

PRESS RELEASE
OJK DIGINATION DAY 2025
**BREAKING TECHNOLOGY INNOVATION BOUNDARIES FOR INCLUSIVE AND
RESILIENT FINANCIAL MARKET**

Semarang, August 12, 2025. Indonesia Financial Services Authority (OJK) held OJK Digital Financial Innovation Day (OJK Digation Day) 2025 in Semarang, Central Java. OJK Digation Day is an annual forum to evaluate Financial Services Technology Innovation (FSTI) developments and to nurture the collaborations between regulators, industry players and stakeholders for inclusive and resilient digital financial services sector.

OJK Digation Day 2025 marked the second year of Financial Sector Technology Innovation, Digital Assets, and Crypto Assets (IAKD) as a part of OJK's institutional transformation after the promulgation of Law No. 4 of 2023 on the Strengthening and Development of the Financial Sector (P2SK Law).

Chief Executive of Financial Sector Technology Innovation, Digital Assets, and Crypto Assets Supervision of OJK Hasan Fawzi highlighted synergism for quick adoption of technology in the financial services sector in support of the national digital economic growth.

"This industry should continuously expand investor and consumer bases, diversify financial instruments through both new products or new services, and certainly to increase business activities in the financial services sector and market liquidity through relevant innovations for the community, consumers, and business actors," Hasan said.

According to Hasan, OJK Digation Day 2025 will create concrete space for collaborations between digital regulators, industry players, and communities. The initiative reflects OJK's commitment to continuously enhance an inclusive, safe, and solid digital financial innovation ecosystem. These capabilities to innovate together will determine the success of financial sector transformation.

Hasan added that IAKD industry roles enhancement required stakeholders' active participation.

"As the driver of innovation, IAKD industry players are expected to introduce tech-based products and services that adapts to the market's needs," he explained.

According to the data, there are 30 FSTI organizers and 23 ecosystems in the digital financial assets trading licensed by OJK as of July 2025, reflecting a growth trend in IAKD industry players.

Meanwhile, Regional Secretary of the Central Java Province Sumarno warmly welcomed OJK Digination Day 2025 in Semarang.

He expected the event will be the stepping stone to massively promote financial digitization in Central Java, because digitization improves effectiveness, efficiency, and most importantly, accountability and transparency.

“Cybersecurity Guideline for Digital Financial Assets Trading Operators” was also launched during Digination Day 2025. The guideline aims to increase platform’s endurance against various cyber threats, ensure consumer assets and data protection, and increase the public’s trust through excellent, transparent, and regulation-compliant security control.

In the event, Mockup of Collaboration Project between OJK and the International Labour Organization (ILO) was presented during the Digitization of Dairy Cattle Industry. The project aims to integrate digital technology in the industry’s supply chain from the breeders, financing institutions to the market, creating a more efficient, sustainable, and transparent ecosystem.

Business actors in the real sector, particularly dairy cattle breeders, are expected to improve productivity, product quality, and access to formal financing sources. This measure is carried out through the digitization process as a part of OJK’s financial inclusion strategy, namely to drive breeding accreditation and financial services sector contribution in supporting regional economic growth.

The OJK Digination 2025 events featured talk shows discussing “Alternative Credit Scoring and Financial Services Aggregator’s Roles and Functions in Financial Market Deepening”, gathering OJK, industrial associations, financial services business actors and FSTI operators. The talkshow discussed the significant contribution of two business models of FSTI:

- **Alternative Credit Scoring (PKA)** recorded 27.57 million cumulative hits from the consumers (ytd as of June 2025), signifying the public’s interest in an inclusive solution of credit scoring based on alternative data.
- **Financial Services Aggregator (PAJK)**, with 6.9 million users and transactions valuing to Rp12.61 trillion (ytd as of June 2025).
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Business matching session was held afterwards, supporting tech adoption in the regions and to gather PKA and PAJK with financial services business actors in Central Java (e.g. Conventional & Sharia Rural Banks, MFI and Sharia MFI, and Regional Development Banks) for collaborative opportunities and FSTI services expansion in the regions.

Head of OJK Central Java Provincial Office Hidayat Prabowo and OJK leaders in the Central Java area, Head of Perbarindo of Central Java Dadi Sumarsana, Alternative Credit Scorings, Financial Services Aggregators, financial services institutions and PKA/PAJK partners attended Digination Day 2025.

The IAKD Supervision presented their achievement highlights in the last year, including launchings of new initiatives, strategic collaborations, and digital financial innovation ecosystem enhancement.

OJK Digination Day 2025 became a momentum of clarifying future policy directions in creating an adaptive, resilient, and thorough digital financial ecosystem that pioneers for sustainable national economic growth.

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