

IMPLEMENTATION OF RISK-BASED BUSINESS LICENSING IN PROVIDING INVESTMENT EASE FOR BUSINESS PLAYERS

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ABSTRACT

This research aims to provide information that online risk-based business licensing services are starting to have a positive impact, namely making it easier for business actors to process the legitimacy of their business licensing in accordance with the legal basis of Government Regulation Number 05 of 2021 concerning the Implementation of Risk-Based Business Licensing, and the implications of ratification. OSS on the growth of the business sector in the economic sector. This research uses normative legal research or doctrinal legal research. The researcher uses a conceptual approach in studying the problem formulation that is broken down to solve the first problem formulation, namely whether the implementation of risk-based business licensing has been able to provide convenience for business actors. First, the researcher will examine the basis for the formation of OSS along with the legal basis for its formation by The aim is to obtain the background to the establishment of OSS (Online Single Submission) by the government. The results of the research can be concluded that, firstly, complex licensing procedures and rules often hinder investors from investing their capital in Indonesia, so the Government continues to try to find a solution by presenting the Online Single Submission Risk Basic Approach (OSS RBA) as one of the Government's programs in providing ease of processing business permits for business actors in Indonesia. Since the ratification of Government Regulation Number 5 of 2021 concerning Risk-Based Business Licensing Services, many business actors have been helped and the growth of the business sector, especially in the economic sector, has increased significantly. Micro, small, medium and large scale business actors can access the OSS system provided they have a Business Identification Number (NIB) obtained from a User ID that has been automatically verified by the OSS system. Second, the presence of the OSS system provides many benefits in simplifying licensing arrangements, such as facilitating licensing agreements for business permits, operating permits and activity permits, as well as enabling business actors to collaborate with other stakeholders. Apart from that, NIB can also be used as identity and legitimacy in various types of companies. However, OSS still has many shortcomings, especially in areas that are not yet connected to the internet and electricity. Despite this, the Government continues to strive to improve the OSS system to make it easier for business actors to process their business permits.

Keywords: Risk-based business licensing, businessmen, online single submission.

INTRODUCTION

Along with increasingly advanced changing times, legal changes are needed that are able to regulate comprehensively in response to increasingly rapid changes in various aspects of human life. The process of globalization certainly greatly influences a country's perspective in balancing the conditions of its country with other countries so that it has good competitiveness. With the change in law, it is hoped that it will be able to solve problems in society and anticipate that the laws that are made will be able to face the progress of the times. Complicated and inconsistent licensing regulations have prevented investors from investing in Indonesia and have affected Indonesia's economic development. During the era of President Joko Widodo's second term, the government aims to increase investment and make industrialization in Indonesia more advanced. This is because Indonesia is currently on the stage of the ASEAN Economic Community (AEC). It had four main characteristics. It is a region with a single market and production base, a competitive economic area, a region with equitable economic development and a region fully integrated with the global economy (Suparman, 2019). The rapid development of globalization, forces us to prepare ourselves to improve economic infrastructure, create macroeconomic stability, provide legal and policy certainty, reduce economic costs. Because of the reality in the field, there are still many business actors or investors who complain about expensive, complicated, and convoluted systems in managing the licensing process. This has great potential to clog Indonesia's investment competitiveness in the ASEAN Economic Community (AEC) area.

Various efforts have been made by the government, one of which is to cut bureaucratic lines that make it difficult to permit new activities. The government officially launched the OSS RBA to make it easier for investors to invest in Indonesia through the Investment Coordinating Board (BKPM). As the name implies, Government Regulation Number 5 of 2021 concerning Risk-Based Business Licensing, is a provision for business licensing based on the risk level of business activities. There are 2 levels of risk assessment, namely micro, small and/or large business activities. The Risk Level is the result of multiplying the hazard value by the potential hazard value and this greatly determines the type of business permit. In determining the type of risk analysis, the government is required to conduct it in a transparent, accountable manner, and prioritize the precautionary principle.

This risk-based OSS system aims to increase transparency, openness and certainty for Indonesian business actors in obtaining business licenses. We hope that the existence of this risk-based OSS service will make it easier for small business actors and small business actors to obtain business licenses, especially when obtaining a Business Identification Number (NIB).

The level of business activity risk is determined by applying the maximum risk concept to all criteria used in the risk analysis process, so that no risk is taken into account in determining the type of business license. The implementation of the Job Creation Law in several sub-districts still has many shortcomings. This is because the process of its formation was considered rushed so that many rules were violated during the formation of this law.

In addition, there is a non-optimality in the dimensions of regulation, institutions, and digitization of online platforms. One of the derivatives of the Job Creation Law, namely Government Regulation Number 5 of 2021 concerning the Implementation of Risk-Based Business Licensing there are still some deficiencies, including: not yet setting limits on the application of discretion

by the Regional Government in implementing OSS RBA, there are still types of non-KBLI, non-business licenses non-KBLI (Clarification of Indonesian Business Field Standards), and non-licensing whose terms and licensing period have not been clearly regulated in the attachment to Government Regulation Number 5 of 2021. In the digitalization dimension, the main obstacle is that the OSS RBA (Online Single Submission Risk-Based Approach) has not yet been integrated with the K/A and Local Government service platforms, for example SIMBG (Building Management Information System), Gistaru (Geographic Information System for Spatial Planning), Amdalnet (an integrated service site relating to information regarding data, regulations, policies, and places for environmental services and environmental impact analysis) is still being processed separately from the OSS RBA, causing confusion in the regions for the business world and local governments.

In addition, in practice there are still problems in implementing risk-based concessions, especially in rural areas. Among them are the lack of operator capacity that handles information technology, the lack of OSS operators for supporting services, and the integration of licensing services and OSS systems by related agencies that have not been implemented optimally (Rahayu, 2021).

The Regional Government as the implementer of Government Regulation Number 5 of 2021 concerning the Implementation of Risk-Based Business Licensing and Government Regulation Number 6 of 2021 regarding the Implementation of Licensing in the Regions also experiences various obstacles. Some of the problems in the implementation of risk-based business licensing (OSS RBA) that have been identified by the local government, include:

1. There is no clarity regarding the flow of filing the basic requirements for business licensing, whether it is for the suitability of space utilization, the environment or buildings. This is mainly related to the integration of the sectoral licensing application system with the OSS RBA system;
2. There is still a lack of understanding of prospective applicants regarding the features and types of permits included in PBUMKU (Business Licensing to Support Business Activities);
3. In its application in the regions, if there are problems with the OSS RBA system that have an impact on the smooth running of permits and the length of time the OSS RBA system manager responds to dealing with problems, it will slow down the process of issuing business permits;
4. Migration of data from OSS ver 1.1 to OSS RBA is often constrained, making it difficult for old business actors to report LKPM (Investment Activity Report) which is the obligation of business actors;
5. Many people and local governments still do not understand the OSS RBA application system;
6. Licensing technical OPD and Licensing Unit in understanding the requirements and types of documents that must be uploaded.

Based on this, this paper will discuss the implementation of Government Regulation Number 5 of 2021 concerning the Implementation of Risk-Based Business Licensing into an interesting study to be examined in depth from the aspect of its implementation. Therefore, the problem to be answered in this paper is that the implementation of the Online Single Submission Risk Based Approach (OSS RBA) has succeeded in providing convenience for business actors and the implications of the ratification of the system on business growth in the economic sector.

RESEARCH METHOD

The study method used is a legal study method with a normative type of study, namely legal studies that use secondary legal sources, namely by using legal principles, legal systematics, legal synchronization, history and comparative law. This research uses a qualitative approach that intends to understand how individuals or a community in accepting certain phenomena. In this study, the phenomenon revealed is that since the ratification of the RBA OSS system, it has been able to provide convenience for business actors in managing the legitimacy of their business licenses on the legal basis of Government Regulation Number 5 of 2021 concerning the Implementation of Risk-Based Business Licensing, as well as its implications for the growth of the business sector in the economic sector. The data collection technique used is a literature study using legal analysis techniques with a qualitative approach, citing data from scientific articles to support this research. Secondary sources of legal data used are books, journals, scientific papers, and official websites of ministries related to this research. This research uses qualitative techniques as its analysis with an interactive analysis model, namely analysis that moves in three components, including: data reduction (reduction), data presentation (display), conclusion drawing and verification (conclusion drawing).

RESEARCH RESULTS AND DISCUSSION

Risk-Based Business Licenses in Facilitating Business Players

The aim of reforming the licensing regulations is to develop Risk-Based Norms, Standard Procedures and Criteria (NSPK), so that permits can be issued by the government in a way that allows for integrated supervision. Business licenses are issued by the OSS Institution on behalf of the Minister, Head of Institution, Governor/Regent/Mayor to business actors through an integrated electronic system. This type of license is also known as an Online Single Submission (OSS) license. The OSS system also aims to improve the investment environment, facilitate licensing registration and administration, and encourage the growth of business activities.

Government Regulation Number 5 of 2021 concerning Implementation of Risk-Based Business Licensing, which regulates: a) Types, Applicants and Issuance of Business Permits; b) Execution of business licenses; c) extension of business license; d) OSS system; e) OSS institutions; f) OSS financing; g) Incentives or disincentives to obtain business licenses through OSS; h) Troubleshoot licensing issues or barriers trying to pass OSS; i) Restrictions.

Business actors on a micro, small, medium and large scale can access the OSS system both as individual companies and legal entities. To use OSS, you must first create a user ID by entering the system with the user ID, then fill in the information required to receive a Business Identification Number (NIB), after which the OSS RBA system will automatically verify the information. Before using OSS, a company that is a legal entity must first validate its Deed of Establishment or amend its Deed of Establishment

through an online company-specific AHU. The OSS system will provide a verification code containing a user ID to enter the registered email address and login to the OSS system.

A registered NIB can be used as a Company Registration Certificate (TDP), Import Identification Number (API) if changes are also made to imports, as well as a customs access number if a business actor is exporting or importing. The implementation of a business licensing system through OSS has the benefit of facilitating licensing arrangements, including a simple mechanism for fulfilling obligations, facilitating licensing agreements for both business licenses and operating permits and activity permits, enabling business actors to collaborate with their stakeholders. The advantage is that it's easy to get permission quickly. From the point of view of making reports safely, company officials solve licensing issues in one place. Because data validation is only done through one identity, namely the company registration number, NIB can be used as identity and legitimacy for various types of companies (*Pedoman Perizinan Berusaha Melalui OSS Untuk Pelaku Usaha*, 2019).

During the last three years from 2018 to 2021, the OSS system has undergone a total of three system changes. The first change is the OSS system version 1.0 which the government took into effect on 21 June 2018. SK No. 24/2018. After that it was transferred to the OSS system version 1.1 which came into effect on November 4 2019 and was established with the aim of improving the quality of the licensing management system by overcoming problems faced by economic actors. When carrying out the previous business licensing process. The latest change currently in effect is the OSS-RBA (Online Single Submission Risk-Based Approach) system, which came into force on August 9, 2021 based on Undang-Undang Nomor 11 Tahun 2020 concerning Job Creation.

Table 1. Differences in OSS ver. 1.1 with OSS-RBA

Component	OSS 1.1	OSS-RBA
Legal Basis	Government Regulation Number 24 of 2021 concerning Electronically Integrated Business Licensing Services	Government Regulation Number 5 of 2021 concerning Implementation of Risk-Based Business Licensing
Scale Enterprises	<ul style="list-style-type: none"> - Micro - Small - Intermediet - Big 	<ul style="list-style-type: none"> - Low Risk - Medium Low Risk - Medium High Risk - High Risk
Mechanism	Electronical system, fulfillment of commitments is not fully electronic	Electronical system, fulfillment of commitments is fully electronic
Product Licensing	<ul style="list-style-type: none"> - NIB - Business permit - Operational License 	<ul style="list-style-type: none"> - Low Risk: NIB - Medium Risk: NIB, Business Standard Certificate - High Risk: NIB, Permit and if required Product Standard Certificate
Risk Based	<ul style="list-style-type: none"> - Not yet risk based - Equal treatment for types of business 	<ul style="list-style-type: none"> - Risk-based business activities - Each level of risk has different licensing standards
Spatial Planning	<ul style="list-style-type: none"> - Location Permit Nomenclature - NIB issued before the Location Permit - A location permit can be issued with commitment 	<ul style="list-style-type: none"> - KKPR/PKKPR Nomenclature - NIB application can be made after the KKPR has been issued - There is no commitment KKPR
UMKM	<ul style="list-style-type: none"> - Automatic issuance o UKM permits (IUMK) NIB for UKM does nit included SNI dan JPH - There is a special lane for UKM - UKM are only for individuals 	<ul style="list-style-type: none"> - NIB for low risk UKM is a single permit, NIB includes SNI dan JPH - Small micro calcifications can also be obtained from non-individuals
Facility	<ul style="list-style-type: none"> - Tax Holiday, Tax Allowance, Investmen Allowance, Vokasi, Masterlist - There is no specific scheme or companies within KEK 	<ul style="list-style-type: none"> - Tax Holiday, Tax Allowance, Investmen Allowance, Vokasi, Masterlist - There is already a special scheme for companies within KEK
Supervision	Investment Activity Report (LKPM)	<ul style="list-style-type: none"> - Routine supervision: Invesment Activity Report (LKPM), Field Inspection - Incidental Surveillance: Field Inspection

The OSS-RBA system is a form of digitizing public service mechanisms. Digitalization by procuring a business license system electronically makes it easy for the public to access a business license system that allows them to enter into contracts anytime, anywhere without having to go through PTSP (One Stop Services).

According to the BKPM Minister, there are still deficiencies and obstacles in the introduction of the OSS-RBA system, especially in areas that have not yet been connected to the internet and electricity (*OSS Resmi Diluncurkan, Bahlil Siap Pasang Badan Jika Ada Trouble*, 2021) Many contractors had difficulty getting OSS RBA approval because they were unable to migrate data from OSS 1.1. Regions such as Tanjung Pinang Riau often experience problems implementing OSS RBA, and these failures are communicated to their PTSP. However, PTSP was unable to respond to the complaint. PTSP can only report the situation experienced by entrepreneurs to the Ministry of BKPM. According to Rudy Chua (Member of Commission II DPRD Khepri),

entrepreneurs have problems with the centralized system introduced by BKPM and integrated permits that have not been developed with careful planning, causing many problems (Rakhmad, 2021).

Efforts to deploy the OSS system in the regions face several obstacles, especially in disadvantaged areas. The KPPOD (Regional Government Supervisory Agency) study of the implementation of the RBA OSS system revealed several weaknesses, including regulatory, institutional and digitalization aspects (Tambunan, 2021). Details of the constraints faced by local governments in implementing OSS RBA on the regulatory aspect, namely: a) There are no clear provisions in the Decision Attachment Government Regulation Number 5 of 2021. Provisions and licensing periods, forms and supervision of certain fields are also not regulated in Presidential Decree Number 5 of 2021. As a result, because there is no SOP for licensing, local governments tend to use the old SOP, resulting in different practices between regions. b) Non-KBLI Licenses, Non-KBLI Non-Licenses, and Unregulated Non-Licenses Still Exist. There are no special requirements to add KBLI to the Trial authorization. c) There are no limitations in exercising local government discretion in implementing the OSS-RBA system. This has an impact on the inefficiency of implementing the OSS RBA system.

On the institutional aspect, there is a change in licensing online, all local government agencies and ministries must form a DPMPPTSP. This is regulated in Permendagri Number 25 of 2021 concerning DPMPPTSP which regulates the organizational structure and responsibilities of DPMPPTSP, including changes in status from structural to functional in licensing administration. Inadequate regulation also has institutional implications. Several regions, such as Medan and Balikpapan, have not made changes to the DPMPPTSP structure so that the two cities are still using the old institutional structure (Suparman, 2019).

Meanwhile, in terms of digitization, in several areas where KPPOD conducted research to implement the OSS RBA system, there were three regions that already had digital RDTRs, while others such as Makassar and Balikpapan did not yet have digital RDTRs. In rural areas, human resources with digital skills are still limited. In the OSS RBA process for the digital systems AMDALNET, GISTARAU and SIMBG, the OSS RBA is not fully integrated. Therefore, specifying the type of document as an OSS RBA requirement is not in accordance with local industry regulations. For example, in the OSS system, the RBA is not aligned with the Minister of Environment and Forestry Regulation Number 4 of 2021 concerning the List of Companies that are Obligatory for AMDAL. This creates a discrepancy between company classifications and manual processes with different standard references.

Research conducted by KPPOD shows that the OSS-RBA system is not yet ready to be implemented and still often encounters problems, especially in permits issued by local governments. The technical level of introduction of OSS RBA as stipulated in Keputusan Government Regulation Number 6 of 2021 concerning the Implementation of Business Licensing in the Regions is said to be capable of giving authority to the development of the OSS RBA recognition system. Development is still difficult. Second, regarding the collection of building permits (PBG) in Government Regulation Number 16 of 2021 concerning collection of building permits (PBG). Regional governments that have not issued regional regulations regarding PBG levies within six months of the enactment of this Government Regulation, PBG levies shall be deposited into the state treasury. Of course, drafting local regulations takes time and requires extensive political and financial processes, which can have negative impacts locally. The aim of increasing the economy by simplifying the licensing system must be directly proportional to the benefits that will be felt by the system and the regions. There is a need to reassess the implementation by the central government of any regulations that are likely to impact regional financial losses.

Implications of Government Regulation Number 5 of 2021 concerning Implementation of Risk-Based Business Licensing for Ease of Granting Business and Investment Licenses

Based on Government Regulation Number 5 of 2021 regarding the Implementation of Risk-Based Business Licensing, there are two stages in the implementation of business activities, namely the preparatory stage and the operational and/or commercial stage. Economic actors with medium to lower, medium to high-risk business activities will automatically receive their NIB as long as they meet the administrative requirements. For medium to lower, medium to high-risk business activities, only use NIB for pre-business activities such as building construction, meeting business standards, procurement activities related to business preparation and planning, including land. After obtaining an NIB, business actors must meet the requirements to obtain a validated standard certificate or permit to carry out business activities which include production, sales, marketing and other operational activities. Economic actors receive a business license in the form of an NIB, but cannot carry out business activities until they receive a verified standard certificate or a verified standard permit. To obtain a Verified Standard Certificate or Verified Standard Permit, economic actors must comply by uploading a set of supporting documents required for business activities. their specialty. Verification is then carried out by the authorized agency by checking documents or going directly to the location.

Business licenses in the OSS RBA are grouped based on the level of business risk. According to Government Regulation Number 5 of 2021 concerning Implementation of Risk-Based Business Licensing Article 10 paragraphs (1) and (2) business risk is divided into four levels, namely: low-risk business activities, medium-low risk business activities, medium-high risk business activities, as well as business activities with a high level of risk. Business scale for both individuals and business entities apart from being divided based on business level, in OSS RBA is also divided into 4 (four) levels based on business capital criteria consisting of micro scale, small scale, medium scale and large scale (Article 7 Paragraph (1) Government Regulation Number 5 of 2021).

The introduction of electronic systems, or OSS, provides a means of resolving disputes between business entities and government officials. This is because OSS is an integrated system that creates information disclosure for the public and can narrow KKN opportunities to obtain business licenses. Legal culture can be seen not only in public awareness of the rule of law itself, but also in the attitude and professionalism of law enforcement officials in carrying out their duties (H. Carlo, H. Bachrudin, 2021).

The launch of the OSS RBA is one of the Government's strategies to attract investors in efforts to recover and develop the Indonesian economy. OSS RBA is a business license system that is made based on the level of risk and the scale of business activities. The aim of the OSS RBA is to increase transparency and openness in obtaining business licenses. By simplifying the licensing process, it will improve the investment climate and investor confidence to invest. With increased investment, it will open up more job opportunities. Investment plays an important role in post-pandemic economic recovery efforts.

The Directorate of Business and Investment has released data related to business licensing in the Risk-Based Fish Processing sub-sector since the implementation of the OSS RBA system. A total of 149 foreign investment companies (PMA) have been issued through Online Single Submission (OSS), these companies come from various countries such as China, Singapore, Japan, South Korea, Thailand, Taiwan, to Malaysia. From 2019 to 2022 the investment value reaches Rp. 8,609,716,950,871. The investment is distributed throughout Indonesia, with the largest percentage of investment distribution in East Java Province, which is 28%. Standard Certificates or business permits issued during 2022, namely 33 certificates (Ansori, 2019).

Data from the Ministry of Maritime Affairs and Fisheries of the Republic of Indonesia has noted that since the release of the OSS RBA system, projects in the Processing Sub Sector in the period August 2021-July 2022 have experienced an increase in investment. A total of 227 Foreign Investment (PMA) projects with an investment of Rp. 7,701,517,140,007 able to absorb a workforce of 26,803 people. While Domestic Investment (PMDN) there are 10,136 projects with an investment value of Rp. 18,780,629. 195,186 with a workforce absorption of 121,396 people spread across the Regency/City (Yapisman, 2023)

Every year investment realization in Indonesia has experienced significant growth, especially since the launch of the OSS RBA system which made it easier for investors to invest in Indonesia so that in 2022 there will be a very rapid increase in investment compared to the previous year. Investment realization growth data for 2020 to 2022 can be seen in the following table (B. P. Statistik, 2023).

Table 2. Indonesia's Investment Realization of 2020-2022

Year	Quarter I (Januari-Maret)	Quarter II (April-Juni)	Quarter III (Juli-September)	Quarter IV (Oktober-Desember)
2020	Rp. 210,7 trillion	Rp. 191,9 trillion	Rp. 209 trillion	Rp. 214,7 trillion
2021	Rp. 219,7 trillion	Rp. 223 triliun	Rp. 216,7 triliun,	Rp. 241,6 triliun
2022	Rp. 282,4 trillion	Rp. 302,2 trillion	Rp. 307,8 trillion	Rp. 314,8 trillion

The government has issued an Investment Priority List (DPI) in Presidential Decree Number 10 of 2021 concerning the Investment Business Sector which is a derivative regulation of the Job Creation Law which aims to encourage investment. The regulation contains DPI which is focused on providing priority business fields or businesses, including National Strategic Projects (PSN), cutting-edge technology, pioneer industries, export-oriented industries, and research and development. The government has identified more than 1,700 business fields that are open for investment, 245 priority business sectors, 89 business fields designated for partnerships with cooperatives and MSMEs, as well as 46 business fields with certain requirements. Investors investing in priority sectors will receive fiscal and non-fiscal incentives (Article 4 Paragraph (4) of the BKPM Regulation 4/2021). Fiscal incentives include reductions in income tax (tax holidays), reductions in taxable income taxes (tax allowances), and exemption from import duties. On the other hand, non-fiscal incentives are in the form of business license facilities, business activity permit facilities, provision of business supporting infrastructure, and guaranteed availability of fuel or energy raw materials (Limanseto, 2021).

Increased investment is believed to contribute to boosting the economic development of a nation. In macroeconomics, investment also acts as one component of national income, Gross Domestic Product (GDP). Investment has a positive relationship with GDP or national income, if investment rises, then GDP will rise, and vice versa, when investment falls, GDP will also fall.

According to the theory put forward by Harrod-Domar states that to grow an economy requires capital formation as an additional capital stock. Capital formation is seen as an expenditure that will increase the ability of an economy to produce goods as well as an expenditure that will increase the effective demand of the whole society. This requires investment to increase the ability to produce goods and services needed in the economy as an "engine of growth". Therefore, a high and sustainable economic growth rate is generally supported by increased exports and investment (Sugiarto, 2019).

Investment is the key to realizing sustainable economic development. The Ministry of Investment or the Investment Coordinating Board (BKPM) notes that investment realization in 2022 will reach Rp. 1,207.2 trillion, exceeding the target set at Rp. 1,200 trillion. Investment realization during January-December 2022 reached 100.6% of the target, and increased 34% compared to the 2021 achievement of Rp. 901.02 trillion. The total investment realization consists of Foreign Investment (PMA) Rp. 654.4 trillion or 54.2% of the total realized investment. Meanwhile, the remaining Domestic Investment (PMDN) is Rp. 552.8 trillion or equivalent to 45.8%. On an annual basis (yoy) FDI grew 44.2% while PMDN grew 23.6% (*Data Realisasi Investasi Triwulan IV Tahun 2022, 2022*). This success is the result of government policies that have aroused the confidence of investors and domestic investors coming to Indonesia.

CONCLUSION

The implementation of the Online Single Submission Risk Based Approach (OSS RBA) system has been able to provide comfort for entrepreneurs. The OSS system in its implementation is able to increase the number of foreign investors in Indonesia and has the advantage of displaying data related to the licensing sector quickly, precisely and accurately in real time so as to improve performance in realizing fast, precise and efficient public services in the licensing sector. OSS RBA has provided facilities to obtain a business license, two prerequisites for doing business (permits related to location, environment, and building), a business license, and an operating license for operational activities at both the central and regional levels. The implication of OSS RBA implementation on economic sector growth is the creation of many jobs due to the ease of business licensing and investment. Simplifying the licensing process can improve the investment climate and investor confidence to invest. Investment realization in Indonesia has experienced significant growth, especially since the launch of the RBA OSS system which makes it easier for investors to invest in Indonesia so that in 2022 there was a very rapid increase in investment compared to the previous year.

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