

**PRESS RELEASE**

**FINANCIAL SERVICES SECTOR IN DKI JAKARTA AND BANTEN REMAINS  
STABLE AND GROWS POSITIVELY**

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Jakarta, January 2025 – The Indonesia Financial Services Authority (OJK) Office of Jakarta, Bogor, Depok, Bekasi and Banten (KOJT) assessed that the Financial Services Industry in DKI Jakarta dan Banten provinces remained stable with positive performance as of November 31, 2024. This stability is supported by adequate liquidity and controlled risk profiles.

**Key Highlights:**

**1. Capital Market Development**

- Investor activity in DKI Jakarta and Banten showed positive growth.
- The number of investors in DKI Jakarta increased by 73.81% year-on-year (yoy) to 2.60 million Single Investor Identifications (SID).
- In Banten, the number of investors grew by 9.50% yoy to 799,270 SID.
- Monthly stock transaction values also increased in both regions.

**2. Banking Sector Development**

- Positive growth in banking credit distribution in DKI Jakarta and Banten.
- General Bank credit in DKI Jakarta grew by 12.38% yoy to IDR 3,873.44 trillion.
- In Banten, General Bank credit grew by 7.51% yoy to IDR 208.52 trillion.
- The quality of credit remained stable with low non-performing loan (NPL) ratios.

**3. Non-Bank Financial Industry (IKNB) Development**

- Positive performance in financing companies and fintech lending.
- Financing receivables in DKI Jakarta grew by 5.13% yoy, while in Banten, it grew by 14.64% yoy.
- Fintech lending showed significant growth in outstanding loans in both regions.

**4. Development of Buy Now Pay Later (BNPL)**

- The Buy Now Pay Later (BNPL) credit product showed significant growth in both DKI Jakarta and Banten regions until the end of December 2024, with notable increases in the number of debtor entities and outstanding credit in both banking and non-bank sectors.
- In DKI Jakarta, the outstanding BNPL credit from the banking sector grew by 32.99% year-on-year (yoy) to IDR 3.34 trillion, while in Banten, it surged by

48% yoy to IDR 1.79 trillion. The non-bank sector also saw substantial growth in outstanding credit.

- Despite the growth, the credit risk of BNPL in the banking sector increased significantly in both regions, while the risk in the non-bank sector decreased slightly.

## **5. Consumer Education and Protection**

- KOJT conducted various financial education activities to improve financial literacy. Until the fourth quarter of 2024, KOJT has conducted 50 financial education activities, consisting of 21 activities in DKI Jakarta, 20 activities in Banten, and 9 other activities covering areas outside DKI Jakarta and Banten.
- Throughout 2024, KOJT handled 136 consumer complaints, demonstrating its commitment to consumer protection.

## **6. Regional Financial Access Acceleration Team (TPAKD) Development**

- KOJT partnered with local governments to implement programs aimed at increasing financial inclusion, such as the "One Account One Student" program and initiatives supporting MSMEs and green economy development.

OJK continues to urge the public to never be tempted by illegal online loan offers or illogical investment schemes. Always check the legality of the entities making these offers by directly contacting OJK's consumer services via phone at 157, WhatsApp at 081-157-157-157, or email at [konsumen@ojk.go.id](mailto:konsumen@ojk.go.id).

OJK has also launched the Consumer Protection Portal Application (APPK), which can be accessed through the link [www.kontak157.ojk.go.id](http://www.kontak157.ojk.go.id). In addition to using the APPK, the public can stay updated on the financial services sector by following OJK's Instagram at @ojkindonesia, KOJK Jabodebek's Instagram at @ojk\_jabodebek, and Instagram contact 157 at @Kontak157 for various financial education content.

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