

**PRESS RELEASE****OJK CAMPAIGNS FOR PUBLIC DIGITAL FINANCIAL LITERACY IMPROVEMENT****Digital Financial Literacy at Universitas Pendidikan Muhammadiyah Sorong**

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Sorong, May 28, 2025. Indonesia Financial Services Authority (OJK) held Digital Financial Literacy at Universitas Pendidikan Muhammadiyah Sorong, West Papua, to reaffirm its commitment to improve digital financial literacy.

More than 200 students in Sorong, West Papua, and its surrounding areas participated in the event. The Digital Financial Literacy (DFL) was OJK's measure in developing financial sector technology innovation and consumer education, highlighting the importance of digital financial literacy.

DFL is a part of OJK's annual literacy programme, designed to respond to the low digital financial literacy index amid the storm of tech-based financial services adoption.

The 2025 National Survey on Financial Literacy and Inclusion (SNLIK) showed that Indonesia financial literacy was at 66 percent, while the financial inclusion index at 80 percent.

The discrepancy reflects the lack of comprehension of financial products despite the high usage. This condition poses detrimental risks without the correct and widespread financial education.

In the public lecture, Chief Executive of Financial Sector Technology Innovation, Digital Assets, and Crypto Assets Supervision of OJK Hasan Fawzi emphasized the opportunity from blockchain, artificial intelligence, and big data, as well as the challenges it prompts in financial management. Hasan mentioned that the youth, particularly Gen Z, is a strategic catalyst in the digital transformation of financial sector in Indonesia.

"Gen Z is the agents of change and the spearheads of digital transformation in East Indonesia. Digital financial literacy is no longer a choice, but a fundamental requirement in facing the ever-developing financial ecosystem," Hasan stated.

Hasan also reminded the university students to wisely manage their digital financials and be cautious of potential fraud and scams in tech-based financial services.

He underlined the currently high digital financial fraud and scam numbers due to the relatively low public financial literacy in Indonesia.

As of March 2025, Indonesia Anti Scam Center (IASC) recorded almost 80,000 financial scam reports with loss amounting to Rp1.7 trillion. Therefore, knowing and understanding the legal and logical aspects of investment and risks should be mandatory for consumers in choosing their digital financial products.

Furthermore, Hasan explained that this event is OJK's real action and measure in reaching all regions of Indonesia, particularly the eastern parts of Indonesia to ensure optimized equal digital transformation of the financial sector.

Vice Rector III of Universitas Pendidikan Muhammadiyah Sorong Aldilla Yulia Wiellys Sutikno appreciated OJK and the speakers during his remarks. Aldilla said changes in the financial sector moves quickly, even quicker than law regulation amendments, calling for early education for the youth.

"Hence, as a human, it is impossible not to follow these changes. One of the ways to follow them is to provide financial education, training, and dissemination such as the one held this morning, by speakers from OJK," Aldilla said.

The public lecture featured three speakers: Executive Analyst of Digital Financial Innovation Group of OJK Lutfi Alkatiri, Vice Secretary General I Chrisma Albandjar, and Executive Director of Indonesia Blockchain and Crypto Asset Traders Association Asih Karnengsih.

Through Digital Financial Literacy, OJK is committed to continuously educate the public, including civitas academica in all Indonesia regions, in responsibly, safely, and wisely utilizing digital financial products or services. OJK expected the youth to not become mere active users, but also an innovator in the digital financial sector.

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For more information

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