

Analysis of Online Single Submission Use Acceptance in Micro, Small and Medium Enterprise (Study on MSME in Biromaru District, Sigi Regency)

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Abstract: This study aims to analyze the acceptance of the use of Online Single Submission (OSS) system technology in MSMEs in Biromaru District, Sigi Regency. Using a qualitative descriptive approach and a Technology Acceptance Model (TAM) framework, this study explores two main aspects: the perception of ease and usability of OSS systems. The data was collected through in-depth interviews with MSME actors. The results of the study show that the majority of MSME actors in Biromaru District have not used the OSS system independently due to low digital literacy, limited understanding of the OSS process, and dependence on third-party assistance. Thus, the successful implementation of the OSS system requires increased technical assistance, continuous socialization, and system improvements to be more user-friendly and adaptive to the conditions of MSME actors in the region.

Keywords: MSME; Online Single Submission; Technology Acceptance Model

1. Introduction

Online Single Submission (OSS) is an information technology-based licensing system that aims to simplify and speed up the process of applying for a business license in Indonesia. This allows MSME actors to apply for their business licenses online, without having to go through complicated and time-consuming procedures. OSS also allows more MSME actors to get their business legality more easily and practically.

MSMEs have an important role in the economy in Indonesia. MSMEs contribute and function in the national economy, becoming the main economic driver and source of employment. By Law No. 20 of 2008, Micro, Small and Medium Enterprises are independent productive economic enterprises, carried out by individuals or business entities that are not subsidiaries or branches of the company.

Presidential Regulation No. 91 of 2017 and Government Regulation No. 24 of 2018, become the foundation in the implementation of the OSS system. The OSS system can help MSME actors to obtain a NIB (Business Identification Number). NIB serves as proof of registration and identity of business actors, as stipulated in Article 1 Government Regulation No. 5 of 2021. With clear legality, MSME actors can more easily get financing from financial institutions and get legal protection while operating.

NIB is an official identity and is needed by business actors to run their businesses in Indonesia. NIB also provides legal stability for business actors, so that they can operate legally and be recognized by the government. Not only that, NIB allows business actors to apply for

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other operational permits more quickly and efficiently. Having a NIB also makes it easier for MSME actors to get assistance from the government or other institutions to develop their businesses, including the opportunity to participate in exhibitions or empowerment programs organized by the government.

Based on 2021 data obtained from the Sigi Regency Cooperatives and SMEs Office, there are 30,517 MSME actors consisting of various business fields. The results of a search at the Sigi Regency Cooperatives and SMEs Office found that the data of MSMEs that have accessed OSS and have NIB is unknown. This shows that the OSS system is not yet connected to the agency that takes care of MSMEs, so it becomes an obstacle in policy making. In addition, many business actors need experienced and certified human resources, especially in the field of technology. Apart from the need for digitalization, the fact is that many business actors have difficulty adopting digital technology. Limitations in digital literacy and the ability to use online platforms are obstacles for them, especially MSME actors in certain regions. Another problem is that many business actors are still confused about the flow of the OSS use process and the lack of socialization can be an obstacle in the acceptance of this system.

Technology Acceptance Model (TAM) theory presented by Davis (1989) has explained several factors that can influence a person to have an intention or acceptance to use an information system. The TAM theory also states that the intention to use a particular technology determines whether or not a person is willing to use the technology. Therefore, in the context of the use of the OSS system, this study aims to analyze what factors affect the acceptance of OSS and how the level of understanding of MSME actors is about the system and the impact of the use of OSS on the performance of MSMEs.

2. Literature Review

2.1. Technology Acceptance Model (TAM)

TAM was first introduced by Davis in 1989. TAM is widely known as a theoretical framework for understanding how a technology can be accepted by users. The purpose of TAM is to identify various factors that affect the acceptance of information-based systems. TAM emphasizes that external aspects can influence the intentions and behaviors of actual use, especially through the perception of the usability and ease of use of technology. In addition, TAM can describe user behavior towards information technology in various community groups. TAM is also often used as a basis for examining how individuals adopt new technologies as well as the factors that affect their preferences, acceptance, and intention to take advantage of an innovation.

Based on TAM theory, a person's willingness to use a technology is greatly influenced by the individual's intentions. TAM examines the various factors that influence an individual's decision to accept and use new technologies. Various aspects can affect the way a person

assesses reasons as well as the way they adopt new technologies. Among these factors, perception of its usefulness and ease of use is the main variable.

In general, TAM has an important contribution in the process of developing and applying technology, which can be seen through the following benefits:

- a. TAM can explain the factors that affect the user's acceptance of technology and provide a framework to understand the various things that influence the user's decision to accept the technology. By identifying them, organizations can design systems or technologies that better suit user preferences and needs.
- b. TAM can drive increased adoption and utilization of technology, by integrating factors within TAM. That helps organizations develop technologies that are not only easier to access and use, but also more relevant to users' daily activities. This will drive a higher level of acceptance and use of technology among users.
- c. TAM supports strategic decision-making in technology development. A deep understanding of user preferences and behavior allows organizations to choose the technology solutions that are most targeted and have a high potential for acceptance.
- d. TAM can improve the efficiency and effectiveness of technology users. By applying the principles in TAM, the technology can be designed to be more efficient and effective to be used by the target user. Optimally designed technology can improve user performance and productivity in completing their tasks.
- e. TAM reduces the risk of failure in technology implementation. By paying attention to the aspects in TAM, organizations can anticipate obstacles or resistance in technology adoption, thereby reducing the likelihood of failures in the use or implementation of the technology in question.

Perception of Usability; According to Davis (1989), usability perception refers to the extent to which a person believes that the use of a system will increase effectiveness or performance in his or her work. This concept emphasizes that the usability value of a technology is determined by how much benefit is felt by the user. Davis (1989) also identified a number of indicators of usability perception, such as the ability of the system to speed up task completion, improve performance, increase productivity, make work easier, effective and efficient, and provide benefits for its users. Things that can be measured in the perception of usability include, the effectiveness of technology, technological advantages, technological suitability, and technological relevance. The effectiveness of technology is related to the ability of technology to solve problems and support the achievement of user goals. Technology advantage refers to an individual's perception of the benefits obtained through the use of technology, either in the form of financial gains, time savings, or other benefits. Some of the factors that affect the perception of technological advantages include cost, productivity, product or service quality, and ease of access. The suitability of technology with a task has to

do with how effectively the technology helps smooth or accelerate the execution of the task. The relevance of a technology refers to an individual's perception of the extent to which a technology fits their needs. This is closely related to the ability of technology to answer the needs of users directly. Thus, the perception of usability plays a crucial role in driving the adoption of technology by users. The greater the benefits that users feel from a technology, the more likely they are to use it. Therefore, in the technology design process, it is necessary to ensure that the developed system really supports the needs of users and makes it easier for them to complete tasks, so that the use value of the technology can be felt optimally.

Perception of Ease; Perception of ease is defined as a measure by which a person believes that using a particular system will decrease the amount of effort required to complete a task. Ease means no difficulty or the necessity of hard work. This view shows that if a technology is considered easy to use, then users feel that there is no need to spend a lot of effort or time to operate it [9]. Davis (1989) includes various indicators, such as ease of understanding or learning the system, easy to control, clear and easy to understand, flexible, easy to become proficient, and easy to use. This concept shows that ease of use has a more complex dimension because it involves the perception of simplicity in use and ease in the learning process. The availability of technical support and resources is a factor that also affects the ease of use of technology. The availability of technical assistance refers to an individual's view of the extent to which technical assistance is accessible when they encounter obstacles in the use of technology. The existence of this support can shape a user's perception of how easy a technology can be used. The availability of resources is understood as an individual's view of accessibility on supporting means such as computers, software applications, and internet connections. Adequate access to resources can affect users' perceptions of how easy the technology can be used [8]. Thus, the perception of convenience is an important factor that affects the level of technology adoption by users. The easier the technology is to use, the more likely users are to adopt it. Therefore, technology design needs to pay attention to the aspect of ease of use in order to support the efficiency and effectiveness of user work.

In addition to the perception of usability and convenience, TAM also pays attention to other factors such as social influence, trust, supporting conditions, subjective norms, pleasure motivation, and price value. TAM is a simple conceptual model that has the power to predict the extent to which users will adopt a technology. TAM is useful for exploring and understanding the various factors that influence the acceptance of technology, so that organizations can develop technology systems that are more user-friendly, provide clear benefits, and fit their needs. In software development, TAM can be used to ensure that the designed application or system is well received by users and able to support their work effectiveness in completing various tasks.

2.2 Single Submission Online System

Online Single Submission (OSS) is a business license issued by the OSS institution to business actors through an integrated electronic system. The OSS institution is a government institution managed by the Ministry of Investment and Downstream or BKPM (Investment Coordinating Board). OSS aims to simplify the business license process by combining all permits from the central to regional levels in one platform. This helps business actors to minimize their need to visit many agencies.

OSS serves as a platform that makes it easier for organizations to manage different types of business licenses in one system. That way, they no longer need to contact many government agencies separately, so the licensing process is faster and more efficient. Business actors can also create a Business Identification Number (NIB) which can be accessed independently, through the oss.go.id website. Not only does it function as an official identity, but the Business Identification Number (NIB) is also used as an importer identification number and company registration.

The digital-based OSS system allows business actors to obtain business licenses quickly, even in just a matter of hours. This process requires filling in the data online and downloading the documents once approved. The OSS system has a feature to track the status of business license applications in real time. This increases openness in the licensing process and allows to directly monitor the progress of business license applications.

The OSS system facilitates communication between business actors and related parties, such as the government and other institutions, to facilitate the process of applying for permits and fulfilling the necessary requirements. OSS is also designed to simplify the bureaucratic licensing process and reduce administrative obstacles that are often obstacles for business actors in starting and running their business activities. In addition, all licensing data sent through OSS is stored securely in a centralized system, making it easier to access information management for business actors and government agencies.

The Government of Indonesia has implemented policies related to the Online Single Submission (OSS) system in order to streamline business licensing procedures. OSS policies are set in Presidential Regulation Number 91 of 2017 concerning the Acceleration of Business Implementation, which seeks to simplify and speed up licensing procedures through an integrated system. Government Regulation No. 24 of 2018, also regulates electronically integrated business licensing services, which is the legal basis for OSS operations. This aims to reduce time and bureaucracy in the process of obtaining a business license, so that business owners can start their operations faster.

The adoption of the OSS system is carried out in stages, focusing on socialization activities to business actors so that they understand how to make optimal use of the OSS system. Although OSS is a new system, the Government is committed to providing support

through training and technical assistance for users. The government also continues to monitor the deployment of OSS to ensure that OSS operates efficiently and achieves its goals. In this case, data collection and feedback from users is an important component of policy evaluation and adjustment.

The OSS policy emphasizes the importance of transparency in the licensing process. Through an integrated digital system, business actors can monitor the status of licensing applications. This can encourage increased government accountability in the implementation of public services. On the other hand, the Government has introduced the OSS-Risk Based Approach (OSS-RBA), as part of the development of the OSS system. OSS-RBA integrates a risk-based approach into licensing procedures. The goal is to optimize supervision and prioritize the licensing process based on the level of risk of each type of business.

2.3 MSMEs (Micro, Small and Medium Enterprises) in Indonesia

MSMEs are various types of businesses run by individuals or small groups. MSMEs are classified into three groups, namely micro, small business, and medium business based on net worth or annual sales results.

Table 1. Business Classification

Effort	Net Worth	Annual Sales Results
Microphone	Maximum IDR 50,000,000	Maximum IDR 300,000,000
Small	>IDR 50,000,000 – IDR 500,000,000	>IDR 300,000,000 – IDR 2,500,000,000
Intermediate	>IDR500,000,000 – IDR10,000,000,000	>IDR2,500,000,000 – IDR50,000,000,000

MSMEs are the backbone of the Indonesian economy, because they have an important role in creating jobs and encouraging economic growth. MSMEs have a strategic role as one of the main drivers of national economic growth, so they need to get priority in the form of maximum support, protection, and development as part of their commitment to people's economic empowerment. The contribution of MSMEs in the global economy is expected to continue to grow, considering their advantages, such as flexibility, adaptability, absorption of workers from various educational backgrounds, and resilience in facing various economic conditions, including during crises.

MSMEs operate in various regions, including remote areas, which prioritize economic equality. MSMEs that pioneer businesses in rural areas provide opportunities for local residents to make a living without having to move to big cities. Some MSMEs are able to enter the international market and export their products, thus contributing to the country's foreign exchange. This shows that MSMEs operate not only locally, but also globally. MSMEs are often a source of innovation and creativity for the economy. Not only that, MSMEs also help encourage local economic development by utilizing local resources and opening new markets and contributing to increasing regional income.

MSMEs often respond faster to changing market conditions than large companies. Not infrequently, MSMEs always face various challenges. Digital transformation presents

significant challenges for MSMEs. Many business actors are not ready to adapt to digital technology. Limitations in digital literacy prevent individuals from taking advantage of opportunities in digital technology. Many MSMEs lack competent and skilled human resources, especially in the field of technology. Complex licensing and regulatory processes often hinder MSMEs' ability to operate legally and efficiently.

3. Method

This study uses a qualitative descriptive approach. Qualitative research is carried out by emphasizing the meaning, understanding, and interpretation of data obtained in the field. The data sources in this study consist of primary and secondary data. Primary data was obtained directly from the resource persons through in-depth interviews and field observations. Meanwhile, secondary data comes from documents, archives, or records that are relevant to the focus of the research. Conform to the opinion Sugiyono (2013), data in qualitative research is more in the form of words, actions, documents, and notes than numbers.

The informants in this study were selected by purposive sampling, which is by considering certain criteria that are relevant to the research objectives. The main informant criteria in this study are MSME actors who are actively running their businesses in Biromaru District. In addition, this research also involved supporting informants from the MSME companions at the Sigi Regency Cooperatives and SMEs Office.

Data collection in this study was carried out by a triangulas method, which combines various techniques to obtain credible data. The techniques used include interviews, observations, and documentation. Data analysis is the process of managing, compiling, sorting, sorting, and grouping data into certain categories in order to find answers to research focuses or problems. The data analysis used in this study uses the analysis model of Miles and Huberman (2014), namely data reduction, data presentation, and conclusion drawn.

4. Results and Discussion

Biromaru District is one of the administrative areas in Sigi Regency, Central Sulawesi Province, which has considerable local economic potential. One of the sectors that supports the economy of the community in this region is MSMEs (Micro, Small and Medium Enterprises). MSMEs in Biromaru District are spread across various business fields, including trade (such as grocery stores, food stalls, and agricultural stores), services (barbershops, workshops, and digital services), and production (cake shops, food processing, handicrafts, and others).

Based on data from the Sigi Regency Cooperatives and SMEs Office, the number of MSMEs in Biromaru District continues to increase after the 2018 disaster and the pandemic period, showing the resilience and high entrepreneurial spirit of the community. However,

the level of formality of MSMEs is still relatively low, which is characterized by the number of business actors who do not have a NIB (Business Identification Number) or have not been officially registered through the OSS (Online Single Submission) system. The main problems faced by MSME actors in this region include low digital literacy, limited access to information and technology, and concerns about tax implications. Most MSME actors manage their businesses traditionally and rely on assistance or assistance from local governments for administrative matters such as licensing.

The Sigi Regency Government through the Cooperatives and SMEs Office has made various efforts to encourage legality and capacity building of MSMEs, including counseling on the use of OSS and the importance of having a NIB. This effort aims to expand business actors' access to assistance programs, KUR (People's Business Credit) financing, training, and a wider market. Overall, MSMEs in Biromaru District have a strategic role in driving the local economy, but they still need continuous support to transform into a more modern, competitive, and sustainable business in the long term.

This article will discuss two perspectives on technology acceptance for OSS users in Sigi biromaru district, which consist of a convenience perspective and a usability perspective.

4.1. Online Single Submission (OSS) Ease Level

The findings showed a significant level of variation. This depends on the background and experience of each informant. Most informants have not used the OSS system directly and tend to hand over the process of managing the NIB to third parties, either through the assistance of individuals in the relevant agencies or village officials. One of the informants revealed that taking care of business licenses was quite complicated, so he asked for help from a third party.

"Make it complicated. So I went to the Sigi revenue office. Ask for help from people there. After it is done, I pay to the person who made it as a sign of gratitude," said informant Rifai, April 16, 2025.

This indicates that the perception of the ease of use of the OSS system is still low, which has implications for the low self-adoption of the system. Age factors and low digital literacy are also one of the obstacles in accessing online services in the OSS system. Some informants feel that their technological capabilities are very lacking due to the age factor.

"I'm also old, I don't know much about technology. Only young people understand that," said informant Siti Wardani, April 30, 2025.

Not only that, they also have a low level of confidence in the use of digital technology, including in accessing OSS online. This is a significant obstacle in terms of perceived ease of use, which greatly affects the rate of adoption.

"I am a parent, I don't really understand so-so. Today's technology sometimes makes it confusing too," said informant Abbas Gunawan, April 30, 2025.

These findings are in line with the results of the study Khumaidi et al. (2022) which revealed that one of the main obstacles in the use of OSS by MSMEs is the lack of

understanding and guidance related to the OSS process, so MSME actors prefer external assistance. This condition also shows that although the legality of the business has been owned by some business actors, the dependence on third parties is still high. This shows that the goal of OSS as a technology-based independent system has not been fully achieved. This research also highlights the importance of the role of officers in the field to bridge business actors in the licensing digitization process.

A statement from one of the staff of the Sigi Regency Cooperatives and SMEs Office, revealed that the majority of MSME actors are not familiar with digital technology, so they prefer to come directly to the office to be assisted in the process, rather than trying to access OSS independently. Although the OSS system has been socialized through technical guidance and training, challenges in terms of digital literacy remain a barrier to overall OSS uptake. Not only that, some MSME actors who have the ability to use technology, sometimes still choose to rely on assistance from the agency in making NIB. This indicates that not only technical limitations, but also comfort and habit factors are the main obstacles. Therefore, OSS acceptance is not enough just to provide a digital system, but must also be accompanied by education, technical assistance, and system quality improvement to be more user-friendly.

In addition to technical and psychological obstacles, MSME actors' knowledge on how to obtain NIB is also very limited. The majority of informants do not know that NIB can be managed independently through the OSS system. Some of them even think that this process can only be done through a service or the help of a third party. As a result, the entire process of making NIB is left to intermediaries, such as village officials, official officers, or other people who understand the system. This is in line with the findings of Sanjaya (2023) who noted that many people do not know the existence of OSS-RBA as an official policy in the licensing process.

The lack of practical information and technical guidance related to the steps to access OSS has led to low initiative from business actors to try directly. Even for business actors who already have good digital literacy, the convenience of using assistance services remains a reason not to use OSS independently. This condition emphasizes that the perception of convenience is not only related to technology, but also includes user habits, preferences, and confidence.

4.2. Online Single Submission (OSS) Usability Level

The independent use of OSS by MSME actors in Biromaru District is still very limited. However, through this OSS system, MSME actors can obtain business licenses in the form of documents. NIB (Business Identification Number) functions as a valid business license document issued through the OSS system. The NIB makes it significantly easier for MSME actors to operate their businesses. Of the several MSME actors met, some of them have benefited from the existence of NIB issued through the OSS system. One of the informants

revealed that NIB was very helpful in the process of applying for a loan at the bank. He admitted that with the NIB, access to business capital has become easier.

"I use it to apply for a capital loan to the bank. The bank asked for that as the main condition. If there is no such thing, it will be difficult to get a loan," said informant Rifai, April 16, 2025. This has a direct impact on the continuity and development of its business, because the capital obtained is used to increase the stock of goods for sale in order to meet consumer demand. Thus, it shows that for business actors who have financing needs, NIB is an administrative instrument that is practically useful. Meanwhile, another informant stated that he had never used the NIB issued through OSS for capital loans, assistance applications, or other administrative purposes. He only uses it as a condition in submitting a halal certificate.

"So far, I have never used it for any other purpose. At that time, it was only used for halal certificates," said informant Hasbudi, April 30, 2025. This indicates that the benefits of OSS through NIB have not been widely maximized by all MSME actors.

On the other hand, knowledge about the existence of NIB as a legal identity of a business is quite good. Most informants already know the importance of NIB, even having it even though it was obtained through the help of other parties. However, the understanding of the benefits of NIB is still very varied. Some understand that NIB is needed to access bank loans, halal certificates, or government assistance, but many do not realize that NIB is also useful for training, legal protection, and other business development opportunities.

There are still business actors who think that NIB is only needed by large-scale businesses or those who have a relationship with banks. Others refuse to take care of NIB for fear of tax liability, even though the scale of their business does not actually meet the threshold of taxable income. These concerns and misconceptions reinforce that comprehensive socialization of the functions and impacts of legality through OSS is still very much needed. In addition, the next informant said that he only used NIB to apply for KUR (People's Business Credit), but did not bring significant changes to the development of his business.

"Then I used it to make a KUR business loan. At that time, if I'm not mistaken, in 2020 I applied for KUR"

"For my business development, so far it's the same. There is no change, this is still how I do it," said informant Ifet, April 30, 2025. This shows that although the usefulness of OSS through NIB is available, its impact on business growth depends on various other factors such as business management, product competitiveness, and market conditions.

These findings are in line with the results of the study Wisnumurti (2022), which shows that even though the implementation of the OSS policy has been carried out and NIB has been utilized by some MSME actors in Denpasar City, the results have not been fully optimal. Many business actors are still not fully aware of the potential for legality for broader business development. In addition, the results of the study Risni et al. (2024) also said that although

NIB opens access to financing and government programs, its utilization is still low among MSMEs due to the lack of assistance and comprehensive information.

The Sigi Regency Cooperatives and SMEs Office also said that NIB has various benefits, such as the requirement to access KUR (People's Business Credit), receive assistance from the government, and participate in training and business assistance programs. However, there are still many MSME actors who have not taken full advantage of this opportunity, due to concerns related to tax obligations. This shows that socialization about the benefits of OSS must include comprehensive education about the implications of business legality, so as not to cause misperceptions. Thus, it can be concluded that in terms of usability, the OSS system actually offers great potential for MSME actors, especially in accessing formal services and increasing business credibility. However, the utilization is not even and requires active intervention from the local government to ensure that the legality obtained really has a positive impact on business development.

5. Conclusions

The acceptance of the OSS system by MSME actors in Biromaru District is influenced by several main factors, including the level of digital literacy, habits and comfort in using technology, and the perception of ease of use. In addition, limited information and age factors as well as the perception that the use of OSS is complicated and risky (especially related to tax implications) are also obstacles in the use of the OSS system independently. As a result, the objective of OSS as a technology-based, self-service system has not been fully achieved.

The understanding of MSME actors in Biromaru District of the existence and function of NIB as a legal identity of the business is basically quite good, but it has not been accompanied by a complete understanding of the process of obtaining it independently through the OSS system. The low level of technical understanding, coupled with the lack of socialization and assistance from related parties, leads to low initiative and ability of MSME actors to use OSS independently. This condition indicates that education and technical support are essential, not only to promote broader awareness of OSS, but also to build confidence and increase the capacity of business actors to use this system actively and sustainably.

The positive impact is felt by some business actors who already have NIB, although the active use of OSS by MSME actors in Biromaru District is still limited. The existence of NIB has been proven to facilitate access to various formal services, such as People's Business Credit (KUR), halal certification, and participation in training programs and government assistance. However, the impact on improving business performance has not been evenly realized. This shows that business legality through OSS has great potential in encouraging the growth of MSMEs, but its effectiveness is highly dependent on the extent to which business

actors understand and utilize it optimally. Therefore, ongoing mentorship, enhanced digital literacy, and more targeted business development strategies are required so that OSS can really make a real contribution to improving the performance and competitiveness of MSMEs at the local level.

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