SP 207/DKPU/OJK/X/2026

PRESS RELEASE

27.23 MILLION FINANCIAL PRODUCT AND ACCOUNTS OPENED DURING THE 2026 FINANCIAL INCLUSION MONTH

OJK Holds the 2026 Financial Inclusion Month Main Event and the 2026 Financial Expo in Bandung

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Bandung, 29 October 2026. Indonesia Financial Services Authority (OJK) in collaboration with the financial services industry and other stakeholders, has organized 6,446 financial literacy and inclusion activities, reaching more than 798,000 participants across Indonesia throughout the 2026 Financial Inclusion Month (Bulan Inklusi Keuangan/BIK).

In addition to expanding financial education, BIK 2026 also recorded financial products and services access expansion milestones, namely the opening of 7.21 million bank accounts, 2.07 million capital market accounts, 5.38 million insurance policies, 2.07 million financing company accounts, 4.63 pawnshop accounts, and 5.87 fintech accounts.

These achievements reflect the commitment of OJK and all stakeholders to expanding public access to formal financial services while improving financial literacy and enabling the public to use financial products and services responsibly, safely, and prudently.

Chief Executive of Market Conduct Supervision, Education, and Consumer Protection of OJK Dicky Kartikoyono presented these achievements in 2026 Financial Inclusion Month (BIK) Main Event and the 2026 Financial Expo (FinExpo) in Bandung, West Java, Thursday (29/10).

Dicky emphasized that financial access expansion should concur with literacy improvement and public trust toward the financial services industry to provide real-time benefits of household welfare and financial resilience.

“The financial industry has only one key: public trust,” Dicky said.

He emphasized that public trust is fundamental to the sustainability of the financial services industry. Accordingly, OJK continues to promote the provision of financial products and services that are transparent, responsible, and responsive to public needs and financial capabilities.

Dicky also underlined directing financial literacy and inclusion programs into a bigger objective, namely to prosper household finances.

The objective aligns with the establishment of the National Council for Financial Well-being (DNKK), inaugurated by the President of the Republic of Indonesia Prabowo

Subianto during the 2026 National Coordination Meeting of Regional Financial Access Acceleration Team (TPAKD) in Jakarta, 22 October 2026.

The establishment of DNKK is expected to enhance coordination and collaboration among stakeholders in expanding public access to financial services, promote sound financial management, and improve household welfare.

BIK 2026 also prioritized equitable access to financial services by reaching communities in the frontier, outermost, and least developed (3T) regions, as well as various priority groups, including women, students and youth, micro, small, and medium-sized enterprise (MSME) owners, informal sector workers, farmers and fishers, persons with disabilities, and rural communities.

The opening ceremony of the BIK and FinExpo 2026 was also attended by West Java Governor Dedi Mulyadi, Head of OJK West Java Province Darwisman, city/regency-level government, leaders of Financial Services Business Entities (PUJK), financial industry associations, and the Financial Inclusion working group.

Dedi Mulyadi highlighted excellent financial management as the foundation of household prosperity and resilience.

“Earn money wisely, spend money wisely, and save money wisely,” Dedi said.

He invited the public to practice prudent financial management, prioritizing needs over wants, and to avoid consumptive behavior and borrowing beyond their financial capability.

Dedi also encouraged the public to practice prudent financial management, prioritize needs over wants, and avoid excessive consumption and loans beyond their financial capability.

Meanwhile, Head of OJK West Java Darwisman stated that the collaboration between OJK, the regional government, and the financial services industry vitally supports financial access expansion in the productive sector.

“Through FinExpo 2026, we wish this collaboration will continue to thrive, expanding access to financial services and providing real-time benefits to the public, especially MSME actors, farmers, fishermen, and other productive sectors,” Darwisman said.

Darwisman also named the priority segments targeted in the BIK events held by OJK West Java Provincial Office:

- 15 Financial educational events for MSME in Bogor, Bekasi and Purwakarta areas, involving 4,500 MSMEs. The events are expected to improve business actors’ cash flow management skills, financial record and reporting, and prudent financial access.
- Financial education for approximately 2,000 Daarut Tauhiid Islamic Boarding School students on 10 October 2026, accompanied by the Students Saving account SimPel opening symbolic ceremony. The event is expected to cultivate money-saving habit, discipline, and financial management skills in accordance with the Sharia principles in early age and in Islamic boarding school environment.

- International Deaf Week event “Financial Inclusion for Equality" on 24 October 2026 at Sentra Wyata Guna, Bandung, which reached approximately 400 participants with disabilities. The series of events included Bazaar Expo of 25 people with disabilities-owned MSME, financial education and literacy to deaf people, the handover of Student Savings Account SimPel and financial literacy book to 10 Special Education Schools in Bandung City, and competitions for Special Education and General School students.

FinExpo 2026 was held from 29 October to 1 November 2026 at Trans Studio Mall Bandung, West Java, as a part of the National Financial Inclusion Movement GENCARKAN, which aims to expand the public’s insights as well as access to formal financial products and services.

The event featured products and services from PUJK and MSME actors, as well as various educational and interactive activities such as talk shows, workshops, competitions, and entertainment.

Through these activities, the public can obtain direct information on the benefits, risks, fees, and charges associated with financial products and services, as well as their respective rights and responsibilities. This enables consumers to make informed financial decisions based on their individual needs and financial capabilities.

OJK will continue to strengthen collaborations with the regional government, the financial services industry, and all stakeholders to expand an inclusive and quality financial access, improve public financial literacy, and promote formal financial services uses, contributing to social welfare and the realization of Golden Indonesia 2045.

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For more information
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