INDONESIA FINANCIAL SERVICES AUTHORITY

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PRESS RELEASE

CULTIVATING SAVINGS CULTURE, PROSPERING THE PEOPLE

OJK Holds Indonesia's National Saving Day in Bekasi Rural School

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Jakarta, 27 August 2026. Indonesia Financial Services Authority (OJK) and Ministries/Institutions, the Financial Services Industry, Regional Governments, and stakeholders continuously cultivate and nurture savings culture and improve the public financial literacy and inclusion, particularly among young people, for the people's financial independence and prosperity.

These efforts were highlighted at the Main Event of Indonesia's National Saving Day (Hari Indonesia Menabung/HIM) and Financial Literacy Month (Bulan Literasi Keuangan/BLK) 2026, themed "Weaving the Future through Financial Literacy and Inclusion," which was held simultaneously across Indonesia.

The event is part of an ongoing national campaign to cultivate a savings culture and achieve the national financial inclusion target of 98 percent by 2045, as stipulated in the National Long-Term Development Plan (RPJPN), through the One Student One Bank Account (KEJAR) Program.

The Main Event of Indonesia's National Saving Day and Financial Literacy Month 2026 was held at Sekolah Rakyat Menengah Atas (SRMA) 13 Bekasi, Friday (28/8). Chairperson of the Board of Commissioners of OJK Friderica Widyasari Dewi, Chief Executive of Market Conduct Supervision, Education, and Consumer Protection of OJK Dicky Kartikoyono, Member of Board of Commissioners of IDIC Ferdinand D. Purba, Secretary of the Coordinating Ministry of Economic Affairs Susiwijono Moegiarso, and Director General of Financial Sector Stability and Development of the Ministry of Finance Herman Saheruddin attended the main event.

Vice Governor of South Sumatera Province Cik Ujang, Vice Governor of Maluku Province Abdullah Vanath, Literacy Ambassador of South Sumatera Province and Member of Regional Representative Council (DPD)/People's Consultative Assembly (MPR) of the Republic of Indonesia Ratu Tenny Leriva, and Regional Secretary of West Kalimantan Province Harisson also attended this event.

Mayor of Pematangsiantar Wesly Silalahi, Mayor of Kendari Siska Karina Imran, Regent of Raja Ampat Orideko Iriano Burdam, Vice Mayor of Palangkaraya Achmad Zaini, Vice Mayor of Ambon Ely Toisutta, Regional Secretary of Malang Regency Budiar Anwar and Financial Services Industry leaders and associations also attended, as well as 1,100 participating school and university students.

Chairperson of the Board of Commissioners of OJK Friderica Widyasari Dewi conveyed that despite reaching 69.57 percent financial literacy rate and 93.61 percent financial inclusion rate, the school and university student demography has yet to reach the national target, which calls for collaborations among all stakeholders.

“Saving money while you’re young is important for your future. Saving money does not need a lot of money. In fact, to get a lot of money, we can save a little at a time. That is why we have to start saving while we are still young,” Friderica explained.

OJK, ministries, and institutions are committed to improving financial literacy and inclusion among children in Indonesia, she continued.

During Leaders’ Insight session, Chief Executive of Market Conduct Supervision, Education, and Consumer Protection of OJK Dicky Kartikoyono said that savings habit is not only about financial management, as it also trains one’s discipline and self-control.

“What OJK wants to achieve in improving financial literacy and inclusion is cultivating discipline, patience, self-control, and financial management skills, as to not be influenced by FOMO and FOPO amid digital economy and financial development,” Dicky said.

He emphasized the need to view saving money as reserving from the income, not simply gathering the leftover money. This habit provides space for someone to plan their future, fulfil their needs, help others, and contribute to the national economy.

Through KEJAR Program, OJK, the financial services industry, and other stakeholders continue to expand bank account ownership and foster saving habits among students.

From September 2025 to June 2026, 679,000 new student accounts were opened, and more than 270,000 Bank Goes to School events were held in 122 thousand schools.

Various dissemination and education were also held, reaching more than 16,000 students in 40 cities/regencies in Indonesia.

In addition to continuing initiatives implemented in previous years, Indonesia's 2026 National Saving Day also prioritized Rural Schools as a key target for improving students’ financial literacy and inclusion.

Rural School students from underprivileged families become an important segment in expanding financial access and education. Rural Schools is a strategic entry point to cultivate savings culture and equally disseminate financial literacy and inclusion to all students of all backgrounds in Indonesia.

This achievement demonstrates the strong collective commitment to expanding financial access and raising young people’s awareness of the importance of saving and building financial independence for the future.

Financial Literacy Month

In financial literacy, OJK continues to orchestrate various educational program through the National Financial Inclusion Movement GENCARKAN, involving all stakeholders for massive, equal, and sustainable financial education in Indonesia.

Throughout the year as of August 2026, OJK has held 3,557 financial education events, reaching 12.2 million participants. Through collaborations and synergies in GENCARKAN, 18,308 educational events have directly reached 3.2 million participants, and 22,797 digital education events have reached 167.8 million participants.

Financial literacy is also improved through Indonesia Financial Literacy Ambassador Drivers OJK PEDULI, which now has 51,030 Indonesia Financial Literacy Ambassadors. From digital literacy infrastructures, the Financial Education Learning Management System LMSKU has been utilized by 142,613 users, while the Sikapi Uangmu Minisite has published 253 contents with a total of 2.4 million views.

As a part of the main event of HIM and BLK 2026, OJK also held the One Student One Bank Account (KEJAR) Award and Financial Literacy Award.

KEJAR Award recognizes banks, educational institutions/organizations, and regional governments that actively support the implementation of the One Student One Bank Account (KEJAR) Program through activities such as account opening, publication, dissemination, and education.

Financial Literacy Award is a token of appreciation for Financial Services Business Actors (PUJK), stakeholders, regional government, Indonesia Financial Literacy Ambassadors, and communities who have actively promoted massive and equal distribution of financial literacy.

The two awards are expected to light up the spirit of collaboration among stakeholders in building a healthy, inclusive, and sustainable financial ecosystem.

The awardees of Financial Literacy Award and KEJAR Award are as follows:

Financial Literacy Award

1. **Best Financial Literacy Program for PUJK:**

- PT Bank Rakyat Indonesia (Persero) Tbk.
- PT Bank Central Asia, Tbk.
- PT Prudential Life Assurance
- PT Bank Syariah Indonesia Tbk

2. **Most Active Financial Literacy Program for PUJK:**

- PT Bank Central Asia, Tbk.
- PT BPR Hasa Mitra
- PT BNI Modal Ventura
- PT Prudential Life Assurance
- PT Trimegah Sekuritas Indonesia Tbk
- Unit Usaha Syariah PT Pegadaian

3. **Most Massively Established OJK PEDULI for PUJK:**

- PT Bank Mandiri (Persero) Tbk
- PT BPD Jawa Barat dan Banten Tbk
- PT Bank Rakyat Indonesia (Persero) Tbk.
- PT Bank Syariah Indonesia Tbk

4. **Best Financial Literacy Program for Regional Government:**

- Provincial Level: Provincial Government of South Sumatera
- City Level: Government of Ambon City
- Regent Level: Government of Malang Regency

5. **OJK PEDULI Category:**

- Best OJK PEDULI for Regional OJK Office: Ratna Candra Sari
- Best OJK PEDULI for Regional OJK Office: Gede Agus Adyatmika
- Best OJK PEDULI for Regional OJK Office: Nayza Azura Putri
- Best OJK PEDULI for PUJK: Anas Wahid Maulana
- Best OJK PEDULI for PUJK: Ali Akbar
- Best OJK PEDULI for PUJK: Kusuma Wijaya
- Best OJK PEDULI for PUJK: Putri Adelia

KEJAR Award

- **Best KEJAR Implementation for Banks:**

1. State-Owned Enterprise: PT Bank Rakyat Indonesia (Persero) Tbk.
2. Conventional Commercial Bank: PT Bank Central Asia, Tbk.
3. Sharia Commercial Bank: PT Bank Syariah Indonesia Tbk.
4. Regional Development Bank – Sumatera Area: PT Bank Aceh Syariah
5. Regional Development Bank – Java-Bali Area: PT Bank DKI (Bank Jakarta)
6. Regional Development Bank – Kalimantan Area: PT Bank Kalimantan Timur dan Kalimantan Utara
7. Regional Development Bank – Sulawesi Area: PT Bank Pembangunan Daerah Sulawesi Tenggara
8. Regional Development Bank – Nusa Tenggara-Maluku-Papua Area: PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah
9. BPR/BPRS – Sumatera Area: PT BPR Gema Pesisir Provinsi Sumatera Barat
10. BPR/BPRS – Java-Bali Area: PT BPRS Bhakti Sumekar Perseroda Provinsi Jawa Timur

11. BPR/BPRS – Kalimantan Area: PT BPR Tabalong Bersinar Provinsi Kalimantan Selatan
12. BPR/BPRS – Sulawesi Area: PT BPR Bahteramas Konawe (Perseroda) Provinsi Sulawesi Tenggara
13. BPR/BPRS – Nusa Tenggara-Maluku-Papua Area: PT BPR Modern Express Provinsi Maluku

- **Most Active Bank Goes to School Implementation for Banks**

1. PT BPD Jawa Barat dan Banten Tbk.

- **Best KEJAR Implementation for Educational Institution/Organization**

1. Public: SMP Negeri 9 Denpasar Provinsi Bali dengan mitra kerjasama Bank BPD Bali
2. Religion-Based School: MI Assa'idiyyah Provinsi Jawa Timur dengan mitra kerjasama PT Bank Mandiri (Persero) Tbk.
3. Extraodinary School: SLB Negeri 1 Gunungkidul Provinsi Daerah Istimewa Yogyakarta dengan mitra kerjasama BPD DIY

- **Best Region in KEJAR Implementation**

1. Regional-Level - Sumatera: North Sumatera Province
2. Regional-Level – Java & Bali: DKI Jakarta Province
3. Regional-Level - Kalimantan: West Kalimantan Province
4. Regional-Level - Sulawesi: Southeast Sulawesi Province
5. Regional-Level - Nusa Tenggara-Maluku-Papua: Maluku Province
6. City/Regency Level - Sumatera: Pematangsiantar City
7. City/Regency Level - Jawa-Bali: Bandung City
8. City/Regency Level - Kalimantan: Palangkaraya City
9. City/Regency Level - Sulawesi: Kendari City
10. City/Regency Level - Nusa Tenggara-Maluku-Papua: Raja Ampat Regency

Through the 2026 Indonesia's National Savings Day and Financial Literacy Month, OJK expected saving money habits to take root among young people in align with wise financial management and effective financial products and services utilization.

The collaboration between the Government, the Financial Services Industry, the Regional Governments, educational institutions/organizations, and all other stakeholders will be strengthened in the future to create financially empowered, inclusive, prosperous, and well-literate Indonesian people for Indonesia Emas 2045.

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For more information
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