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PRESS RELEASE

OJK OPTIMIZES DIGITAL FINANCIAL ECOSYSTEM AND ACCELERATES INNOVATION IN DIGINATION DAY 2026

Jakarta, 27 August 2026. Indonesia Financial Services Authority (OJK) continues to optimize the Financial Sector Technology Innovation, Digital Assets, and Crypto Assets ("IAKD") ecosystem through regulation strengthening, innovation development, and consumer protection enhancement.

These efforts are reflected in the 2026 Digital Financial Innovation Day (OJK Digination Day), held in Jakarta on Thursday as a strategic forum bringing together regulators, the government, the House of Representatives of the Republic of Indonesia (DPR RI), industry players, investors, academics, and the public to advance an innovative, integrated, inclusive, safe, and sustainable digital financial ecosystem.

Vice Chairperson of the Board of Commissioners of OJK Hernawan Bekti Sasongko stated in his remarks that the future of the financial sector requires strong coordination among all stakeholders. Digital financial innovation, he said, is an integral part of the financial system and therefore needs to be developed to the same standards of governance, risk management, and consumer protection as other financial sectors.

"Digital financial innovation no longer in the sidelines, it is already within the financial system. We hold this principle: same activity, same risk, same regulation. The governance, risk management, and consumer protection standards that apply in the financial sector also applies here without exemption," Hernawan explained.

During the event, OJK also introduced a strategic initiative, OJK Fintech Startup Accelerator, which aims to strengthen innovation development links. The program bridges start-ups, financial services industry, investors, and regulators, to encourage the birth of innovative and responsible digital financial solutions. The program is signified with demo day and business matching events.

"Through demo day and business matching, we bring together innovators, funding partners and industry, while setting forth Digination as a showcase for the child of our nation's works. Most importantly, when this event ends, our job does not. In fact, the minute the forum is concluded, the real work begins," Hernawan said.

OJK creates a continuous cycle, from discussions, testing, implementation, and discussions, he continued. Through this method, innovation ecosystem may flourish and provide real benefits.

In addition to promoting innovation developments, OJK prioritizes regulatory frameworks that adapts well to tech developments such as artificial intelligence (AI), asset tokenization, blockchain, and crypto. The innovation optimization goes hand in hand with consumer protection and public education measures.

The IAKD sector optimization is further supported by Law Number 4 of 2025, which refines the financial sector development and strengthening legal framework. The regulation refinement aims to provide legal certainty and to create a healthy, responsible, and sustainable room of growth for the industry. The direction of the development will be further elaborated in the 2026-2031 Roadmap of IAKD.

Head of Commission XI of the House of Representatives of the Republic of Indonesia (DPR RI) Misbakhun warmly welcomed OJK's initiative. Misbakhun appreciates OJK's measure in creating digital innovations through OJK Digination Day. This event has successfully brought together competent parties within the industry and is expected to start innovations that responds and resolve the current issues.

"Financial sector technology innovation, digital financial assets, and crypto assets are one of the new funding sources that potentially responds to the funding structural challenges in Indonesia. Digital financial innovation uses are expected to promote financial inclusion, which in return contributes to the national economic growth," Misbakhun said.

This potential shall be supported with adaptive regulations, financing access, capacity enhancement, and digital talent development, he continued. The collaboration is expected to pave a way for more responsible innovations, making Indonesia an active innovator and leader in addition to user in the digital financial ecosystem.

The collaboration between the Ministry of Communication and Digital Affairs and OJK serves as a key foundation for developing an innovative and safe digital financial ecosystem, Vice Minister of Communication and Digital Affairs of the Republic of Indonesia Nezar Patria said.

"The Ministry of Communication and Digital Affairs has prepared digital infrastructures, AI regulations, digital talents, while OJK ensures innovations grow within prudence, consumer protection, and financial system stability paradigm. These two roles are complementary to each other and are not meant to substitute the other. In the future, we invite OJK and all elements in this ecosystem to strengthen this synergy," Nezar expressed.

As of July 2026, OJK recorded 22.93 million digital financial assets trading consumer accounts in Indonesia, with crypto transaction value of Rp20.52 trillion and derivative transaction value of Rp3.41 trillion.

The figures were from markets, now complete and are comprised of 2 digital financial assets exchange; 2 clearing, guarantee, and settlement institutions; 2 deposit management centers; and 26 licensed digital financial assets traders (from July 2026 data). From CFX list, there are 1,214 assets and 49 derivatives, while ICEX recorded 871 tradable assets.

In financial sector technology innovation as of July 2026, OJK recorded 8 alternative credit scorers and 16 financial services aggregators who overall had partnered with 1,357 financial services institutions.

Simultaneously, OJK launched The Digital Financial Assets and Crypto Assets Pocketbook 2.0, which was prepared by OJK and the industry as a practical guide for the public to understand the characteristics, benefits, and risks of digital financial assets and crypto assets, as Chief Executive of Financial Sector Technology Innovation, Digital Assets, and Crypto Assets Supervision of OJK Adi Budiarso conveyed.

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“This book is the fruit of the collective efforts of Indonesia's digital community, including OJK, business associations, and observers. I invite everyone to continuously contribute to improving the quality of this pocketbook. Its objective is to raise public awareness and broaden financial knowledge. Let us not forget that financial intelligence is a key pillar of financial well-being,” Adi said.

The 2026 OJK Digination Day opens a momentum of collaboration and swift orchestration of a competitive national digital financial ecosystem. By synergizing adaptive regulations, responsible innovations, and impenetrable consumer protection, OJK motivates the financial sector digital transformation to provide real benefits for the national economy and the public.

“We bring the 2026 OJK Digination Day here, not as an annual ceremony, but as a collaborative space for regulators, the industry, academicians, and policymakers to meet, discuss, align the vision and mission of Indonesia digital financial sector. This forum serves as a testing ground for the ideas and ensure effective and fruitful discussion,” Adi said.

Improving financial literacy quality and intelligence will also become a key factor for advanced, developed, and prosperous Indonesia, he resumed.

In the future, OJK will focus to three main IAKD development agendas: **deepening** the existing ecosystem, **widening** the innovation reach and advantages, and **safeguarding** through consumer protection and risk mitigation. The three agendas are directed to build a safer, more inclusive, competitive, and sustainable digital financial ecosystem in Indonesia.

Vice Chairman of the Commission XI of DPR RI Mohamad Hekal, Director General of Financial Stability and Sector Development of Indonesian Ministry of Finance of RI Herman Saheruddin, Chief Technology Officer of Investment Management Agency Daya Anagata Nusantara Sigit Puji Santosa, representatives of ministries/institutions, industry associations, academicians, practitioners, and FSTI organizers attended the 2026 OJK Digination Day.

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For more information
Head of Financial Services Sector Surveillance and Integrated Policy Department of OJK – Agus Firmansyah
Tel. 021.29600000; Email: humas@ojk.go.id