SP 200/DKPU/OJK/X/2026

PRESS RELEASE

OJK STRENGTHENS FINANCIAL LITERACY AMONG YOUNG PEOPLE THROUGH EDUCATION ON DIGITAL FINANCING OPPORTUNITIES AND RISKS

OJK Mengajar 2026 at Indonesia Banking School

Jakarta, 24 October 2026. Indonesia Financial Services Authority (OJK) continues to strengthen financial literacy and inclusion among young people by raising awareness of the benefits, risks, and prospects of digital payments to promote the responsible use of financial services amid rapid digital transformation.

Chief Executive of Financing Institutions, Venture Capital Companies, Microfinance Institutions and Other Financial Service Companies Supervision of OJK Agusman conveyed this message during the Public Lecture "Digital Payment: Benefits, Risks, and Prospects" at Indonesia Banking School (IBS), Jakarta, Saturday (24/10).

Agusman stated that rapid technological advancements have accelerated the growth of the digital financial services industry, creating opportunities to improve efficiency and expand access to financial services.

“Digital payments enable processes that once took months to be completed in seconds through the use of technology, artificial intelligence, and machine learning to assess payment feasibility,” Agusman said.

He emphasized that the development of digital payment services must be accompanied by adequate financial literacy, a sound understanding of risks, and responsible financial management.

“Easy access to digital payment services must be accompanied by adequate financial literacy, an understanding of the associated risks, and the ability to meet financial obligations to ensure that the benefits of financial technology can be realized optimally and sustainably,” Agusman pointed out.

He added that, despite the convenience offered by technology, the public must remain vigilant. Easier access to payment facilities must go hand in hand with the ability to meet financial obligations and an understanding of the potential risks involved.

Digital payment has a strategic role in expanding public financial access and supporting productive sector and micro, small, and medium enterprises (MSME) developments. Promoting easy funding access may stimulate productivity and inclusive economic growth.

“When access to conventional finances does not cover all communities, digital payment comes and expands finances, as long as you have connection and digital facilities,” he explained.

Agusman also highlighted the continued growth of digital financing services in Indonesia, reflecting the increasing adoption of technology-driven financial products.

In August 2026, the Buy Now Pay Later (BNPL) services debit balance of financing companies grew by 36.57 percent (year on year/yoy) to Rp13.61trillion, with a total of 27.71 million accounts. Meanwhile, the fintech online lending outstanding increased by 22.07 percent (yoy) to Rp106.94 trillion with 189.77 million user accounts, comprising of 3.02 million lenders and 186.75 million borrowers.

At the end of the public lecture, Agusman underlined OJK will remain firm on policy and supervision for a healthier, more innovative, and more sustainable industry, as well as mitigating various risks such as personal data misuses, fraud, and consumer risks such as personal data misuses, fraud, and consumer risks.

Chairman of Indonesia Banking Development Foundation (YPPI) Priyanto Budi Nugroho extended his appreciation of the public lecture held by OJK. He viewed the event will be able to promote literacy of university students to understand digital payment development and its risks.

“In the digital era, innovation is not solely about growth and profit; it must also be accompanied by risk management and accountability. These elements are inseparable,” Priyanto said.

Priyanto also encouraged students to ensure that easier access to financing does not lead to financial difficulties for either users or investors.

“This is why education on these topics remains relevant and essential, as it forms an integral part of risk management,” he emphasized.

Priyanto further encouraged students to equip themselves with adequate knowledge and financial literacy alongside their understanding of digital payment technologies. He noted that digital literacy goes beyond knowing how to use an application; it also involves understanding the associated risks and responsibilities.

The public lecture was attended by 137 Indonesia Banking School students and 15 lecturers. Deputy Commissioner of Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Service Companies Supervision of OJK Sri Kurniati and leaders of Indonesia Banking School also attended the public lecture.

Through OJK Mengajar, OJK continues to improve civitas academica’s comprehension on the financial services sector and digital payment development, so they can prudently use financial services, understand the risks, and contribute to an inclusive and sustainable national economic growth.

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For more information
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