legal Studies*, Vol.8, no.2, 2023, page.711.

¹⁶ Krisna Gupta, Arianto A. Patunru, and Paul Gretton., Projecting the long-run impact of an economic reform: The case of the Indonesian Omnibus Law, *Asian-Pacific Economic Literature*, Vol.39, no.1, 2024, page.107. See too, Iriansyah, and Yalid., Normative inconsistencies in Indonesian investment law: Implications for legal certainty and the investment climate, *Corporate*

regulatory governance, public participation, and licensing service quality within the context of OSS-RBA implementation at the local level remains relatively limited.

Consequently, there are three research gaps that need to be addressed. First, there is limited research explaining how OSS-RBA regulations are translated and implemented by local governments across varying institutional contexts. Second, few studies examine the roles of public participation and user capacity in determining the effectiveness of risk-based licensing systems. Third, previous studies generally treat regulatory design and service quality as separate aspects, failing to adequately explain the mechanisms by which regulatory design influences public service practices through implementation processes and interactions with the public. Addressing these gaps, this study aims to analyze regulatory governance and public participation in the implementation of risk-based business licensing services in Indonesia, focusing on how OSS-RBA regulations are translated at the local level, how public participation takes shape, and how regulatory design influences licensing service quality.

2. Research Methods

This study adopts a qualitative legal research design with an emphasis on socio-legal (empirical juridical) analysis to examine the implementation of risk-based business licensing services (OSS-RBA) in Indonesia. The approach is grounded in the understanding that law does not operate solely as a normative system of rules, but is also shaped by institutional practice, administrative interpretation, and social response. Therefore, this study combines doctrinal legal analysis with empirical field inquiry to capture the gap between law in the books and law in action.

From a doctrinal perspective, the study analyzes the formal legal framework governing OSS-RBA, including the Job Creation Law, implementing government regulations, ministerial regulations, and technical guidelines governing risk-based licensing. This normative analysis is used to identify the intended design of regulatory governance, including principles of simplification, risk categorization, legal certainty, transparency, and public participation. The doctrinal component also maps the legal structure of citizen participation channels such as consultation mechanisms, complaint systems, and administrative procedures embedded in OSS-RBA.

To complement this, the empirical juridical component employs a multiple case study design across selected local government contexts to examine how these legal norms are implemented in practice. The selection of cases is based on variation in administrative capacity, digital infrastructure readiness, and institutional coordination quality. This allows for comparative legal analysis of how uniform national regulations produce differentiated outcomes at the local level.

Law & Governance Review, Vol.8, no.1, 2026, page.229; Joko T. Suroso, Dani Durahman, and Indra Budi., The simplification of licensing procedure in job creation law: the effectiveness to attract foreign investor, *Cogent Social Sciences*, Vol.10, no.1, 2024, page.2421; Arditya Wicaksono, Rosita Novi Andari, Ulfa Sevia Azni, Reza Amarta Prayoga, Intan Hapsari Surya Putri, Eko Wahyono, Putri Andini, Rahayu Nurlika, Nandia Meitayusni Nabila, Gustaf Wijaya, Eliana Sidipurwenty, and Badrun Susantyo., Actor collaboration in the implementation of business licensing integrated with the land use framework: Indonesian case study, *Urban Governance*, Vol.6, no.1, 2026, page.49.

Data collection is conducted through semi-structured interviews with key legal and administrative actors, including licensing officials, OSS system operators, local government regulators, SME actors, and citizens as legal subjects of administrative services. In addition, legal documents, policy reports, and administrative guidelines are analyzed to trace how regulatory norms are interpreted and operationalized at the implementation level.

Data analysis follows a socio-legal thematic interpretation method, integrating doctrinal interpretation with empirical coding. Legal norms are interpreted in relation to actual administrative practices to identify inconsistencies, implementation gaps, and regulatory adaptations. Triangulation between legal texts and field data is used to strengthen analytical validity and ensure interpretive rigor. This socio-legal methodology enables a comprehensive understanding of OSS-RBA as a regulatory system that operates not only within normative legal structures but also through institutional design and citizen interaction in administrative practice.

3. Results and Discussion

3.1. Local Translation of the Risk-Based Business Licensing Regulatory Framework

The implementation of risk-based business licensing in Indonesia marks a significant shift in regulatory governance. The enactment of Law Number 6 of 2023 (ratifying Government Regulation in Lieu of Law Number 2 of 2022 on Job Creation into law), Government Regulation Number 5 of 2021 on the Implementation of Risk-Based Business Licensing, and various implementing regulations, facilitated by the Online Single Submission-Risk Based Approach (OSS-RBA) system, has transformed the administrative structure of business licensing. This reform shifts the licensing paradigm from a conventional model to a risk-based approach, classifying business activities according to risk levels and adjusting licensing requirements proportionally.¹⁷

Normatively, this framework is designed to simplify licensing procedures, reduce administrative burdens, and enhance the ease of doing business through an integrated electronic system.¹⁸ The OSS-RBA integrates licensing processes across

¹⁷ Santi Adikancana, and Mas Santosa., The Licensing Transformation in Small and Medium Industries Affecting Environment Following the Establishment of the Law on Job Creation: A Case Study of the Washing Industry in Bandung Regency, *Padjadjaran Jurnal Ilmu Hukum (Journal of Law)*, Vol.11, no.3, 2024, page.345. See too, Hariyanto Hariyanto., Risk-Based Business License and Problems Arising After the Job Creation ACT, *Jurnal IUS Kajian Hukum dan Keadilan*, Vol.10, no.2, 2022, page.359; Slamet Edy Purnomo, Serhii Vitvitskyi, Viacheslav Davydenko, and Dian Pramana., Comparison of Super-Profit State Business Entities Law Based on Justice Values, *Jurnal Hukum*, Vol.42, no.2, 2026, page.320.

¹⁸ Krisna Gupta, Arianto A. Patunru, and Paul Gretton., Projecting the long-run impact of an economic reform: The case of the Indonesian Omnibus Law, *Asian-Pacific Economic Literature*, Vol.39, no.1, 2024, page.109. See too, Joko T. Suroso, Dani Durahman, and Indra Budi., The simplification of licensing procedure in job creation law: the effectiveness to attract foreign investor, *Cogent Social Sciences*, Vol.10, no.1, 2024, page.2422; Darmadi Duriyanto, Dahniarti

ministries, agencies, and local governments via a single digital platform, aiming to improve transparency, accountability, and administrative efficiency. The system is also expected to provide greater legal certainty and reduce transaction costs as the issues that have historically plagued Indonesia's licensing system.¹⁹

However, research findings indicate that the implementation of these regulatory objectives remains uneven at the local level. Generally, local governments have adopted the formal requirements of the OSS-RBA, including risk-based business classification, electronic registration, and the issuance of the Business Identification Number (*Nomor Induk Berusaha*/NIB) and sectoral licenses. However, disparities in institutional capacity, understanding of regulations, and administrative practices result in variations when national regulations are translated into local service delivery. Consequently, the existence of a uniform national regulatory framework does not automatically lead to consistent implementation practices across all regions.

A key issue identified relates to regulatory harmonization. Although Law Number 6 of 2023 and Government Regulation Number 5 of 2021 have established a general framework for risk-based licensing, implementation remains hampered by overlapping sectoral regulations and divergent interpretations between central and local governments. Such conditions can create procedural uncertainty and reduce the predictability of the licensing process for business actors.²⁰ At the regional level, harmonization issues arise when sectoral technical requirements are not yet fully integrated with OSS-RBA procedures. Some agencies continue to impose additional administrative requirements that do not fully align with risk-based principles. Consequently, business actors may still face extra procedural steps, even though national reforms aim to simplify the licensing process. This demonstrates that regulatory harmonization involves not only rule-making but also the alignment of understanding and administrative practices across agencies.²¹

Another issue emerges regarding the application of risk assessments. Although the system establishes risk categories for business activities, the mechanism does not always provide sufficiently detailed criteria to address cumulative, systemic, or dynamic risks that vary across sectors and regions.²² In certain situations, local

Hasana, Nur Fareha, and Dewi Nadya Maharani., The Challenges of Sharia Fintech Regulation in Indonesia: A Global Comparative Analysis, *Jurnal Hukum*, Vol.41, no.1, 2025, page.24.

¹⁹ Sang Ayu Putu Rahayu, and Rindia Fanny Kusumaningtyas., Implications of existence online single submission risk-based approach for foreign investors, In *AIP Conference Proceedings*, Melville, AIP Publishing, 2022, page.227.

²⁰ Riza Noer Arfani., The investment chapter of the Trans-Pacific Partnership and Indonesia, in *Emerging Global Trade Governance*, London, Routledge, 2018, page.201. See too, Iriansyah, and Yalid., Normative inconsistencies in Indonesian investment law: Implications for legal certainty and the investment climate, *Corporate Law & Governance Review*, Vol.8, no.1, 2026, page.231.

²¹ Krisna Gupta, Arianto A. Patunru, and Paul Gretton., Projecting the long-run impact of an economic reform: The case of the Indonesian Omnibus Law, *Asian-Pacific Economic Literature*, Vol.39, no.1, 2024, page.109. See too, Joko T. Suroso, Dani Durahman, and Indra Budi., The simplification of licensing procedure in job creation law: the effectiveness to attract foreign investor, *Cogent Social Sciences*, Vol.10, no.1, 2024, page.2425.

²² Hariyanto Hariyanto., Risk-Based Business License and Problems Arising After the Job Creation ACT, *Jurnal IUS Kajian Hukum dan Keadilan*, Vol.10, no.2, 2022, page.361. See too, Roby Syafutra, Bahrullah Akbar, Tjahjo Suprajogo, and Wangsih., Analysis of Legal Instruments and

governments exercise administrative discretion to translate national policies into operational procedures. While such discretion helps tailor policies to local conditions, it can simultaneously lead to variations in licensing practices across regions.

Research findings also indicate that the division of authority between central and local governments is a crucial factor in implementation effectiveness. Within the OSS-RBA framework, strategic aspects, such as licensing standards, risk classification, and system management, tend to be centrally determined, whereas local governments primarily act as implementers and facilitators of licensing services.²³ This centralized model offers benefits by enhancing procedural standardization and reducing regulatory fragmentation.²⁴ However, findings suggest that local governments sometimes have limited scope to adapt procedures to regional characteristics. This issue is particularly relevant in sectors involving the environment, spatial planning, and local resource utilization, where risk profiles can differ significantly across regions.²⁵

These conditions highlight the need to strike a balance between national standardization and regional adaptability. Standardization remains necessary to ensure legal certainty and service consistency; however, its implementation must also allow sufficient scope for local governments to respond to local conditions. Consequently, the central-local relationship regarding the implementation of OSS-RBA remains an ongoing process of institutional adjustment that requires clearer coordination and a more defined division of roles. Inter-agency coordination also represents a major challenge. Risk-based licensing encompasses various sectors, including investment, the environment, spatial planning, labor, and public works, making the system's effectiveness heavily dependent on information exchange and coordination among institutions.²⁶

Policy Implementation for Improving Regional Asset Management in Riau Province, *Jurnal Hukum*, Vol.41, no.2, 2025, page.312.

²³ I Gusti Ketut Agung Ulupui, Gentiga Muhammad Zairin, Ayatulloh Michael Musyaffi, and Febe Dwi Sutanti., Navigating uncertainties: a tri-factorial evaluation of risk management adoption in MSMEs, *Cogent Business & Management*, Vol.11, no.1, 2024, page.23161.

²⁴ Sang Ayu Putu Rahayu, and Rindia Fanny Kusumaningtyas., Implications of existence online single submission risk-based approach for foreign investors, In *AIP Conference Proceedings*, Melville, AIP Publishing, 2022, page.228. See too, Ramon Nofrial, Talib Adnan Abood, Haider Ahmed Shihab, and Adhi Budi Susilo., The Consumer Protection in The Balance of Business Actors and Consumers: A Paradigm of Justice, *Jurnal Hukum*, Vol.41, no.1, 2025, page.81.

²⁵ Iwan Permadi, Diah Pawestri Maharani, and Zainal Amin Ayub., Averting Deforestation: Designing the Model of a Public Participation-Based Environmental Agreement of Shifting Functionality of Forest, *Journal of Indonesian Legal Studies*, Vol.8, no.2, 2023, page.712. See too, Lalu Wira Pria Suhartana, Zainal Asikin, L. Muh Hayyanul Haq, and Mabarroh Azizah., Risk-Based Mining Investment in the Framework of Fair Legal Certainty, *Volksgeist: Jurnal Ilmu Hukum dan Konstitusi* Vol.5, no.3, 2025, page.65.

²⁶ Anak Agung Sagung Laksmi Dewi, Mella Ismelina Farma Rahayu, Ni Made Puspasutari Ujianti, Hartini Saripan, and Anak Agung Ngurah Adhi Wibisana., The Urgency of Indonesian Omnibus Law Implementation Related to Foreign Investment, *Substantive Justice International Journal of Law*, Vol.6, no.2, 2023, page.88.

Findings indicate that sectoral silos and institutional fragmentation continue to hinder service integration.²⁷ Some agencies tend to cling to their respective sectoral procedures rather than adopting an integrated service approach. Consequently, business operators may face delays caused by unsynchronized data, differing interpretations of requirements, or procedural inconsistencies. These findings reinforce the view that technological integration must be accompanied by strengthened collaborative governance and clearly defined authority.

Beyond coordination, the capacity of local government officials is a key determinant of successful implementation. Although OSS-RBA has standardized various administrative procedures, its application still requires officials who understand risk assessment, licensing requirements, and digital system operations. Findings reveal disparities in capacity among local governments. Some regions have achieved relatively strong institutional capacity through training and organizational adjustments, while others still struggle with limitations in technical competence, digital skills, and an understanding of risk-based regulatory principles. This situation aligns with previous research identifying limited institutional capacity and insufficient outreach as obstacles to optimizing OSS-RBA.²⁸

This issue is significant because risk-based licensing necessitates a shift in mindset regarding regulatory implementation. While conventional licensing systems prioritize document completeness and permit issuance, the risk-based approach requires officials to understand the risk profiles of business activities and apply regulatory responses proportionately.²⁹ Therefore, reform cannot be achieved solely through digitalization; it also requires organizational learning, training, and the continuous development of human resource capacity.

On the other hand, the implementation of OSS-RBA has brought about tangible changes in licensing service procedures. Various processes that previously required physical interaction and extensive administrative documentation have now been

²⁷ Arditya Wicaksono, Rosita Novi Andari, Ulfa Sevia Azni, Reza Amarta Prayoga, Intan Hapsari Surya Putri, Eko Wahyono, Putri Andini, Rahayu Nurlika, Nandia Meitayusni Nabila, Gustaf Wijaya, Eliana Sidipurwenty, and Badrun Susantyo., Actor collaboration in the implementation of business licensing integrated with the land use framework: Indonesian case study, *Urban Governance*, Vol.6, no.1, 2026, page.51.

²⁸ Sang Ayu Putu Rahayu, and Dina Silvia Puteri., Optimizing the Use of Online Single Submission to Accelerate Business Licensing for Micro Enterprises, *Jurnal Pengabdian Hukum Indonesia (Indonesian Journal of Legal Community Engagement) JPHI*, Vol.7, no.1, 2024, page.46. See too, Arditya Wicaksono, Rosita Novi Andari, Ulfa Sevia Azni, Reza Amarta Prayoga, Intan Hapsari Surya Putri, Eko Wahyono, Putri Andini, Rahayu Nurlika, Nandia Meitayusni Nabila, Gustaf Wijaya, Eliana Sidipurwenty, and Badrun Susantyo., Actor collaboration in the implementation of business licensing integrated with the land use framework: Indonesian case study, *Urban Governance*, Vol.6, no.1, 2026, page.52.

²⁹ Santi Adikancana, and Mas Santosa., The Licensing Transformation in Small and Medium Industries Affecting Environment Following the Establishment of the Law on Job Creation: A Case Study of the Washing Industry in Bandung Regency, *Padjadjaran Jurnal Ilmu Hukum (Journal of Law)*, Vol.11, no.3, 2024, page.346. See too, Muhammad Rais Rahmat Razak, Sofyan B, Wahyudi Sofyan, Sandi Lubis, and Tazkia Rhamdhiny Rais., Development of integrated village fund governance model with siberas public service application, *Edelweiss Applied Science and Technology*, Vol.8, no.5, 2024, page.2186.

shifted to an integrated electronic system. Business actors can register, obtain a Business Identification Number (*Nomor Induk Berusaha/NIB*), and process various licensing requirements through a centralized platform.³⁰ These changes generally contribute to administrative simplification and a reduction in transaction costs.³¹ The digital system also enhances transparency, as business actors can monitor the licensing process electronically and reduce reliance on direct administrative interactions.³² However, digitalization has not entirely eliminated implementation issues. Business actors still face obstacles regarding unclear risk assessments, overlapping requirements, imperfect system integration, and varying levels of digital literacy.³³ This situation indicates that digitalization does not, in itself, resolve pre-existing administrative problems.

Overall, the findings indicate that the implementation of risk-based business licensing has significantly transformed the governance of licensing services at the local level. The national framework has provided a crucial foundation for proportionate regulation, digital integration, and administrative simplification. Nevertheless, its application remains influenced by regulatory harmonization, central-local relations, inter-agency coordination, institutional capacity, and the ability of local governments to adapt national provisions to regional conditions.

Thus, the implementation of OSS-RBA cannot be understood merely as a regulatory reform or the digitalization of services, but also as a challenge of governance and implementation. Improving the quality of licensing services requires regulatory refinement accompanied by strengthened institutional coordination, enhanced bureaucratic capacity, and adaptive implementation mechanisms. This is necessary to ensure that the national objectives of risk-based licensing are translated more consistently, responsively, and effectively into licensing service practices at the local level.

³⁰ Sang Ayu Putu Rahayu, and Dina Silvia Puteri., Optimizing the Use of Online Single Submission to Accelerate Business Licensing for Micro Enterprises, *Jurnal Pengabdian Hukum Indonesia (Indonesian Journal of Legal Community Engagement) JPHI*, Vol.7, no.1, 2024, page.47.

³¹ Krisna Gupta, Arianto A. Patunru, and Paul Gretton., Projecting the long-run impact of an economic reform: The case of the Indonesian Omnibus Law, *Asian-Pacific Economic Literature*, Vol.39, no.1, 2024, page.111.

³² Arditya Wicaksono, Rosita Novi Andari, Ulfa Sevia Azni, Reza Amarta Prayoga, Intan Hapsari Surya Putri, Eko Wahyono, Putri Andini, Rahayu Nurlika, Nandia Meitayusni Nabila, Gustaf Wijaya, Eliana Sidipurwanti, and Badrun Susantyo., Actor collaboration in the implementation of business licensing integrated with the land use framework: Indonesian case study, *Urban Governance*, Vol.6, no.1, 2026, page.54.

³³ Hariyanto Hariyanto., Risk-Based Business License and Problems Arising After the Job Creation ACT, *Jurnal IUS Kajian Hukum dan Keadilan*, Vol.10, no.2, 2022, page.362. See too, Iriansyah, and Yalid., Normative inconsistencies in Indonesian investment law: Implications for legal certainty and the investment climate, *Corporate Law & Governance Review*, Vol.8, no.1, 2026, page.232.

3.2. Governance and Service Quality Challenges in the Implementation of Risk-Based Business Licensing

Research findings indicate that public participation in the implementation of risk-based business licensing in Indonesia, specifically through the Online Single Submission Risk-Based Approach (OSS-RBA), remains largely procedural rather than substantive. Although the regulatory framework formally emphasizes principles of inclusivity, transparency, and participatory governance, practical implementation faces various limitations, particularly regarding legal literacy, digital proficiency, access to information, reliance on intermediaries, and the utilization of consultation and grievance mechanisms. Consequently, public participation is often confined to fulfilling administrative requirements rather than engaging in regulatory governance, providing policy feedback, or participating in service co-production.³⁴

A key finding is that limited legal and digital literacy directly affects the ability of the public and business actors to utilize the OSS-RBA system. Many small and medium-sized enterprises (SMEs), especially in rural and semi-urban areas, do not yet fully grasp the logic of risk-based regulation, including risk classifications, documentation requirements, and procedural steps within the digital system. This situation creates a gap between regulatory design and user capacity, preventing optimal system utilization. In practice, this gap limits the public's ability to navigate the licensing process independently and diminishes the simplification benefits expected from the OSS-RBA.³⁵ The lack of structured legal and digital education programs further exacerbates these issues, as outreach efforts have not always been tailored to the specific characteristics and needs of different user groups.

Disparities in access to licensing information further exacerbate unequal participation. Although OSS-RBA was designed as a centralized digital platform to provide relatively uniform access, variations in infrastructure, internet connectivity, and service outreach result in an uneven distribution of information. Urban areas tend to enjoy faster access to information and interactions with licensing agencies, whereas rural areas continue to face limitations regarding information dissemination and institutional support.³⁶ Consequently, the information gap is not merely a technological issue but also a governance matter, as it directly affects the public's opportunity to participate equitably in the licensing process.

³⁴ Santi Adikancana, and Mas Santosa., The Licensing Transformation in Small and Medium Industries Affecting Environment Following the Establishment of the Law on Job Creation: A Case Study of the Washing Industry in Bandung Regency, *Padjadjaran Jurnal Ilmu Hukum (Journal of Law)*, Vol.11, no.3, 2024, page.347.

³⁵ B. Bandaranaike, S. Gallage, and S. Sivanraj., Risk management in Sri Lankan SME construction sector: identifying barriers and enablers, In *Proceedings The 12th World Construction Symposium/ August, 2024*, page.892. See too, C Pantanali, Bianco C, M. Lirussi, and Antonella Meneghetti., Developing a new methodology for OHS assessment in small and medium enterprises, *Safety, Reliability and Risk Analysis*, Vol.2, no.5, 2008, page.2879.

³⁶ Dhimas Bayu Anindito, Saut A. H. Sagala, and Ari Krisna Mawira Tarigan., E-musrenbang: a digital framework for local participatory planning at the community level, *International Development Planning Review*, Vol.44, no.2, 2022, page.192. See too, Hasmin Hasmin, Darmawan Salman, Eymal B. Demmallino, Wadzibah Nas, and Lucio Marcal Gomes., Trust, participation and street-level bureaucracy: interpreting service and governance experiences in coastal Indonesia, *Frontiers in Political Science*, Vol.8, no., 2026, page.182331.

Reliance on intermediaries also emerges as a significant pattern in public participation. The complexity of OSS-RBA procedures and limited digital literacy prompt some SMEs to employ agents, consultants, or facilitators to navigate the licensing process. While intermediaries can help overcome users' capacity constraints, they can simultaneously create new forms of dependency and diminish direct interaction between the public and government institutions. Ultimately, users do not always interact directly with the system and regulatory bodies but instead engage through third parties who are well-versed in administrative procedures.³⁷ For micro and small enterprises, this reliance can also incur additional costs that should ideally be minimized through the digitalization of services.

Further findings indicate that the utilization of formal consultation and complaint mechanisms remains relatively limited. Despite the fact that OSS-RBA and its associated regulatory framework provide channels for feedback, consultation, and complaints, these mechanisms have not been optimally utilized by the public and business actors. One contributing factor is the perception that consultations or complaints do not yield tangible impacts on policy changes or service improvements. Consequently, some users view participation mechanisms as administrative formalities rather than as a means to influence governance processes.³⁸ When complaints are not followed by visible corrective actions, trust in these mechanisms may decline, leading the public to become increasingly disengaged from participation.

The quality of participation is also influenced by the responsiveness of government institutions. In regions that respond effectively to user input and use feedback as a basis for service improvement, participation tends to be more active and meaningful. Conversely, when feedback mechanisms lack responsiveness, participation often amounts to little more than meeting administrative requirements. This situation demonstrates that participation is determined not only by the capacity of the public but also by the willingness and ability of institutions to foster open interaction with service users.³⁹ Thus, participation in the OSS-RBA

³⁷ Mutamimah., Financial Technology and E-Corporate Governance Model for Small Medium Enterprises, In *Conference on Complex, Intelligent, and Software Intensive Systems*, Cham, Springer International Publishing, 2019, page.34. See too, Karin Reinhold, Marina Järvis, and Piia Tint., Practical tool and procedure for workplace risk assessment: Evidence from SMEs in Estonia, *Safety Science*, Vol.71, no.2, 2015, page.287.

³⁸ Hasmin Hasmin, Darmawan Salman, Eymal B. Demmallino, Wadzibah Nas, and Lucio Marcal Gomes., Trust, participation and street-level bureaucracy: interpreting service and governance experiences in coastal Indonesia, *Frontiers in Political Science*, Vol.8, no., 2026, page.182332. See too, Tunggul Sihombing., Institutional Readiness and Digital Service Quality as Determinants of Entrepreneur Trust in Risk Based Business Licensing Services, *Journal of Applied Data Sciences*, Vol.7, no.2, 2026, page.1668.

³⁹ Nosi, Budi Wibowo, Erwin Suryanegara, Budi Susanto, and Adilla Anggraeni., Who truly drives sustainability? A critical review of stakeholder marketing practices in Indonesia (2022–2025) through a Systematic Bibliometric Review, *Multidisciplinary Science Journal*, Vol.8, no.4, 2025, page.202. See too, Arditya Wicaksono, Rosita Novi Andari, Ulfa Sevia Azni, Reza Amarta Prayoga,

system is essentially the product of the interaction between institutional design and user capacity.

The role of business actors, particularly SMEs, is also crucial to understanding the dynamics of participation in risk-based licensing. SMEs are among the groups that formally benefit from the simplification offered by the OSS-RBA, especially regarding low-risk business activities. However, constraints related to resources, information, and time limit the ability of SMEs to engage in policy consultations or risk assessment processes. When participation does occur, it often takes place through business associations or facilitators rather than through direct interaction with government institutions.⁴⁰ This pattern means that the experiences and interests of SMEs have not yet been fully integrated into regulatory development.

Yet, SME experiences hold significant potential for improving risk-based regulatory systems. Business actors possess practical knowledge regarding operational risks and compliance hurdles encountered in their daily operations. Such experience can provide valuable input for refining risk classifications, licensing requirements, and oversight mechanisms, particularly in sectors such as construction, food processing, and small-scale manufacturing.⁴¹ However, this potential remains underutilized because institutional mechanisms for gathering and integrating business input into regulatory design are still limited. Consequently, risk assessment tends to remain top-down and has not yet fully leveraged user experience at the field level.

Digitalization through OSS-RBA can fundamentally expand access to information, permit applications, and grievance mechanisms. However, findings indicate that the digital divide remains a factor limiting these benefits. Disparities in internet access, device availability, and technological proficiency create unequal opportunities for participation, particularly for SMEs in rural areas and informal business operators.⁴² Thus, while digitalization can broaden participation for groups with sufficient capacity, it also risks perpetuating inequality if not

Intan Hapsari Surya Putri, Eko Wahyono, Putri Andini, Rahayu Nurlika, Nandia Meitayusni Nabila, Gustaf Wijaya, Eliana Sidipurwanti, and Badrun Susantyo., Actor collaboration in the implementation of business licensing integrated with the land use framework: Indonesian case study, *Urban Governance*, Vol.6, no.1, 2026, page.56.

⁴⁰ Murat Gunduz, and Heikki Laitinen., Construction safety risk assessment with introduced control levels, *Journal of Civil Engineering and Management*, Vol.24, no.1, 2018, page.284. See too Karin Reinhold, Marina Järvis, and Piia Tint., Practical tool and procedure for workplace risk assessment: Evidence from SMEs in Estonia, *Safety Science*, Vol.71, no.2, 2015, page.289.

⁴¹ A. Bernatik, R. Bris, and S. Horehledova., Application of the ARAMIS Methodology to Small and Medium-Sized Enterprises A, In *European Safety and Reliability Conference ESREL 2005*, Tri City, ESREL, 2007, page.183. See too, Mikhail Vladimirovich Khachatryan, and Evgeniia Valeryevna Klicheva., Concerning Neural Networks Introduction in Possessory Risk Management Systems, *In Intelligent Computing-Proceedings of the Computing Conference*, Cham, Springer International Publishing, 2019, page.678.

⁴² Ignasius Mario, Mohammed Ali Berawi, Gunawan Saroji, and Mustika Sari., Blockchain technology and public participation for smart governance of Indonesia's new state capital: A literature review, *In AIP Conference Proceedings*, vol.31, no.1, Melville, AIP Publishing LLC, 2024, page.23. See too, Mutamimah., Financial Technology and E-Corporate Governance Model for Small Medium Enterprises, In *Conference on Complex, Intelligent, and Software Intensive Systems*, Cham, Springer International Publishing, 2019, page.36.

accompanied by improvements in literacy and supporting infrastructure.

Public awareness regarding rights, procedures, and channels for participation is also a critical factor. Findings reveal that understanding of the rights to access information, participate in consultations, and submit grievances varies across user groups. Many SMEs lack adequate knowledge of available participation channels, resulting in underutilization of these mechanisms. Conversely, higher levels of user understanding tend to foster more active and constructive participation.⁴³ This suggests that outreach efforts should not merely be general in nature but tailored to the literacy levels, business characteristics, and regional contexts of the users.

Overall, the findings indicate that the quality of public participation in OSS-RBA implementation faces structural, institutional, and technological challenges. Participation often takes the form of compliance with administrative requirements rather than substantive engagement in governance processes. Gaps in legal and digital literacy, unequal access to information, reliance on intermediaries, and low utilization of consultation and grievance mechanisms are primary factors limiting substantive participation. At the same time, government responsiveness and the quality of digital infrastructure determine whether participation can evolve into a mechanism for accountability and service improvement.⁴⁴

Thus, increasing public participation requires more than just providing digital platforms or adding complaint channels. Such participation must be supported by improved literacy, equitable access to information, reduced reliance on intermediaries, and feedback mechanisms that institutions genuinely act upon. This approach is essential to ensure that the public and SMEs do not merely use OSS-RBA services but also act as partners in shaping licensing services that are more responsive, transparent, and accountable.

3.3. Regulatory Governance Capacity as a Determinant of Licensing Service Quality

Research findings indicate that the quality of risk-based business licensing services

⁴³ Kumba Digdowiseiso, and Eko Sugiyanto., How effective is institutional quality for the creation of small & medium enterprises (SMEs) in Indonesia? *Economics & Sociology*, Vol.14, no.1, 2021, page.267. See too, Hasmin Hasmin, Darmawan Salman, Eymal B. Demmallino, Wadzibah Nas, and Lucio Marcal Gomes., Trust, participation and street-level bureaucracy: interpreting service and governance experiences in coastal Indonesia, *Frontiers in Political Science*, Vol.8, no., 2026, page.182331.

⁴⁴ Santi Adikancana, and Mas Santosa., The Licensing Transformation in Small and Medium Industries Affecting Environment Following the Establishment of the Law on Job Creation: A Case Study of the Washing Industry in Bandung Regency, *Padjadjaran Jurnal Ilmu Hukum (Journal of Law)*, Vol.11, no.3, 2024, page.347; Tunggul Sihombing., Institutional Readiness and Digital Service Quality as Determinants of Entrepreneur Trust in Risk Based Business Licensing Services, *Journal of Applied Data Sciences*, Vol.7, no.2, 2026, page.1669; Arditya Wicaksono, Rosita Novi Andari, Ulfa Sevia Azni, Reza Amarta Prayoga, Intan Hapsari Surya Putri, Eko Wahyono, Putri Andini, Rahayu Nurlika, Nandia Meitayusni Nabila, Gustaf Wijaya, Eliana Sidipurwanty, and Badrun Susantyo., Actor collaboration in the implementation of business licensing integrated with the land use framework: Indonesian case study, *Urban Governance*, Vol.6, no.1, 2026, page.57.

in Indonesia is heavily influenced by regulatory governance capacity in translating the formal legal framework into administrative practices that are consistent, certain, and responsive. Although the Online Single Submission Risk-Based Approach (OSS-RBA) system was designed to streamline licensing and improve the ease of doing business, its effectiveness at the local level depends significantly on the government's ability to interpret, coordinate, and operationalize these provisions. Thus, service quality, encompassing legal certainty, speed, procedural simplicity, transparency, and responsiveness, is not merely a product of digitalization but also stems from institutional capacity, inter-agency coordination, and public engagement mechanisms.⁴⁵

Key findings reveal that regulatory clarity and legal certainty still vary across regions, despite the existence of a relatively uniform national framework. The OSS-RBA classifies business activities based on risk levels (low, low-medium, high-medium, and high) which subsequently determine licensing requirements and compliance obligations.⁴⁶ Normatively, this approach should enhance legal certainty through procedural standardization. However, in practice, divergent interpretations of risk levels and inconsistencies in sectoral regulations continue to create uncertainty for both government authorities and business actors.⁴⁷ Overlaps between central and regional regulations can also result in differing procedures, thereby undermining the consistency of service quality.⁴⁸

Institutional coordination constitutes another critical factor. Licensing services require the involvement of various agencies, including local government units responsible for investment, environmental affairs, spatial planning, and relevant business sectors. Findings indicate that coordination continues to face challenges related to sectoral ego, a lack of fully defined authority, and disparities in institutional capacity.⁴⁹ Such conditions can slow down service delivery, as applicants must still await verification or confirmation from multiple agencies. Conversely, regions with superior institutional coordination tend to provide faster

⁴⁵ Santi Adikancana, and Mas Santosa., The Licensing Transformation in Small and Medium Industries Affecting Environment Following the Establishment of the Law on Job Creation: A Case Study of the Washing Industry in Bandung Regency, *Padjadjaran Jurnal Ilmu Hukum (Journal of Law)*, Vol.11, no.3, 2024, page.348.

⁴⁶ Hariyanto Hariyanto., Risk-Based Business License and Problems Arising After the Job Creation ACT, *Jurnal IUS Kajian Hukum dan Keadilan*, Vol.10, no.2, 2022, page.364.

⁴⁷ Mohamad Mova Al'afghani., Konsep Regulasi Berbasis Risiko: Telaah Kritis dalam Penerapannya pada Undang-Undang Cipta Kerja Risk Based Regulation: Critique to Its Adoption in the Job, *Jurnal Konstitusi*, Vol.18, no.2, 2021, page.68. See too, Sang Ayu Putu Rahayu, and Dina Silvia Puteri., Optimizing the Use of Online Single Submission to Accelerate Business Licensing for Micro Enterprises, *Jurnal Pengabdian Hukum Indonesia (Indonesian Journal of Legal Community Engagement) JPHI*, Vol.7, no.1, 2024, page.49.

⁴⁸ Iriansyah, and Yalid., Normative inconsistencies in Indonesian investment law: Implications for legal certainty and the investment climate, *Corporate Law & Governance Review*, Vol.8, no.1, 2026, page.234. See too, Raita Varia, Amad Sudiro, Mella Ismelina F. Rahayu, and Tolib Turgun Ugli Rakhmonov., Effectiveness of Online Single Submission Policy for Faster Land Transactions Compliance, *Journal of Human Rights*, Vol.5, no.3, 2025, page.868.

⁴⁹ Widhayani Dian Pawestri, Vincentius Sutanto, Kuku Leksono Suminaring Aditya, Qona'aha Noor Maajid, and Khofifah Nura Adila., Investment in Infrastructure: A Comparative Study of the Regulation of Online Single Submission in Indonesia, Canada, and New Zealand, *European Journal of Comparative Law and Governance*, Vol.11, no.1, 2024, page.131.

and more responsive services. This demonstrates that coordination serves as a crucial link between regulatory design and service quality.⁵⁰

Digitalization through OSS-RBA also contributes to service quality, particularly by enhancing process traceability and reducing direct administrative interactions. However, these benefits are not yet evenly distributed due to limitations in system interoperability and platform fragmentation, as well as regional disparities in human resource readiness and digital infrastructure.⁵¹ Regions with greater digital capacity tend to process permits more quickly and transparently, whereas regions with limited technology and digital competence face obstacles in optimizing OSS-RBA.⁵² Thus, digitalization does not automatically improve service quality without adequate institutional capacity support.

Regarding the dimension of legal certainty, the consistency of regulatory interpretation is the most decisive factor. When national provisions are clearly translated into operational standards, business actors can more easily understand requirements and anticipate the outcomes of licensing processes. Conversely, divergent interpretations can create uncertainty and foster the perception that administrative decisions are inconsistent.⁵³ Ultimately, this situation can affect business actors' trust in and compliance with the licensing system.

In terms of service speed, effective coordination and digital integration are key factors. While the OSS-RBA system was designed to reduce processing times through electronic workflows, delays still occur in practice due to manual verification, overlapping authority, or limited delegation of decision-making power to regional levels.⁵⁴ These findings demonstrate that service speed depends not

⁵⁰ Santi Adikancana, and Mas Santosa., The Licensing Transformation in Small and Medium Industries Affecting Environment Following the Establishment of the Law on Job Creation: A Case Study of the Washing Industry in Bandung Regency, *Padjadjaran Jurnal Ilmu Hukum (Journal of Law)*, Vol.11, no.3, 2024, page.349. See too, Raita Varia, Amad Sudiro, Mella Ismelina F. Rahayu, and Tolib Turgun Ugli Rakhmonov., Effectiveness of Online Single Submission Policy for Faster Land Transactions Compliance, *Journal of Human Rights*, Vol.5, no.3, 2025, page.869.

⁵¹ Melodia Puji Inggawati, Olivia Celia, and Berliana Dwi Arthanti., Online Single Submission for Cyber Defense and Security in Indonesia, *Lex Scientia Law Review*, Vol.4, no.1, 2020, page.85. See too, Slamet Risnanto, Gunawan, Riffa Haviani Laluma, Teguh Nurhadi Suharsono, Raden Ricky Agusiady, and Bambang Susanto., A Layered Framework for Security and Interoperability E-Government Infrastructures in Emerging Economies, *2025 19th International Conference on Telecommunication Systems, Services, and Applications (tssa)*, New Jersey, IEEE, 2025, page.5.

⁵² Faisal Eriza, Nabila Fahira Nasution, and Muhammad Husni Thamrin., Natural resource management through digital transformation supporting forestry innovation 4.0 in North Sumatra, In *IOP Conference Series: Earth and Environmental Science* vol.1445, no.1, Bristol, IOP Publishing, 2025, page.232.

⁵³ I. Gusti Ayu Ketut Rachmi Handayani, Cindy Yosiana, and Sutasinee Kongrawd., Reform of Environmental Approval Policy for Renewable Energy in Indonesia, *Journal of Sustainable Development and Regulatory Issues (JSDERI)*, Vol.3, no.2, 2025, page.291.

⁵⁴ Arditya Wicaksono, Rosita Novi Andari, Ulfa Sevia Azni, Reza Amarta Prayoga, Intan Hapsari Surya Putri, Eko Wahyono, Putri Andini, Rahayu Nurlika, Nandia Meitayusni Nabila, Gustaf Wijaya, Eliana Sidipurwenty, and Badrun Susantyo., Actor collaboration in the implementation of business

only on technology but also on organizational design and institutional discipline in upholding the principles of licensing simplification.

Meanwhile, procedural simplicity is heavily influenced by regulatory harmonization. When various sectoral regulations are not fully integrated, business actors still face additional requirements from multiple agencies. Although reforms under the Job Creation framework aim to reduce such complexity, implementation gaps and differing interpretations of risk-based principles remain obstacles.⁵⁵ Therefore, simplifying procedures requires harmonization that is not merely normative but also consistently applied in administrative practice.

Regarding transparency, digitalization contributes by providing information on requirements and the progress of licensing processes. However, transparency remains suboptimal if system information is not consistently updated or if administrative decisions still rely on processes outside the system.⁵⁶ Transparency is also linked to user trust. Information that is easily accessible, consistent, and easy to understand can enhance public trust in licensing services.⁵⁷

Furthermore, responsiveness is closely linked to complaint mechanisms and public participation. Although various consultation and complaint channels are available, their effectiveness varies across regions. In some areas, user feedback is utilized to improve services, whereas in others, these mechanisms remain merely administrative and have yet to yield tangible changes.⁵⁸ Thus, the quality of governance is determined not only by the availability of participation channels but also by the institution's ability to act upon the feedback received.

Public participation also strengthens the link between regulatory governance and service quality. Effective participation mechanisms can enhance accountability and

licensing integrated with the land use framework: Indonesian case study, *Urban Governance*, Vol.6, no.1, 2026, page.49.

⁵⁵ Iriansyah, and Yalid., Normative inconsistencies in Indonesian investment law: Implications for legal certainty and the investment climate, *Corporate Law & Governance Review*, Vol.8, no.1, 2026, page.234. See too, Sang Ayu Putu Rahayu, and Dina Silvia Puteri., Optimizing the Use of Online Single Submission to Accelerate Business Licensing for Micro Enterprises, *Jurnal Pengabdian Hukum Indonesia (Indonesian Journal of Legal Community Engagement) JPHI*, Vol.7, no.1, 2024, page.51.

⁵⁶ Slamet Risnanto, Gunawan, Riffa Haviani Laluma, Teguh Nurhadi Suharsono, Raden Ricky Agusiady, and Bambang Susanto., A Layered Framework for Security and Interoperability E-Government Infrastructures in Emerging Economies, *2025 19th International Conference on Telecommunication Systems, Services, and Applications (tssa)*, New Jersey, IEEE, 2025, page.6. See too, Joko T. Suroso, Dani Durahman, and Indra Budi., The simplification of licensing procedure in job creation law: the effectiveness to attract foreign investor, *Cogent Social Sciences*, Vol.10, no.1, 2024, page.2427.

⁵⁷ Marlan Hutahaeen, Ixora Javanisa Eunike, and Andri Dayarana K. Silalahi., Do Social Media, Good Governance, and Public Trust Increase Citizens' e-Government Participation? Dual Approach of PLS-SEM and fsQCA, *Human Behavior and Emerging Technologies*, Vol.2, no.2, 2023, page.99886. See too, Tunggul Sihombing., Institutional Readiness and Digital Service Quality as Determinants of Entrepreneur Trust in Risk Based Business Licensing Services, *Journal of Applied Data Sciences*, Vol.7, no.2, 2026, page.1671.

⁵⁸ Dhimas Bayu Anindito, Saut A. H. Sagala, and Ari Krisna Mawira Tarigan., E-musrenbang: a digital framework for local participatory planning at the community level, *International Development Planning Review*, Vol.44, no.2, 2022, page.193.

encourage the government to be more responsive to user needs.⁵⁹ However, the digital divide, limited knowledge, and socioeconomic disparities result in uneven participation.⁶⁰ Consequently, service quality may vary across regions and user groups.

Overall, the findings indicate that the quality of risk-based licensing services is not determined solely by regulatory design or the existence of OSS-RBA technology. Service quality results from the governance capacity to integrate regulatory clarity, institutional coordination, digital capacity, and public participation into a consistent implementation process. When these aspects function effectively, legal certainty, speed, procedural simplicity, transparency, and service responsiveness tend to improve.⁶¹ Conversely, weaknesses in any single aspect can diminish the benefits of risk-based licensing reform. Therefore, strengthening regulatory governance capacity is a crucial prerequisite to ensuring that OSS-RBA not only brings about digital administrative changes but also delivers licensing services that are effective, transparent, accountable, and responsive to public needs.

4. Conclusion

This study demonstrates that the implementation of risk-based business licensing via OSS-RBA has brought about significant changes in licensing governance in Indonesia, yet its effectiveness continues to face various challenges at the local level. Key findings indicate that the translation of national regulations into local practice lacks full consistency due to differing interpretations, overlapping sectoral regulations, limited inter-agency coordination, and disparities in institutional and

⁵⁹ Nosi, Budi Wibowo, Erwin Suryanegara, Budi Susanto, and Adilla Anggraeni., Who truly drives sustainability? A critical review of stakeholder marketing practices in Indonesia (2022–2025) through a Systematic Bibliometric Review, *Multidisciplinary Science Journal*, Vol.8, no.4, 2025, page.204. See too, Iwan Permadi, Diah Pawestri Maharani, and Zainal Amin Ayub., Averting Deforestation: Designing the Model of a Public Participation-Based Environmental Agreement of Shifting Functionality of Forest, *Journal of Indonesian Legal Studies*, Vol.8, no.2, 2023, page.714.

⁶⁰ Hasmin Hasmin, Darmawan Salman, Eymal B. Demmallino, Wadzibah Nas, and Lucio Marcal Gomes., Trust, participation and street-level bureaucracy: interpreting service and governance experiences in coastal Indonesia, *Frontiers in Political Science*, Vol.8, no., 2026, page.182333. See too, Ignasius Mario, Mohammed Ali Berawi, Gunawan Saroji, and Mustika Sari., Blockchain technology and public participation for smart governance of Indonesia's new state capital: A literature review, *In AIP Conference Proceedings*, vol.31, no.1, Melville, AIP Publishing LLC, 2024, page.24.

⁶¹ Santi Adikancana, and Mas Santosa., The Licensing Transformation in Small and Medium Industries Affecting Environment Following the Establishment of the Law on Job Creation: A Case Study of the Washing Industry in Bandung Regency, *Padjadjaran Jurnal Ilmu Hukum (Journal of Law)*, Vol.11, no.3, 2024, page.350. See too, Tunggul Sihombing., Institutional Readiness and Digital Service Quality as Determinants of Entrepreneur Trust in Risk Based Business Licensing Services, *Journal of Applied Data Sciences*, Vol.7, no.2, 2026, page.1673; Arditya Wicaksono, Rosita Novi Andari, Ulfa Sevia Azni, Reza Amarta Prayoga, Intan Hapsari Surya Putri, Eko Wahyono, Putri Andini, Rahayu Nurlika, Nandia Meitayusni Nabila, Gustaf Wijaya, Eliana Sidipurwanti, and Badrun Susantyo., Actor collaboration in the implementation of business licensing integrated with the land use framework: Indonesian case study, *Urban Governance*, Vol.6, no.1, 2026, page.59.

digital capacities. Meanwhile, public and MSME participation tends to remain merely procedural. Limited legal and digital literacy, unequal access to information, reliance on intermediaries, and suboptimal consultation and complaint mechanisms hinder the substantive engagement of service users. Further findings underscore that service quality is heavily influenced by regulatory governance capacity, particularly regarding the assurance of legal certainty, speed, procedural simplicity, transparency, and responsiveness.

Consequently, OSS-RBA reform cannot be viewed merely as administrative digitization or regulatory simplification; rather, it represents an agenda to strengthen regulatory governance that requires institutional coordination and public engagement. Therefore, the government must enhance the harmonization of central and local regulations, boost the capacity of officials and digital infrastructure, and establish more inclusive and responsive participation mechanisms. Support for legal and digital literacy among MSMEs also needs to be expanded so that access to OSS-RBA does not rely on intermediaries. Through these measures, the implementation of OSS-RBA is expected to deliver licensing services that are more consistent, transparent, adaptive, and responsive to the public's needs.

5. References

Journals:

- Abubakar, Lastuti, Tri Handayani, and C. Sukmadilaga., Regulation and implementation of sustainable finance: A challenge to Indonesian banks. *Journal of Management Information and Decision Sciences* Vol.24, no.1, 2021;
- Adikancana, Santi, and Mas Santosa., The Licensing Transformation in Small and Medium Industries Affecting Environment Following the Establishment of the Law on Job Creation: A Case Study of the Washing Industry in Bandung Regency. *Padjadjaran Jurnal Ilmu Hukum (Journal of Law)* Vol.11, no.3, 2024;
- Al'afghani, Mohamad Mova., Konsep Regulasi Berbasis Risiko: Telaah Kritis dalam Penerapannya pada Undang-Undang Cipta Kerja Risk Based Regulation: Critique to Its Adoption in the Job. *Jurnal Konstitusi* Vol.18, no.2, 2021; <https://doi.org/10.31078/jk1811>;
- Anindito, Dhimas Bayu, Saut A. H. Sagala, and Ari Krisna Mawira Tarigan., E-musrenbang: a digital framework for local participatory planning at the community level. *International Development Planning Review* Vol.44, no.2, 2022; <https://doi.org/10.3828/idpr.2021.5>;
- Bandaranaike, B., S. Gallage, and S. Sivanraj., Risk management in Sri Lankan SME construction sector: identifying barriers and enablers. In *Proceedings The 12th World Construction Symposium/ August. 2024*; <https://doi.org/10.31705/WCS.2024.71>;
- Baroto, Wishnu Agung., Regulating Indonesia's digital economy: Balancing growth, inclusion, and governance. *Data & Policy* Vol.8, no., 2026;

<https://doi.org/10.1017/dap.2026.10058>;

- Christiawan, Rio., Perizinan berbasis online single submission untuk mewujudkan kemudahan berusaha. *Masalah-Masalah Hukum* Vol.50, no.1, 2021; <https://doi.org/10.14710/mmh.50.1.2021.60-69>;
- Digdowiseiso, Kumba, and Eko Sugiyanto., How effective is institutional quality for the creation of small & medium enterprises (SMEs) in Indonesia?. *Economics & Sociology* Vol.14, no.1, 2021; DOI:10.14254/2071-789X.2021/14-1/17;
- Durianto, Darmadi, Dahniarti Hasana, Nur Fareha, and Dewi Nadya Maharani., The Challenges of Sharia Fintech Regulation in Indonesia: A Global Comparative Analysis. *Jurnal Hukum* Vol.41, no.1, 2025; <http://dx.doi.org/10.26532/jh.v41i1.41490>;
- Eriza, Faisal, Nabila Fahira Nasution, and Muhammad Husni Thamrin., Natural resource management through digital transformation supporting forestry innovation 4.0 in North Sumatra. In *IOP Conference Series: Earth and Environmental Science* vol.1445, no.1, Bristol, IOP Publishing, 2025; DOI 10.1088/1755-1315/1445/1/012110;
- Gunduz, Murat, And Heikki Laitinen., Construction safety risk assessment with introduced control levels. *Journal of Civil Engineering and Management* Vol.24, no.1, 2018; <https://doi.org/10.3846/jcem.2018.284>;
- Gupta, Krisna, Arianto A. Patunru, and Paul Gretton., Projecting the long-run impact of an economic reform: The case of the Indonesian Omnibus Law. *Asian-Pacific Economic Literature* Vol.39, no.1, 2024; <https://doi.org/10.1111/apel.12428>;
- Handayani, I. Gusti Ayu Ketut Rachmi, Cindy Yosiana, and Sutasinee Kongrawd., Reform of Environmental Approval Policy for Renewable Energy in Indonesia. *Journal of Sustainable Development and Regulatory Issues (JSDERI)* Vol.3, no.2, 2025; <https://doi.org/10.53955/jsderi.v3i2.101>;
- Hariyanto, Hariyanto., Risk-Based Business License and Problems Arising After The Job Creation ACT. *Jurnal IUS Kajian Hukum dan Keadilan* Vol.10, no.2, 2022; <https://doi.org/10.29303/ius.v10i2.1082>;
- Hasmin, Hasmin, Darmawan Salman, Eymal B. Demmallino, Wadzibah Nas, and Lucio Marcal Gomes., Trust, participation and street-level bureaucracy: interpreting service and governance experiences in coastal Indonesia. *Frontiers in Political Science* Vol.8, no., 2026; <https://doi.org/10.3389/fpos.2026.1823311>;
- Hutahaeen, Marlan, Ixora Javanisa Eunike, and Andri Dayarana K. Silalahi., Do Social Media, Good Governance, and Public Trust Increase Citizens' e-Government Participation? Dual Approach of PLS-SEM and fsQCA. *Human Behavior and Emerging Technologies* Vol.2, no.2, 2023; <https://doi.org/10.1155/2023/9988602>;

- Inggarwati, Melodia Puji, Olivia Celia, and Berliana Dwi Arthanti., Online Single Submission For Cyber Defense and Security in Indonesia. *Lex Scientia Law Review* Vol.4, no.1, 2020; <https://doi.org/10.15294/lesrev.v4i1.37709>;
- Irawan, Donny, Fajar Pradita Francis Maryanne Pattynama, Yanas Putra Prasadja Muhammad Idhom, Narumi Hayakawa, and Gyska Indah Harya., Transformation of Indonesia's Licensing System: A Juridical Analysis of Risk-Based Approach Implementation in Practice. *Kajian Ilmiah Hukum dan Kenegaraan (KIHAN)* Vol.4, no.2, 2025; <https://doi.org/10.35912/kihan.v4i2.6352>;
- Iriansyah, Iriansyah, and Yalid, Yalid. Normative inconsistencies in Indonesian investment law: Implications for legal certainty and the investment climate. *Corporate Law and Governance Review* Vol.6, no.2, 2026; DOI:10.22495/clgrv8i1p7;
- Khomeni, Syamsul Anwar, and Andreo Wahyudi Atmoko., Digital-Based Business Licensing Reform in Indonesia: An Analysis of The Online Single Submission (Oss) Policy. *Asian Journal of Social and Humanities* Vol.4, no.3, 2025; DOI: 10.59888/yqvv9061;
- Laksmi Dewi, Anak Agung Sagung, Mella Ismelina Farma Rahayu, Ni Made Puspasutari Ujianti, Hartini Saripan, and Anak Agung Ngurah Adhi Wibisana., The Urgency of Indonesian Omnibus Law Implementation Related to Foreign Investment. *Substantive Justice International Journal of Law* Vol.6, no.2, 2023; <http://dx.doi.org/10.56087/substantivejustice.v6i2.239>;
- Mukidi, Marzuki, Nelvitia Purba, Murad Daeng Patiorang, Juliana R. Pramono., Implementation of integrated business licensing applications online with a risk-based approach (OSS-RBA) for legal assurance of business affairs in Langkat District. *International Journal of Safety and Security Engineering* Vol.7, no.2, 2022; <https://doi.org/10.18280/ijssse.120308>;
- Nofrial, Ramon, Talib Adnan Abood, Haider Ahmed Shihab, and Adhi Budi Susilo., The Consumer Protection in The Balance of Business Actors and Consumers: A Paradigm of Justice. *Jurnal Hukum* Vol.41, no.1, 2025; <http://dx.doi.org/10.26532/jh.v41i1.43967>;
- Nosi, Wibowo, Erwin Suryanegara, Budi Susanto , & Adilla Anggraeni., Who truly drives sustainability? A critical review of stakeholder marketing practices in Indonesia (2022–2025) through a systematic bibliometric review. *Multidisciplinary Science Journal* Vol.8, no.4, 2026; <https://doi.org/10.31893/multiscience.2026259>;
- Pantanali, C, Bianco C, M. Lirussi, and Antonella Meneghetti., Developing a new methodology for OHS assessment in small and medium enterprises. *Safety, Reliability and Risk Analysis* Vol.2, no.5, 2008;
- Pawestri, Widhayani Dian, Vincentius Sutanto, Kuku Leksono Suminaring Aditya, Qona'aha Noor Maajid, and Khofifah Nura Adila., Investment in Infrastructure: A Comparative Study of the Regulation of Online Single Submission in Indonesia, Canada, and New Zealand. *European Journal of*

Comparative Law and Governance Vol.11, no.1, 2024;
Doi:10.1163/22134514-bja10068;

- Permadi, Iwan, Diah Pawestri Maharani, and Zainal Amin Ayub. "Averting Deforestation: Designing the Model of a Public Participation-Based Environmental Agreement of Shifting Functionality of Forest." *Journal of Indonesian Legal Studies* Vol.8, no.2, 2023; 707-752.
<https://doi.org/10.15294/jils.v8i2.68911>;
- Pudjiastuti, Lilik, Hasbi Ariski Indrawati Indrawati, and Desi Arianing Arrum., Integrated E-supply chain management systems services as a form of acceleration of development in Indonesia. *International Journal of Supply Chain Management* Vol.9, no.3, 2020;
- Purnomo, Slamet Edy, Serhii Vitvitskyi, Viacheslav Davydenko, and Dian Pramana., Comparison of Super-Profit State Business Entities Law Based on Justice Values. *Jurnal Hukum* Vol.42, no.2, 2026;
<http://dx.doi.org/10.26532/jh.v42i2.39455>;
- Rahayu, Sang Ayu Putu, and Dina Silvia Puteri., Optimizing the Use of Online Single Submission to Accelerate Business Licensing for Micro Enterprises. *Jurnal Pengabdian Hukum Indonesia (Indonesian Journal of Legal Community Engagement) JPHI* Vol.7, no.1, 2024; <https://doi.org/10.1063/5.0104101>;
- Razak, Muhammad Rais Rahmat, Sofyan B, Wahyudi Sofyan, Sandi Lubis, and Tazkia Rhamdhiny Rais., Development of integrated village fund governance model with siberas public service application. *Edelweiss Applied Science and Technology* Vol.8, no.5, 2024;
- Reinhold, Karin, Marina Järvis, and Piia Tint., Practical tool and procedure for workplace risk assessment: Evidence from SMEs in Estonia. *Safety Science* Vol.71, no.3, 2015;
- Sarjito, Aris., The Domino Effect Of Oss-Rba: When A Single Platform Determines The Future Of Thousands Of MSMEs. *Irpia : Jurnal Ilmiah Riset dan Pengembangan* Vol.10, no.4, 2025;
<https://doi.org/10.71040/irpia.v10i4.281>;
- Sihombing, Tunggul., Institutional Readiness and Digital Service Quality as Determinants of Entrepreneur Trust in Risk Based Business Licensing Services. *Journal of Applied Data Sciences* Vol.7, no.2, 2026;
- Suhartana, Lalu Wira Pria, Zainal Asikin, L. Muh Hayyanul Haq, and Mabarroh Azizah., Risk-Based Mining Investment in the Framework of Fair Legal Certainty. *Volkgeist: Jurnal Ilmu Hukum dan Konstitusi* Vol.5, no.3, 2025;
DOI:10.24090/volkgeist.v8i1.12894;
- Suroso, Joko T., Dani Durahman, and Indra Budi., The simplification of licensing procedure in job creation law: the effectiveness to attract foreign investor. *Cogent Social Sciences* Vol.10, no.1, 2024;
<https://doi.org/10.1080/23311886.2024.2414509>;

- Syafutra, Roby, Bahrullah Akbar, Tjahjo Suprajogo, and Wangsih., Analysis of Legal Instruments and Policy Implementation for Improving Regional Asset Management in Riau Province. *Jurnal Hukum* Vol.41, no.2, 2025; <http://dx.doi.org/10.26532/jh.v41i2.45954>;
- Ulupui, I Gusti Ketut Agung, Gentiga Muhammad Zairin, Ayatulloh Michael Musyaffi, and Febe Dwi Sutanti., Navigating uncertainties: a tri-factorial evaluation of risk management adoption in MSMEs. *Cogent Business & Management* Vol.11, no.1, 2024; <https://doi.org/10.1080/23311975.2024.2311161>;
- Varia, Raita, Amad Sudiro, Mella Ismelina F. Rahayu, and Tolib Turgun Ugli Rakhmonov., Effectiveness of Online Single Submission Policy for Faster Land Transactions Compliance. *Journal of Human Rights* Vol.5, no.3, 2025; <https://doi.org/10.53955/jhcls.v5i3.781>;
- Wicaksono, Arditya, Rosita Novi Andari, Ulfa Sevia Azni, Reza Amarta Prayoga, Intan Hapsari Surya Putri, Eko Wahyono, Putri Andini, et al., Actor collaboration in the implementation of business licensing integrated with the land use framework: Indonesian case study. *Urban Governance* Vol.6, no.1, 2026; <https://doi.org/10.1016/j.ugj.2025.10.003>;

Conference:

- Arfani, Riza Noer., The investment chapter of the Trans-Pacific Partnership and Indonesia. In *Emerging Global Trade Governance: Mega Free Trade Agreements and Implications for ASEAN*. London, Routledge, 2018;
- Bernatik, A., R. Bris, and S. Horehledova., Application of the ARAMIS Methodology to Small and Medium-Sized Enterprises A. In *European Safety and Reliability Conference ESREL 2005*. Tri City, ESREL, 2007;
- Khachaturyan, Mikhail Vladimirovich, and Evgeniia Valeryevna Klicheva., Concerning Neural Networks Introduction in Possessory Risk Management Systems. In *Intelligent Computing-Proceedings of the Computing Conference*. Cham, Springer International Publishing, 2019; https://doi.org/10.1007/978-3-030-22871-2_46;
- Mario, Ignasius, Mohammed Ali Berawi, Gunawan Saroji, and Mustika Sari., Blockchain technology and public participation for smart governance of Indonesia's new state capital: A literature review. In *AIP Conference Proceedings*, vol.321, no.1, Melville, AIP Publishing LLC, 2024, 2024; <https://doi.org/10.1063/5.0235743>;
- Mutamimah., Financial Technology and E-Corporate Governance Model for Small Medium Enterprises. In *Conference on Complex, Intelligent, and Software Intensive Systems*, Cham, Springer International Publishing, 2019; https://doi.org/10.1007/978-3-030-22354-0_84;
- Rahayu, Sang Ayu Putu, and Rindia Fanny Kusumaningtyas., Implications of existence online single submission risk-based approach for foreign investors, In *AIP Conference Proceedings*, Melville, AIP Publishing, 2022;

Risnanto, Slamet, Riffa Haviani Laluma, Teguh Nurhadi Suharsono, Raden Ricky Agusiady, and Bambang Susanto., A Layered Framework for Security and Interoperability E-Government Infrastructures in Emerging Economies. In *2025 19th International Conference on Telecommunication Systems, Services, and Applications (TSSA)*, New Jersey, IEEE, 2025; DOI: 10.1109/TSSA68467.2025.11303789;

Website:

Badan Pusat Statistik (BPS)., Pemerintah Memastikan KBLI 2025 Tidak Memerlukan Perizinan Baru. *Badan Pusat Statistik*, 27 April 2026. <https://www.bps.go.id/id/news/2026/04/27/898/pemerintah-memastikan-kbli-2025-tidak-memerlukan-perizinan-baru.html>. Accessed July 2, 2026;

Sabati, Merari, Aurelia Suci, dan Ronald Nataniel., Navigating Indonesia's New Licensing Landscape: General Points from GR 28/2025. *Corporate Capital Investments and M&A Newsflash*. ARMA Law. 2025. <https://www.arma-law.com/news-event/newsflash/navigating-indonesias-new-licensing-landscape-general-points-from-gr-28-2025>; Accessed on July 23, 2026;

Salma., MSMEs Still Struggle with Business Licensing in Indonesia. *Seminar/Workshop Universitas Gadjah Mada*, 19 Agustus 2025. <https://ugm.ac.id/en/news/msmes-still-struggle-with-business-licensing-in-indonesia/>; Accessed on July 23, 2026.