

Business Law Risks of Unlicensed Micro, Small, and Medium-Sized Enterprises (MSMEs) in Bantarjati Bogor, Indonesia

¹Andianita Nur Illahiyah, ²Mohammad Hipni

Faculty of Islamic, Trunojoyo University Madura, Indonesia

E-mail: 230711100004@student.trunojoyo.ac.id, muhammad.hipni@trunojoyo.ac.id

Abstract

Purpose – The purpose of this study is to examine the legal and commercial concerns that Micro, Small, and Medium-Sized Enterprises (MSMEs) in Bantarjati Village, Bogor City's souvenir district confront when operating without official company licenses. The study also looks at how these unauthorized enterprises affect consumer protection in the context of company law.

Method – This study uses a case study design and a qualitative methodology. In-depth interviews with fifteen MSME players, field observations, and examination of pertinent regulatory papers were used to gather data. Triangulation techniques were used to guarantee data quality and dependability, and descriptive qualitative analysis was used to examine the gathered data.

Result – According to the data, almost 73% of MSMEs in the Bantarjati souvenir center do not have full business licenses, which puts them at risk for fines, administrative penalties, and even business closure. From a business standpoint, unlicensed MSMEs face challenges in acquiring legal funding, restricted market access, and low competitiveness. Inadequate consumer protection is also a result of the lack of corporate legitimacy, which raises questions about legal responsibility, product quality assurance, and complaint procedures.

Implication – The report emphasizes how urgently comprehensive policy initiatives are needed to increase MSME adherence to business licensing laws. To contribute consumer protection, advance legal certainty, and guarantee the viability of MSMEs in the local economy, it is imperative to strengthen regulatory socialization, streamline licensing processes, and offer integrated assistance for MSMEs.

Keywords : MSMEs, Business Licensing, Risk Analysis, Consumer Protection, Business Law.



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¹Andianita Nur Illahiyah
²Mohammad Hipni

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INTRODUCTION

Micro, Small, and Medium-Sized Enterprises (MSMEs) are the backbone of Indonesia's economy, contributing significantly to both employment absorption and GDP. MSMEs employ around 97% of Indonesia's workforce and contribute about 60.5% of the country's GDP, according to figures from the Ministry of Cooperatives and MSMEs in 2023. Among these, MSMEs in the culinary and souvenir industries are particularly crucial to the expansion of the local economy, particularly in tourist destinations like Bogor City, which is well-known as a hub for regional souvenirs and a culinary tourism destination. (Wijaya & Sari, 2021)

Bogor City's Bantarjati Village has grown into a well-known center for the production of souvenirs, selling a variety of regional goods such as pickled delicacies, traditional chips, and other munchies. (P. Sari, 2020) The area's advantageous location close to popular tourist destinations and its accessibility via well-developed transportation networks are important factors contributing to the MSMEs' quick growth. But behind this quick development is a basic problem with company license and regulatory compliance, which might put consumers, business actors, and other pertinent stakeholders at serious danger. (Pratama & Suharto E., 2021)

In order to guarantee adherence to safety regulations, product quality standards, and consumer protection principles, business licensing is an essential legal tool for controlling commercial activity. (Marzuki, 2019) The Online Single Submission (OSS) system and the issue of Business Identification Numbers (NIB) have streamlined business licensing processes under Law Number 11 of 2020 on Job Creation. However, a significant portion of MSMEs are still not sufficiently aware of the need of acquiring full business licenses. The long-term viability of MSMEs may be jeopardized by noncompliance with licensing laws, which could have major legal repercussions. (Sutedi, 2018)

From the standpoint of business law, MSMEs that operate without the necessary licenses are subject to a number of legal dangers, such as civil lawsuits, criminal culpability, and administrative punishments. Business actors that violate product safety and quality standards are subject to criminal penalties under Article 87 of Law Number 8 of 1999 on Consumer Protection. (Andriani & Sulistyono, 2020) Furthermore, the lack of corporate legitimacy might make it more difficult to comply with tax laws, obtain official banking services, and take part in government assistance programs, all of which often require legal business status as a prerequisite. Unlicensed MSMEs suffer dangers that go beyond legal issues, such as operational limitations and harm to their reputation. Customers are more likely to choose goods from companies with a clear legal status as they become more conscious of their

legal rights. Research conducted by (Wijaya & Sari, 2021) indicates that 73% of Indonesian consumers consider business legality an important factor in purchasing food and beverage products.

Therefore, consumer safety is a crucial concern that is strongly related to company licensing, especially for directly consumed food and beverage items. In the event of health issues or customer losses, MSMEs without halal certification from the Indonesian Council of Ulama (MUI) or production permits from the National Agency of Drug and Food Control (BPOM) may be subject to legal claims. This requirement is consistent with consumer protection law's strict liability principle, which holds manufacturers completely accountable for the goods they sell. (Supriadi & Wahyuni, 2020)

The variety of products in the souvenir industry, which includes both fresh and processed foods as well as handcrafted goods, adds to the complexity of MSME licensing concerns. Every product category involves several government agencies and is subject to various licensing procedures. Regulatory compliance among MSMEs is still hampered by a lack of clear information and the belief that licensing procedures are still difficult.

The intricacy of MSME licensing issues is increased by the range of products in the souvenir business, which includes both processed and fresh foods as well as handcrafted items. Each product category is subject to different licensing procedures and involves many government entities. Lack of clear information and the perception that licensing processes are still challenging continue to hinder MSMEs' ability to comply with regulations. (Andriani & Rahmat, 2020) Draw attention to the small number of studies that fully address these problems while pointing out that the majority of MSME research is still primarily descriptive and does not use an organized risk analysis methodology. These gaps highlight how urgent it is to carry out thorough study on the effects of license non-compliance on MSME sustainability, particularly in delicate areas like the food and souvenir industries. (D. W. Kusuma et al., 2021)

In light of this, the current study intends to thoroughly examine the hazards that MSMEs operating in Bogor City's Bantarjati souvenir center without business licenses face. This research aims to theoretically contribute to the development of MSME risk management literature and to offer useful suggestions for business actors, local governments, and other stakeholders in improving regulatory compliance and consumer protection within the MSME sector by utilizing a multidisciplinary approach that integrates business law and consumer protection perspectives. (Iskandar & Maharani, 2021)

METHOD

In order to thoroughly evaluate the legal and commercial risks faced by MSMEs operating without formal business licenses in Bantarjati Village, Bogor City, this study employs a mixed-methods approach that incorporates qualitative and quantitative methodologies, with a larger emphasis on descriptive analysis. MSMEs in the souvenir industry that don't have full business licenses make up the unit of analysis. The contextual and empirical difficulties of license non-compliance are captured via a case study research approach. In-depth interviews with MSME owners, firsthand inspections of business activities, examination of pertinent regulatory papers, and examinations of prior licensing violation instances are just a few of the sources from which data triangulation is applied. This method makes it possible to combine the viewpoints of consumer protection and commercial law. The study employs a phenomenological approach and an interpretivist paradigm to investigate the subjective experiences of business actors in negotiating intricate company license laws.

All souvenir-selling MSMEs in Bantarjati Village, Bogor City, that satisfy the following requirements, having been in operation for at least two years, making more than IDR 10 million in revenue each month, and lacking full business licenses in compliance with legal requirements—make up the research population. The sampling approach combines maximum variation sampling with purposive sampling to capture a broad variety of respondent characteristics based on business type, scale, and period of operation. Three village government representatives, two Bogor City Office of Cooperatives and MSMEs representatives, two attorneys with experience in business licensing law, fifteen MSME owners who act as primary informants, and five customers who act as supporting informants make up the research sample.

Several triangulation techniques are used in the data collection process, such as: (1) semi-structured interviews with open-ended questions that were validated by expert judgment; (2) participatory observation of business operations and customer interactions; (3) document analysis of transaction records, simplified financial statements, and pertinent correspondence; and (4) focus groups held to confirm and improve the preliminary research findings.

DISCUSSION INTERVIEW

Ten key informants who were chosen by purposive sampling were interviewed in-depth to document differences in business types, licensing experiences, and demographics. A semi-structured interview protocol

addressing perceptions, experiences, obstacles, and ambitions connected to MSME company licensing guided each 60- to 90-minute interview. In order to find recurrent patterns and emerging themes from the informants' tales, the gathered data was subjected to thematic analysis utilizing an inductive coding approach.

Code	Informant Profile	Permit Status	Interview Category	Interview
MSMEs-01	Sari (W, 42), Cassava Chips Seller, 6 years.	Unlicensed (0%)	Mindset Informal (60%)	"My business is small, just at home. Why should it be complicated like a big company? So far, no one has complained anyway."
MSMEs-02	Bambang (M, 35), Bamboo Crafts, 8 years	Partially licensed (25% NPWP)	Missed Opportunity (30%)	"Yesterday, there was an order from a big hotel worth Rp 20 million, but they asked for a business registration number and a tax invoice. Even though the profit was pretty significant."
MSMEs-03	Dewi (W, 38), Processed Food Seller, 5 years	Unlicensed (0%)	Digital Barrier (40%)	"I've tried opening OSS multiple times, but I'm really confused. The language there is also hard to understand, and my child can't help either."
MSMEs-04	Rudi (M, 29), Wooden Souvenir Seller, 3 years	Unlicensed (0%)	Financial Anxiety (50%)	"I'm afraid that once I have an NIB, I'll be chased for 15% taxes. My business isn't stable yet; sometimes it makes a profit, sometimes it loses."

MSMEs-05	Ningsih (W, 45), Traditional Fashion, 7 years	Fully licensed (100%)	Success Story (20%)	"After I got full permission, my sales turnover increased by 150% and I was also able to get a 50 million KUR loan, and then entering modern stores also gained a new 30% market share."
MSMEs-06	Agus (M, 52), Herbal Drink Seller, 12 years	Partially licensed (50% - SIUP, NPWP)	Gradual Awareness (40%)	"I used to think no permission was needed. But now 70% of customers are starting to ask me about certifications. So I've been thinking about it too."
MSMEs-07	Yanti (W, 33), Children's Snack Seller, 4 years	Unlicensed (0%)	Peer Influence (80%)	"Most of my friends here, about 90%, also don't have permission. So I just go along, I don't want to stand out. I'm afraid I'll be seen as arrogant."
MSMEs-08	Dedi (M, 41), Crochet Bag Seller, 9 years	Unlicensed (0%)	Access Constraint (60%)	"I also want to have an official license, but I'm confused about where to start. No one has explained the steps to me, I'm 100% clueless about OSS."
MSMEs-09	Sri (W, 36), Dry Cake Seller, 6 years	Unlicensed (0%)	Conditional Readiness (70%)	"If there is free support from the government, I'm 80% sure I would join. As long as the process is clear and not complicated."
MSMEs-10	Hari (M, 47), Rattan Crafts Seller, 15 years	Fully licensed (100%)	Long-term Vision (20%)	"An initial investment of 5 million is indeed heavy, but now the ROI is 300%. My

				child can also continue the business with a legal foundation."
SUMMARY	10 Informant Total	Average Compliance: 27.5%	Interview Theme:	70% Unlicensed, 20% Partially Licensed, 20% Fully Licensed.

Source: Processed data Informant Profile and Interview

Five recurring themes that showed a significant dispersion among informants were found through the thematic analysis. First, MSMEs (60% of informants) continue to have an informal economy perspective, especially small-scale, women-owned businesses like MSMEs-01 and MSMEs-07. The idea that formal licenses are not necessary for small firms is a basic misunderstanding of regulatory requirements, which are based on the type of business operations rather than the size of the company. Second, 40% of informants are impacted by the digital divide, which is a major structural impediment (e.g., MSMEs-03 and MSMEs-08). Some MSME groups have been excluded from the official licensing system due to the intricacy of the Online Single Submission (OSS) platform and low digital literacy.

Third, 50% of informants (e.g., MSMEs-04) acknowledged financial worry connected to perceived tax consequences, showing a significant information gap regarding the existence of tax benefits and favorable programs for MSMEs. Fourth, 80% of informants stated that their choices were impacted by the actions of other business owners (e.g., MSMEs-07), indicating that peer influence is a significant factor in determining license compliance behavior.

This result emphasizes how crucial social proof and community-based strategies are for creating compliance initiatives. Fifth, 70% of interviewees (such as MSMEs-09) indicated conditional readiness, meaning they would pursue business licensing if sufficient support and direction were given. This result indicates a strategic chance for focused initiatives meant to enhance MSME formalization.

Notably, informants with full business licenses (20% of the sample as a whole) showed a noteworthy transformative effect on business performance. For example, MSMEs-05 reported a 30% gain in market share, a 150% rise in sales, and access to IDR 50 million in government-supported finance (KUR) through modern retail channels. In a similar vein, MSMEs-10 emphasized long-term legacy planning and business continuity while recording a return on investment (ROI) of 300% from efforts connected to compliance. These divergent results demonstrate that the compliance gap is not just a regulatory

problem but also a reflection of inadequate awareness and information sharing, which may be addressed with focused policy measures.

Additionally, the majority of informants' conditional readiness suggests a latent need for formalization help. One important enabling feature that shows that MSMEs are prepared to engage in regulatory compliance when backed by an efficient help system is the availability of free assistance and clear, step-by-step advice. These results offer a solid basis for creating community-based intervention models with the potential for high adoption rates that make use of peer learning and mentorship mechanisms.

DISCUSSION/RESULT

Compliance Status of Licensing for MSMEs at Bantarjati Souvenir Center

MSMEs without licenses face financial, legal, and reputational risks that require a risk-based policy approach rather than uniform administrative enforcement. In terms of finances, 89% of respondents claim to have limited access to formal loans, which directly impedes the expansion of businesses over the long run. 15% of respondents reported having experienced administrative penalties. Reputational concerns are reflected in shifting consumer choices, with 71% of consumers favoring products from licensed MSMEs. This implies that corporate legitimacy is increasingly viewed as a competitive advantage in an era of heightened customer knowledge. (Kementerian Hukum dan HAM RI, 2024) The implementation of a risk-based approach is particularly critical for the food and souvenir sectors at Bantarjati, where consumer safety risks are elevated. This situation is in line with figures from the Ministry of Cooperatives and MSMEs, which show that the national MSME formalization rate is still between 35 and 40 percent, well short of the government's goal of 60 percent by 2024. Such non-compliance creates uncertainty in the larger business ecosystem, especially with regard to consumer protection and market stability, and exposes MSMEs to legal risks. Rather than viewing non-compliance as deliberate violation, policy reorientation should recognize it as stemming from risk misperception, digital barriers, and information limitations. (Kementerian Koperasi dan UKM, 2024)

Complex structural obstacles must be overcome for the Job Creation Law to be implemented at the MSME level, especially the disconnect between regulatory design and practical implementation capability. Despite the simplification of the Online Single Submission (OSS) system, the study finds that 71% of respondents face technological access issues when attempting to utilize the OSS platform, and 73% of respondents do not fully comprehend NIB

licensing requirements. (Badan Koordinasi Penanaman Modal, 2024) These digital barriers necessitate adaptive OSS improvements that accommodate the social capacity of MSMEs. These results show that there is a "regulatory disconnect" between legislators and implementation goals, whereby presumptions about the technological prowess and digital literacy of MSMEs do not match field realities. (Sari Indah Nikensari et al., 2023) Local governments should develop offline and community-based assistance mechanisms, such as mobile OSS services or MSME licensing clinics, to bridge the gap between digital policy design and field realities. Because digitally based licensing systems may instead generate exclusion for MSME sectors who most require legal support, this digital divide is a significant barrier to accomplishing business formalization objectives.

Structural and Social Barriers in the Implementation of Licensing

Despite the fact that the actual cost of acquiring an NIB is quite reasonable, 69% of respondents stated that the perception of high licensing costs constituted the biggest economic obstacle, according to a thorough review of the factors of non-compliance. MSMEs have a tendency to overestimate the direct financial expense of licensing while ignoring the opportunity costs associated with non-compliance, a phenomenon known as cost perception bias. (Muhammad Ridwan & Lisa Sartika, 2023) Additionally, 78% of respondents expressed concerns about potential tax obligations, indicating a lack of knowledge about tax incentive programs available to MSMEs, such as Government Regulation No. 23 of 2018, which stipulates a reduced income tax rate of 0.5% for businesses with annual turnover below IDR 4.8 billion. To address these misperceptions, licensing policy needs explicit integration with direct economic incentives, including priority access to financing, food certification subsidies, and facilitation into formal supply chains. These results highlight the necessity of thorough educational initiatives that position business legality as an investment rather than a burden, covering the financial and legal advantages of regulatory compliance in addition to licensing processes. (A. Kusuma & Pratama, 2022)

The study's multifaceted dangers show that license non-compliance has far-reaching effects that go well beyond formal legal considerations. According to 89% of respondents, economic risk has the biggest influence, especially when it comes to limited access to official credit. This is mostly due to Indonesia's prudential banking system, which demands that a business be legitimate before granting credit. (D. P. Sari & Wahyudi, 2021) This result is in line with statistics from Bank Indonesia, which shows that licensed MSMEs have access to a greater variety of financial products and a 3.4-fold higher chance of loan approval than their unlicensed counterparts. (Otoritas Jasa

Keuangan, 2024) Due to a vicious cycle of financial exclusion, MSMEs are unable to grow because they lack working cash, and their ability to obtain financing is dependent on their legal business status, which necessitates an initial investment.

In the digital age and with growing consumer awareness, reputational risk and customer trust become more important factors. Business legality serves as a stand-in for product quality and dependability, as evidenced by the result that 71% of buyers prefer goods from licensed MSMEs. (Fitri Rahmawati & Ahmad Fauzi, 2023) The growth of e-commerce platforms that demand formal business registration as a prerequisite for merchant onboarding, so barring unlicensed MSMEs from controlling digital distribution channels, supports this trend. (Asosiasi E-Commerce Indonesia, 2024) In the context of the Bantarjati souvenir center as a tourist destination, this lack of confidence could make local items less competitive when they compete with comparable goods from other areas that have more extensive certifications.

A complicated trade-off between affordability and consumer safety is exemplified by the consumer protection dilemma found in this study. On the one hand, the lack of compliance expenses allows unlicensed MSMEs to offer more competitively priced goods, giving consumers instant financial advantages. (Tony Irawan et al., 2024) However, because MSMEs have few incentives to continuously uphold product quality standards, the absence of quality assurance procedures and legal redress leads to moral hazard. Due to consumers' limited ability to evaluate product quality before making a purchase, this scenario leads to market failure in the form of adverse selection, when lower-quality products may dominate the market. (Budi Santoso & Maria Ulfa, 2023)

Food safety represents a critical concern within the consumer protection framework, particularly given that 42% of respondents operate in the traditional food sector of Bogor. The finding that only 24% of MSMEs possess a Home Industry Food Certificate (*Pangan Industri Rumah Tangga – PIRT*) indicates a substantial potential health risk for consumers. (Badan POM RI, 2024) Food goods without distribution permits have a 15–20% chance of harboring dangerous materials or not meeting food safety regulations, according to data from the National Agency of Drug and Food Control (BPOM). Due to Bogor City's extremely low ratio of food safety inspectors to food-related MSMEs (1:150), which makes regulatory enforcement essentially ineffectual, this risk is further increased by local governments' poor supervisory ability. (Dinas Kesehatan Kota Bogor, 2024)

The Impact of Non-Compliance on the Economy and Consumer Protection

There is a clear competence gap in regulatory acceptance among MSMEs, as evidenced by correlation research showing a substantial association between education level, business turnover, and business age with licensing compliance. (Rini Setyowati & Bambang Hermanto, 2023) Businesses run by proprietors with higher levels of education typically have better access to knowledge about licensing procedures and show a deeper awareness of the significance of business legality. In a similar vein, MSMEs with higher turnover rates are more likely to see larger returns on compliance investments and are better equipped to cover licensing-related expenses.

These results emphasize the need for a diversified formalization strategy, wherein tiny enterprises need far more specialized and intense support than small and medium-sized businesses. (Hendra Gunawan et al., 2024) In the context of consumer protection, this research affirms that business legality functions as an instrument of accountability and quality assurance. Therefore, a progressive compliance model is needed, particularly for micro-MSMEs, which allows gradual compliance improvement without sacrificing business continuity. Because there hasn't been a corresponding rise in regulatory adoption to go along with procedural simplification, the Job Creation Law's effectiveness in the MSME setting seems to be mixed.

According to root cause analysis, inadequate policy socialization, a lack of technology infrastructure, and weak incentive structures are the main obstacles rather than procedural complexity. (Indonesian Institute for Economic and Social Research, 2024) Comparative data from other ASEAN nations, like Malaysia and Thailand, shows that effective MSME formalization requires a comprehensive strategy that incorporates capacity building, targeted incentives, and regulatory reform.

The "big bang" strategy being used in Indonesia has not been as successful in raising compliance rates as Thailand's progressive compliance model, which gives MSMEs grace periods and technical support to gradually comply with regulations. This staged formalization approach prevents overwhelming micro-enterprises while maintaining consumer protection standards. (OECD, 2024)

The long-term effects of MSME licensing non-compliance go beyond specific businesses and have an impact on the competitiveness of the local and national economies. In the framework of the Regional Comprehensive Economic Partnership (RCEP) and the ASEAN Economic Community, Indonesian MSMEs face fierce competition from comparable goods coming from nations with stricter regulations. (ASEAN Secretariat, 2024) MSMEs may be disadvantaged within global value chains and lose out on export prospects

if they are not prepared to fulfill international standards and regulatory requirements. As a result, MSME formalization should be seen as a strategic necessity in the age of free trade and economic integration rather than just a domestic administrative problem. (Wulandari, 2022)

The results of this study offer a solid body of evidence for the creation of MSME formalization policies that are more efficient and sensitive to the demands of the local community. To ensure sustainable policy implementation, a multi-stakeholder strategy encompassing local and national governments, the private sector, and civil society organizations is essential. (Suryanto, 2022)

In addition to contributing to the body of knowledge in the fields of company law and consumer protection in Indonesia, the lessons learned from this study provide a replicable model for other areas with comparable MSME characteristics. In order to guarantee that regulatory reforms fulfill their intended goals and produce the greatest possible benefits for the development of MSMEs nationwide, ongoing monitoring and assessment are crucial. (Rahmawati, 2021)

The gender component of MSME licensing non-compliance shows an interesting pattern: despite the fact that 67% of female respondents are more risk averse when it comes to participating in licensing procedures than their male counterparts, they nevertheless show lower levels of compliance.

This phenomenon can be explained through the lens of institutional barriers, wherein women entrepreneurs encounter more intricate structural constraints, such as limited access to information through formal business networks and time constraints resulting from dual domestic and economic responsibilities. (Siti Nurhasanah et al., 2023) The strong influence of peer influence identified in this study opens opportunities for community-based policy interventions.

Comparative research from other developing nations shows that gender-responsive MSME formalization strategies can boost women's involvement rates by as much as 40–50%, which helps to reduce poverty and promote economic empowerment. Governments and stakeholders are advised to utilize MSMEs that have successfully formalized as agents of change (local champions) in collectively promoting licensing compliance.

These results highlight the significance of incorporating a gender perspective into the design of MSME licensing policies, such as offering childcare services at one-stop service centers and implementing flexible operation hours to meet the unique requirements of female entrepreneurs. (Maharani, 2021)

CLOSING

This study indicates that license non-compliance among MSMEs in the Bantarjati souvenir center, Bogor City, is a complex phenomena resulting from the combination of regulatory, economic, social, and behavioral elements based on the data and thorough discussion. Therefore, rather than using discrete regulatory enforcement actions to address this issue, a comprehensive and coordinated policy strategy is needed.

Only 22% of MSMEs in the research area have a Business Identification Number (NIB) and 31% have a Trading Business License (SIUP), indicating a severely low level of licensing compliance. This circumstance shows that while the Online Single Submission (OSS) system of Law No. 11 of 2020 on Job Creation has streamlined licensing procedures, the desired goal of widespread business formalization has not yet been accomplished. The efficacy of MSME formalization initiatives is compromised by the "regulatory disconnect" that results from the discrepancy between regulatory aim and grassroots execution.

The factors that influence license non-compliance are complex and reinforce one another. According to knowledge-related aspects, 73% of respondents do not comprehend how to receive an NIB, which highlights flaws in the current educational and dissemination systems. The existence of a "cost perception bias," in which MSMEs tend to overestimate compliance costs while underestimating long-term advantages, is revealed by economic considerations, such as perceptions of high licensing fees (69% of respondents) and concerns over tax burdens (78%). The fact that 71% of respondents have trouble accessing the OSS platform indicates a significant digital divide in the implementation of electronic licensing systems. Procedural barriers, such as system complexity and restricted access to digital infrastructure, are also important.

Unlicensed MSMEs are exposed to legal, financial, and reputational concerns. Economically, 89% of respondents report having restricted access to formal credit, which directly hinders long-term business growth. Legally, 15% of respondents have faced administrative punishments. With 71% of consumers preferring goods from licensed MSMEs, reputational concerns are mirrored in changing consumer preferences. This suggests that, in a time of increased consumer awareness, business legality is increasingly seen as a competitive advantage.

Declaration of Conflict of Interest

The article entitled "*Business Law of Unlicensed MSMEs in Bantarjati Bogor*", submitted for publication in *Al-Amwal: Jurnal Hukum Ekonomi Islam*, is the author's original work and has not been previously published. All

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Author Contributions

- Andianita Nur Illahiyah: Conceptualization, methodology, data curation, formal analysis, writing, and visualization.
- Mohammad Hipni: Validation, Assessment, Manuscript Verification, and Scholarly Review.

Generative AI Statement

During the preparation of this article, the author used AI solely to refine grammatical structure, translate content from Indonesian to English, paraphrase sentences, and ensure overall writing consistency.

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