

**PRESS RELEASE**  
**FINANCIAL ACCESSIBILITY IMPROVEMENT FOR SOCIAL WELFARE**  
**Financial Inclusion Month Main Event in North Sulawesi, Gorontalo,**  
**and North Maluku**

Tomohon, October 22, 2023. Indonesia Financial Services Authority (OJK) and all stakeholders continuously enhance public financial inclusion through accessibility to financial products and services that accelerate financial inclusion expansion to improve social welfare and reduce social discrepancy.

In celebration of the 2023 Financial Inclusion Month (BIK), the OJK Sulawesi, Gorontalo, and North Maluku (Sulugomalut) Office with Financial Services Industry Communication Forum (FKIJK) simultaneously held the BIK main event in North Sulawesi, Gorontalo, and North Maluku Province on October 21, 2023.

Chairman of the Audit Board and concurrent Member of the Board of Commissioners of the OJK Sophia Wattimena attended the main event of North Sulawesi BIK at Lapangan Menara Alfa Omega, Tomohon, Saturday (10/21).

“Financial inclusion is a significant pillar in national economy development. Together with high financial literacy rate, they will stimulate social welfare improvement. The public will have a wider access to financial products and services they require and risk comprehension, so that they will not fall for illegal financial services offers,” Sophia noted in her remarks.

Based on the 2022 National Survey on Financial Literacy and Inclusion (SNLIK), the national financial inclusion index is at 85.10 percent and national financial literacy index is at 49.68 percent, while the financial inclusion index in North Sulawesi Province is at 86.23 percent and the financial literacy index is at 50.13 percent.

BIK is held every October since 2016 to support the Government’s effort to reach the financial inclusion at 90 percent by 2024. BIK in 2023 explores “Equal Financial Accessibility, Prosperous People” as its theme.

The BIK Main Event in North Sulawesi was also attended by Head of Economy Bureau of North Sulawesi Province Reza Alexandro Wenas Dotulung, Head of OJK Sulutgomalut Winter Marbun, Leaders of Financial Services Industry and the public.

Winter reports the activities held to commemorate 2023 BIK in North Sulawesi Province:

1. Credit provision/financing for the public and small and micro entrepreneurs through business matching
2. Financial products and/or services exhibition;
3. Opening of accounts, policies, and other financial products;
4. Financial education (dissemination, webinar, bank goes to school/campus, consultation clinics, and outreach program);
5. Indonesia Saves Money Action (through issuing Circular Letter on savings, signing PKS, and opening accounts);
6. Massive campaign and publication of financial literacy, inclusion, and consumers protection programs;
7. Massive financial products/services sales with incentives (discount, cashback, points, bonuses or rewards) by LJK throughout October;

8. The 2023 World Investor Week (WIW); and
9. Recycling program for Financial Services Industry.

Furthermore, a number of financial education activities were also carried out aimed for people with disabilities (deaf community), frontier, outermost and least developed (3T) regions and university students.

The main event of 2023 BIK was held simultaneously in three provinces (North Sulawesi, Gorontalo, and North Maluku) opened by fun walk, Zumba, and MSME exhibition with thousands of participations from Financial Services Industry and the public.

\*\*\*

For more information:

Head of Literacy, Financial Inclusion and Communication Department - Aman Santosa;  
Tel. (021) 29600000; E-mail: [humas@ojk.go.id](mailto:humas@ojk.go.id)