

How Can Risk-Based Online Submission Systems Accelerate MSME Growth in Indonesia's Digital Economy?

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History of Article

Submitted : March 10, 2024

Revised : March 29, 2025

Accepted : April 10, 2025

Published : April 14, 2025

DOI : <https://doi.org/10.37253/barjoules.v4i1.11841>

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Abstract

This research examines the legal challenges surrounding the implementation of the Risk-Based Online Single Submission (OSS RBA) system for MSMEs in Indonesia, specifically its effectiveness in supporting economic growth in the era of Industry 5.0. The aim is to evaluate how OSS RBA simplifies business licensing for MSMEs and its impact on Indonesia's digital economy. Using a qualitative approach, this study analyzes primary data collected through interviews and surveys with MSME owners and stakeholders. The findings suggest that while OSS RBA has significantly streamlined the licensing process and reduced bureaucratic obstacles, issues related to system accessibility and technical glitches still hinder its full potential. The significance of this research lies in its contribution to understanding how digital transformation can empower MSMEs and improve economic resilience in Indonesia.

Keywords: OSS RBA; MSMEs; Legal Challenges; Digital Economy; Industry 5.0

Introduction

The Era of Society 5.0, or the Industrial Revolution 5.0, emphasizes the synergy between technology and human values, which significantly influences national economic growth. In this context, business actors play a crucial role. However, the low rate of business registration, particularly among Micro, Small, and Medium Enterprises (MSMEs), remains a critical issue. Limited

understanding of the benefits of business legality, including ownership of a Business Identification Number (NIB), causes many MSMEs to be reluctant to obtain proper licensing (Anggraeni, 2022). On the other hand, large corporations already operate within well-established regulatory systems. MSMEs are often hindered by the perception that licensing processes are complex, costly, and do not provide adequate legal protection. In fact, business legality offers numerous advantages, such as access to financing, broader market opportunities, and legal certainty (Aziz, 2020).

The issuance of MSME business licenses begins with the identification of business actors through personal data and supporting documents. The Investment Coordinating Board (Badan Koordinasi Penanaman Modal/BKPM), as a government institution, is responsible for issuing documents related to business licensing as part of the Online Single Submission (OSS) system, particularly the NIB. Introduced in May 2018, the NIB is a crucial component for all business actors, including MSMEs, enabling them to legally operate within their respective sectors (Carlo, 2021). The NIB consists of a 13-digit identification number equipped with an electronic signature and security features. It serves as a substitute for several previously required documents, such as the Company Registration Certificate (TDP), Customs Identification Number, and Importer Identification Number (API). This document is mandatory not only for individual business actors but also for legal entities, including those established prior to the implementation of the NIB (CNN Indonesia, 2021).

The Online Single Submission Risk-Based Approach (OSS RBA) represents a new online business licensing system and an evolution of the previous OSS framework. Implemented in Indonesia in 2021, OSS RBA is a result of the enactment of Law Number 11 of 2020 on Job Creation (the Job Creation Law), further regulated through Government Regulation Number 5 of 2021 concerning Risk-Based Business Licensing. This government-driven system is expected to assist MSMEs in registering their businesses by streamlining bureaucratic processes traditionally characterized by hierarchical procedures. Consequently, the system enables easier access to licensing through electronic

platforms, reducing both time and cost. The implementation of OSS allows MSMEs to obtain business permits without physically visiting licensing offices.

However, prior to the transition to OSS RBA, several issues arose in the implementation of the OSS system, such as the use of intermediaries (“brokers”) in business licensing registration in Bali and public statements by Ganjar Pranowo highlighting problems in the issuance of business permits through OSS. Legal analysis indicates that these issues were largely caused by lengthy licensing procedures and the inefficiency of the previous OSS system, which had not yet adopted a risk-based approach and was still in an experimental phase.

Previous studies have examined various aspects of OSS RBA. Devara (2021) analyzed innovations in risk-based environmental licensing within the OSS RBA system, referring to Law Number 32 of 2009 on Environmental Protection and Management. While this study provides a strong regulatory analysis, it does not comprehensively assess its practical impact on small businesses or its technical effectiveness in the field. Vania and Helsha (2021) explored risk-based licensing in the digital era for micro-enterprises, offering significant juridical insights but lacking detailed discussion on operational challenges and the digital readiness of MSMEs across different regions in Indonesia. Rahayu (2021) focused on the implementation of OSS RBA in the mining sector during the COVID-19 pandemic, providing a crisis-specific analysis but not addressing the system’s sustainability and efficiency in post-pandemic conditions. Meanwhile, Nirboyo (2021) highlighted the potential for corruption within OSS RBA, particularly in high-risk licensing processes that still require face-to-face interaction, although the study does not propose concrete mitigation strategies.

These four prior studies primarily focus on the innovation of OSS RBA in business licensing, particularly in relation to MSMEs, environmental regulation, digitalization, and corruption risks in high-risk sectors such as mining and forestry. In contrast, this study focuses on analyzing the role of OSS RBA in supporting economic growth through MSME empowerment in the Era of Society 5.0. The legal issues examined include the regulatory framework of OSS RBA for MSMEs in Indonesia and the effectiveness of its implementation in fostering an innovation- and technology-driven economy. This study aims to

identify the legal foundations of OSS RBA and evaluate the extent to which the system provides ease, efficiency, and legal certainty for micro and small business actors. Furthermore, it assesses the contribution of OSS RBA in enhancing the competitiveness of MSMEs amid digital transformation. The limitations of this study include the use of qualitative data that may be subjective, limited geographical coverage, and the lack of recent empirical literature on the implementation of OSS RBA in remote areas.

Research Method

The type of research employed in this study is non-doctrinal research, which utilizes data in the form of verbal behavior obtained through interviews and subsequently recorded. This study adopts a qualitative approach, in which data are collected through recordings, interviews, observations, and written materials such as legislation, legal sources, and books. In addition, the data sources used in this research consist of both primary and secondary data (Tan, 2021). Primary data are used to examine law in its practical application by directly engaging in field research to verify its implementation, such as through interviews, observations, questionnaires, and similar methods. In this study, questionnaires are specifically employed to gather factual information related to the research topic (Disemadi, 2022). Meanwhile, secondary data are obtained from library research, including physical sources such as books and electronic journals, which serve to enrich information, as well as to provide theoretical and legal foundations.

Results and Discussions

Regulation of the OSS RBA System for MSME Business Owners in Indonesia

Rapid economic growth, accompanied by significant development progress, is one of the key benefits of the vital role played by MSMEs in the Era of Society 5.0. Previously, regulations concerning MSMEs were governed by Law Number 9 of 1995 on Small Enterprises, which was later repealed and replaced by

Law Number 20 of 2008 on Micro, Small, and Medium Enterprises (MSME Law). However, regulatory changes occurred following the enactment of the Job Creation Law in October 2020. Several provisions of the MSME Law were subsequently amended and incorporated into Government Regulation Number 7 of 2021 concerning the Ease, Protection, and Empowerment of Cooperatives and MSMEs (PP MSME), which is regarded as an implementation of the Job Creation Law and has been in effect since 2021 (Sulistianingsih, 2011).

In developing countries such as Indonesia, MSMEs play a crucial role not only in supporting economic growth but also in reducing unemployment. The absorption of labor by MSMEs contributes significantly to lowering poverty rates, thereby positioning MSMEs as strategic actors in national development. Discussions on the importance of MSMEs in supporting Indonesia's economy cannot be separated from a fundamental aspect, namely business legality obtained through business licensing. In the Era of Society 5.0, business licensing for MSMEs no longer relies on conventional methods. Instead, the government has facilitated licensing processes through digital technology via an online, risk-based registration system, enabling MSME actors to access data, capital, and engage in fair competition in developing their businesses.

The Online Single Submission Risk-Based Approach (OSS RBA) is an online licensing system accessible through <https://oss.go.id>, which adopts a risk-based approach and was officially implemented by the government in August 2021 as a strategy to streamline and simplify business licensing for MSMEs in supporting Indonesia's economy in the Era of Society 5.0 (Devara, 2021). OSS RBA utilizes an automatic approval system that does not require review from ministries, service agencies, or regional governments for submitted documents, provided that the administrative requirements established by the government are fulfilled (Saragih, 2021). The current OSS RBA system is a continuation of the previous Online Single Submission 1.1 (OSS 1.1), which initially facilitated online business licensing and was regulated under Government Regulation Number 24 of 2018 concerning Electronically Integrated Business Licensing Services (Electronic Licensing Regulation) (Darmawan, 2020).

One of the improvements and advantages of OSS RBA compared to OSS 1.1 is the availability of more comprehensive requirements, which are expected to enhance public trust by providing greater legal certainty for business licensing (Sanjoyo, 2020). OSS RBA functions as an electronic platform designed to facilitate individuals and entities engaged in MSME activities in obtaining business licenses, as part of the implementation of the Job Creation Law. This law revoked the previous Electronic Licensing Regulation and replaced it with the Risk-Based Licensing Regulation, which provides a more detailed regulatory framework divided into three main components. However, the Job Creation Law, as the foundation for the implementation of the Risk-Based Licensing Regulation, has been considered legally imperfect.

This is because the Job Creation Law remains subject to revision within a two-year period following its enactment in 2020. Although the law has been reviewed by the Constitutional Court, it was declared conditionally unconstitutional. This means that if revisions are not completed within the specified two-year period, the law would be deemed invalid (Naipos-Pos, 2021). Consequently, both the Job Creation Law and the Risk-Based Licensing Regulation, which currently govern electronic business licensing, would revert to the MSME Law and the Electronic Licensing Regulation (Fadillah, 2021). Nevertheless, OSS RBA, as a risk-based business licensing system, offers a new perspective and greater convenience for MSME actors seeking to register their businesses.

Article 10 of the BKPM Regulation stipulates that the OSS RBA system requires business actors, ministries/agencies, regional governments, administrators of Special Economic Zones (SEZ), and authorities of Free Trade Zones (FTZ) to register or update their business licenses through the OSS RBA system. OSS RBA provides services for two major categories of businesses: Micro and Small Enterprises (MSE) and Non-MSE. In terms of legal form, MSEs may operate as individual businesses or legal entities, while Non-MSEs may take similar forms with the addition of representative offices and foreign business entities (Fikri, 2023).

MSEs, which are owned by Indonesian citizens, may take the form of either individual enterprises or business entities with a maximum capital of IDR 5 billion, excluding land and buildings. However, in practice, MSMEs in Indonesia are commonly understood to have capital ranging from IDR 1 billion to IDR 5 billion, which differs from the previous classification under the MSME Law, which defined capital between IDR 50 million and IDR 500 million (Rardian, 2021). The Indonesian Standard Industrial Classification (KBLI) has been mapped by the government according to risk levels, with the current KBLI 2020 using five-digit business classification codes.

A key aspect of this risk-based classification is the licensing requirements. For risk levels I and II, registration can be completed without verification by government agencies, and licensing is finalized within the OSS RBA system. For risk level III, verification is required, and MSME actors must obtain both a Business Identification Number (NIB) and a Standard Certificate (SS) through relevant ministries. For risk level IV, in addition to the NIB, further requirements similar to those of risk level III must be fulfilled (Ginting, 2022).

To utilize the OSS RBA system, business actors must first obtain access rights. For individual applicants, this includes a National Identification Number (NIK) in the form of an Electronic Identity Card (e-KTP), email address, and mobile phone number. For business entities, required data include the company's Tax Identification Number (NPWP), approval decree number, and email address, while at least one director must provide a NIK and personal data. Furthermore, the licensing process requires the preparation of business actor data or company data, as well as business-related information (Hasanah, 2022).

For individual businesses, additional requirements may include a personal NPWP, employment social security (BPJS Ketenagakerjaan), and health insurance (BPJS Kesehatan), although the process can still proceed if these are not yet available. For business entities, required information includes corporate data such as NPWP, email address, paid-up capital (which may be in non-cash form), and the validity period of the legal entity. Business data include the relevant KBLI code (based on KBLI 2020), business name, area, capital, business location, as well as the type and annual production or service capacity. Once this information is

completed, the system automatically determines the business risk level. For businesses with previously issued licenses, such licenses remain valid and only require adjustment in accordance with the OSS RBA system. The NIB remains valid as long as the business is operational and does not require renewal (Hidayat, 2021).

The Effectiveness of OSS RBA Implementation in Supporting Indonesia's Economy in the Digital Era 5.0

The enactment of the Job Creation Law has led to the establishment of a new system known as the risk-based Online Single Submission (OSS RBA). This system was designed to simplify business licensing for MSME actors in order to support income generation and economic growth, both for business owners and for the Indonesian economy as a whole. OSS RBA represents an efficient approach to licensing by streamlining regulatory hierarchies, enabling business actors to obtain permits more quickly, with fewer procedural obstacles, and at lower costs. MSMEs, along with other types of enterprises—whether large, small, individual, or corporate—play an essential role in supporting business operations (JDIH BPK RI, 2021).

Regulations concerning the establishment of businesses in Indonesia are governed by statutory laws, particularly through regulations issued by the Ministry of Trade, regional regulations, and other relevant authorities depending on the sector involved. In the trade sector, business activities conducted within the territory of the Republic of Indonesia on a continuous and permanent basis, established and operating within a fixed environment to carry out commercial activities, are commonly referred to as trading companies (Jannah, 2021).

In addition to the convenience provided to business owners when registering their enterprises, business licensing also serves several important objectives from both governmental and societal perspectives. From the perspective of business actors, registering a business ensures legal certainty, guarantees the protection of rights, and enables access to facilities once the business premises have been legally established (Jannah, 2022). From the government's perspective, licensing serves to implement existing regulations and

to evaluate whether the provisions stipulated in such regulations align with actual practices—commonly referred to in legal terms as the alignment between *das sein* (reality) and *das sollen* (normative expectations). Furthermore, licensing functions as a mechanism to maintain public order (Khair, 2021).

In the administration of business licensing, authority is divided between the central government and regional governments. Certain sectors fall under the jurisdiction of the central government, including nuclear energy, religion, defense, and security. Meanwhile, regional governments are responsible for sectors such as fisheries, maritime affairs, forestry, environmental management, agriculture, energy and mineral resources, as well as industry, mining, public works, trade, transportation, health, postal services, telecommunications, tourism, broadcasting, and electronic systems and transactions. This division of authority provides legal certainty for the public and contributes to harmonization in the field of business licensing, particularly for MSMEs (Laila, 2024).

The adoption of risk-based licensing through Government Regulation on Risk-Based Business Licensing aims to establish a unified technical reference for licensing processes based on the respective authorities of central and regional governments. This approach is intended to prevent regulatory overlap and to introduce a simplified framework that delivers significant benefits through a harmonized system (Nirboyo, 2021). William Chambliss and Robert B. Seidman proposed the “theory of the working of law,” which explains that the implementation of legal rules within society is influenced by several factors, including social forces, law-making institutions such as central and regional governments, and law-enforcing or implementing institutions such as business entities, including MSMEs. Accordingly, the operation of law cannot be understood as functioning independently of these external influences (Lestaringtyas, 2021).

This theory is relevant for analyzing the effectiveness of OSS RBA, as it highlights the interaction between legal institutions, enforcement mechanisms, and societal dynamics shaped by political, cultural, and social forces. From a dogmatic perspective, the functioning of law is associated with its application,

interpretation, and legal construction. In contrast, from a sociological perspective, the functioning of law is examined through the role of individuals as intermediaries in the application and operation of legal norms (Marlinah, 2020).

Human actors are considered the primary carriers of law within society, meaning that law is not purely objective or independent of subjectivity, but rather dynamic, heterogeneous, and influenced by varying social conditions. According to Chambliss and Seidman, one key factor influencing the effectiveness of law is society itself, which plays a central role in implementing and complying with legal rules (Munawar, 2021). Another important factor is the role of law-making institutions that enforce regulations through sanctions as a form of social control.

Based on this theoretical framework, MSME actors can be understood as key agents in implementing and operationalizing legal regulations. Their participation is essential in determining whether the OSS RBA platform functions effectively and delivers tangible benefits to society. Ultimately, the effectiveness of OSS RBA can be assessed by examining how well it is utilized by MSME actors in practice and how far it contributes to achieving its intended objectives within the broader socio-economic context (Permatasari, 2021).

The findings obtained from the research on the effectiveness of the OSS RBA system, which was recently introduced by the government in 2020, based on respondents' data, are presented as follows:

Table 1. Respondent Characteristics (2022)

No	Characteristics	Number of Respondents	Percentage
1.	Gender		
	Female	26	52%
	Male	24	48%
	Total	50	100%
2.	Occupation		
	Entrepreneur	28	56%
	Non- Entrepreneur	22	44%
	Total	50	100%

Source: Author's Questionnaire

Based on the results of the study involving 50 respondents, the data indicate that the majority of respondents were female, totaling 26 individuals (52%). Furthermore, 28 respondents (56%) were identified as MSME business actors.

Tabel 2. Business Characteristics

No	Characteristics	Number of Respondents	Percentage
I.	Type of Business Sector	8	16%
	Culinary	2	4%
	Fashion	2	4%
	Automotive	3	6%
	Education	9	18%
	Creative Products	2	4%
	Beauty	1	2%
	Photography	1	2%
	Health	22	44%
	Non-Business Owner		
	Total	50	100%

Source: Author's Questionnaire

Based on Table 2, the characteristics of MSME entrepreneurs are classified according to the business sectors they are engaged in and operate. The majority of respondents are non-business owners, totaling 22 respondents (44%). This is followed by respondents engaged in the creative products sector, such as handicrafts or mask production, with 9 respondents (18%). The use of the OSS RBA system by MSME actors is presented in Table 3.

Tabel 3. Utilization of the OSS RBA System

No.	OSS RBA System	Number of Respondents	Percentage
I.	Awareness of OSS RBA		
	Aware	31	62%
	Not Aware	19	38%
	Total	50	100%
2.	Knowledge of Registration through OSS RBA		
	Aware	27	54%
	Not Aware	23	46%
	Total	50	100%
3.	Registration via OSS RBA		

Have Registered	27	54%
Have Not Registered	23	46%
Total	50	100%

Source: Author's Questionnaire

Table 3 presents the utilization of the OSS RBA system in Indonesia. A total of 31 respondents (62%) are aware of the existence of OSS RBA, which was introduced by the government following the OSS 1.1 system. Furthermore, 27 respondents (54%) are aware that MSME business licensing can be processed through the OSS RBA system, while some respondents are still unaware that OSS RBA can be used as a platform for business licensing and for migrating data from OSS 1.1 to OSS RBA. The fact that only about half of the respondents are aware of the OSS RBA system highlights several aspects that require attention to ensure the effective implementation of this risk-based system. First, guidance and assistance are necessary to facilitate MSME business owners in obtaining their business licenses. In addition, outreach and educational programs related to OSS are essential. Such initiatives enable MSME actors to better understand the procedures for obtaining business licenses through OSS. These outreach efforts should be conducted broadly and inclusively and intensified by the government, particularly to reach MSME actors in remote areas who face limitations in accessing information and technological capabilities.

Second, there is a need to improve the quality of OSS RBA infrastructure, along with enhanced system maintenance. Under the OSS 1.1 system, the government received complaints from MSME actors regarding the lack of responsiveness of the digital infrastructure, which often resulted in delays. These issues reduced public trust and the perceived usefulness of the system. In this study, 27 respondents (54%) have registered their businesses through OSS RBA. The system offers several benefits for MSME actors, including a fast licensing process, where applications can generally be completed within 15 (fifteen) minutes and approvals can be issued in less than 3 (three) hours. Moreover, OSS RBA provides free registration for MSMEs with an annual turnover below IDR 5 (five) billion, including registration for SNI and halal certification. The

effectiveness of the OSS RBA system is further presented in Table 4, representing data from the 27 respondents.

Tabel 4. Effectiveness of the OSS RBA System

No.	OSS RBA System	Number of Respondents	Percentage
1.	Pemanfaatan OSS RBA		
	Helpful	19	38%
	Not Helpful	31	62%
	Total	50	100%
2.	Intention/Experience in Registering a Business		
	Required by the Government	4	8%
	Fast Process and Low Cost	3	6%
	More Practical for Managing Business Licensing	3	6%
	Easier Access without Visiting Licensing Offices	9	18%
	Total	19	38%
3.	Problems Encountered		
	Website Frequently Disrupted	2	4%
	Data Entered Often Mixed Up or Disorganized	3	6%
	Application Rejected During Registration	7	14%
	Unable to Register for Licensing	1	2%
	Data Entered Lost	-	-
	No Problems Encountered	6	12%
	Never Registered	-	-
	Total	19	38%

Source: Author's Questionnaire

Table 4 illustrates the effectiveness of the OSS RBA system for the public. In terms of utilization, 31 respondents (62%) reported that they did not feel assisted by the presence of OSS RBA as an improvement over OSS 1.1 and as a business licensing system for MSMEs. Meanwhile, 9 respondents (18%) expressed interest in or had registered their businesses through OSS RBA, primarily because the system is more accessible and does not require visiting licensing offices, both for initial registration and data migration. Regarding the challenges encountered, 7 respondents (14%) reported that their applications were rejected by the system.

Other issues experienced by users include frequent website disruptions, disorganized or mismatched data entries, inability to complete licensing registration, and loss of submitted data. Additionally, several respondents reported experiencing similar issues during the registration process.

One illustrative case is that of Soerja Koema, an entrepreneur in the creative products sector, who operates an MSME in Java and attempted to register his business through OSS RBA. He chose to use OSS RBA following the government's announcement of a new risk-based system that allows free registration for businesses with an annual turnover below IDR 5 (five) billion and can be completed digitally (Mudiparwanto, 2022). OSS RBA also offers several advantages for MSME actors, including supporting economic growth, increasing business profitability, and assisting in financial management (Wibawa, 2020). However, when Mr. Soerja attempted to register his business, after completing all required inputs, his application was rejected by the system on the grounds of network connectivity issues. Despite changing his internet connection and resubmitting the application, the issue persisted and prevented successful registration.

A culinary MSME entrepreneur, Annisa Habibah from Mojokerto City, also experienced difficulties in using the OSS RBA system. She was unable to obtain a Business Identification Number (NIB) for her business, despite having previously registered her business without any issues. Furthermore, when attempting to update her address data, the system displayed a warning indicating that the address was not registered. In fact, she had already registered her business in the OSS L1 system and attempted data migration. As a result, Annisa contacted the OSS RBA complaint service via WhatsApp and email but received no response. Consequently, she decided to process her business licensing manually through the local civil registration office (Dukcapil) in her city (Wibowo, 2021). A similar issue was experienced by an MSME entrepreneur in the culinary sector in Central Jakarta, identified as Mattheo, who is also an OSS RBA user. He intended to register his business as part of supporting and implementing the Job Creation Law in the issuance of online business licensing, particularly as he had received initial guidance on the OSS RBA system. However, during the

registration process, he encountered repeated server notifications indicating that the system was busy. After several unsuccessful attempts, he ultimately chose to register his business license manually at the licensing service office.

The implementation of OSS RBA reflects Indonesia's participation in advancing the digital economy era, where business registration processes that were previously conducted conventionally can now be carried out through an electronic-based system. This system is designed to facilitate MSME actors in monitoring business development and improving their economic performance. Risk-based business licensing implemented through OSS also represents a government initiative to stimulate economic growth while minimizing the potential for corruption in the licensing process. Business licensing has long been considered a sector vulnerable to corruption, and the OSS system is expected to mitigate such risks while encouraging new business development. Overall, the effectiveness of OSS RBA, based on respondents' perspectives, demonstrates both positive and negative impacts. On the positive side, the system simplifies the licensing process, allowing business actors to obtain permits without physically visiting service offices. However, on the other hand, OSS RBA still faces several challenges as a digital infrastructure, including frequent website errors, application rejections by the server, and cases where users are unable to obtain an NIB, which is considered a fundamental and essential document for business licensing.

In practice, the risk-based OSS system may also present potential loopholes that could be exploited by non-compliant businesses, such as those with environmental risks or issues related to halal certification and public health. Such businesses pose significant risks if they are granted licenses without proper verification, particularly since the system allows for automated processes without requiring comprehensive data input. Nevertheless, the service standards of OSS RBA are generally considered adequate, as the system provides both virtual and physical services in an integrated and structured manner. The introduction of a one-stop integrated service model reflects the government's commitment to delivering better public services, ensuring that citizens can exercise their rights while fulfilling their obligations. This service framework is supported by

appropriate regulations, simplified mechanisms, and transparent timelines and costs, enabling the public to easily understand and access the services provided.

Conclusion

The era of the Industrial Revolution 5.0, which is highly driven by technological advancement, has provided new ideas for the government to develop services that facilitate the public in investment activities and business licensing registration. This initiative is aligned with the enactment of the Job Creation Law, followed by the establishment of Government Regulations on Risk-Based Licensing, which serve as the legal foundation for the OSS RBA service system. Although the Job Creation Law was declared conditionally unconstitutional by the Constitutional Court—requiring revisions within a two-year period before its final validity is determined—it remained fully applicable in regulating MSMEs during the 2022 period.

The theory of the functioning of law by William Chambliss and Robert Seidman also emphasizes the relationship between human actors as implementers of legal norms and the practical effectiveness of laws in operation. This perspective highlights that the effectiveness of legal regulations can be observed through their implementation, including in the delivery of risk-based electronic services such as OSS RBA. The effectiveness of a newly established public service system, as a continuation of the previous OSS framework, presents a new challenge not only for the community but also for the government in ensuring its practical benefits. At its initial stage, OSS RBA has met its fundamental objective as a facilitative tool for the public, particularly MSME actors, by enabling easier, faster, and more affordable business licensing registration. However, its success remains closely dependent on the reliability and advancement of digital infrastructure, especially within the context of the Industrial Revolution 5.0, where technological efficiency and system integration are essential determinants of service effectiveness.

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Acknowledgments

None.

Competing Interest

The authors declare that there are no competing interests.