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OJK, LPS, AND BPS ENSURE DATA QUALITY OF THE 2026 NATIONAL FINANCIAL LITERACY AND INCLUSION SURVEY (SNLIK)

Bekasi, 10 February 2026. Indonesia Financial Services Authority (OJK), Indonesia Deposit Insurance Corporation (LPS/IDIC), and Statistics Indonesia (BPS) conducted the 2026 National Survey on Financial Literacy and Inclusion (SNLIK) as the foundation of financial literacy and inclusion programs that increases common welfare.

“There is something different this year, of course, because IDIC is joining us. So, this is a synergism and collaboration between OJK, IDIC, and BPS,” Chief Executive of Market Conduct Supervision, Education, and Consumer Protection and Interim Chairperson of Board of Commissioners of OJK Friderica Widyasari Dewi said during the witnessing of 2026 SNLIK at East Bekasi District, Bekasi, West Java, Monday (9/2).

Chairman of the Board of Commissioner of IDIC Anggito Abimanyu and Chief Statistician of Statistics Indonesia Amalia Adininggar Widyasanti joined the witnessing.

Friderica mentioned the significance of the 2026 SNLIK witnessing, as the financial literacy and inclusion rate correlates with the common welfare rate.

“Our main objective is to improve financial literacy and inclusion to promote public welfare through financial products and services uses in the financial services sector,” Friderica explained.

For the first time, SNLIK will be conducted jointly in cooperation with IDIC in accordance with the P2SK Law. This year’s survey will also include provincial financial literacy and inclusion rate.

Provincial financial literacy and inclusion rate are vital as they raise each province’s awareness on their position and contribution in improving regional financial literacy and inclusion.

Anggito highlighted SNLIK and the rising national respondents for IDIC to refine the data quality, obtaining more accurate and objective depiction of the reality to support financial literacy and inclusion.

“So, this year, we have more samples. Last year we had 10,000 samples, and now we have 75,000 to expand our analysis base to provincial level,” Anggito explained.

Anggito also highlighted IDIC's support and expectations in the future in reaching more respondents, as well as cooperation with OJK in creating improved policies based on the survey.

Amalia extended her appreciation upon the productive collaboration between BPS, OJK, and IDIC in 2026 in increasing respondent numbers down to the provincial level.

"Therefore in 2026, we collaborate with IDIC, expanding our samples to 75,000 to generate provincial Financial Literacy and inclusion Index for all 38 Indonesian provinces," Amalia conveyed.

Amalia hoped for the public's willingness and openness to the data gathering officials, as respondents' participation willingness and openness essentially affects data quality. She guaranteed the respondents' personal data security and confidentiality in accordance with the prevailing provisions and standards.

SNLIK Procedures

SNLIK witnessing procedures ensure survey data is gathered correctly and properly by Field Data Collection Officers (PPL). Witnessing is also conducted by Regional OJK Offices and Head BPS Office in the provincial regions to uphold the 2026 SNLIK data quality.

The 2026 SNLIK data gathering started from 4 to 18 February 2026, targeting 75,000 respondents within the age range of 15-79 years old in 38 provinces, comprised of 514 cities/regencies in all Indonesia with a total of 7,500 Local Area Units.

All data was gathered by 2,744 Field Data Collection Officers and 1,016 Field Inspection Officers on-site using Computer Assisted Personal Interviewing (CAPI). Each Field Data Collection Officer, assisted by Field Inspection Officers, is assigned with 2 to 3 Local Area Units.

The results of 2026 SNLIK illustrate the public financial literacy and inclusion condition in Indonesia in 2025. The National Medium-Term Development Plan targets financial literacy and inclusion rate of 69.35% and 93.00% respectively by 2029, as referred in the Presidential Decree of the Republic of Indonesia Number 12 of 2025 on the 2025-2029 National Medium-Term Development Plan.

The Law of the Republic of Indonesia Number 59 of 2024 on the 2025-2045 National Long-Term also determined financial inclusion as one of the main indicators of national development, targeting 98.00 percent by 2045. This target initially becomes the grounds for OJK to conduct the 2026 SNLIK to see the current position and rate of the financial literacy and inclusion in accordance with the Presidential Decree and the Law.

OJK also massively implements financial literacy and inclusion program through the National Financial Inclusion Movement GENCARKAN to achieve the targets, collaborating with all stakeholders in banking, capital market, insurance, pension fund, and financing, as well as associations.

OJK, IDIC, and Statistics Indonesia affirmed their commitment and ensure all financial literacy and inclusion improvement policy are formulated based on accurate, objective data that reflects the reality.

This measure reflected the three institutions' resolute in creating inclusive, precise and sustainable programs that builds public credibility through cross institution collaboration, transparency, and data uses as the main foundation of healthy and widespread financial ecosystem strengthening in all communities and groups in Indonesia.

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