

PRESS RELEASE**OJK PROMOTES DIGITAL FINANCIAL DEVELOPMENT
FOR NATIONAL ECONOMY STRENGTHENING****OJK Holds FEKDI and IFSE 2026 with BI**

Jakarta, 23 September 2026. Indonesia Financial Services Authority (OJK) continues to promote digital financial development to strengthen the national economy and improve public welfare. Chairperson of the Board of Commissioners of OJK Friderica Widyasari Dewi stated in her opening remarks for the Indonesia Digital Financial Economy Festival FEKDI and Indonesia Fintech Summit & Expo (IFSE) 2026 in Jakarta, Thursday.

According to Friderica, financial services sector plays an important role in connecting financial technology innovations with real sector necessities, such as MSME, housing, downstreaming, and infrastructure financing.

“Financial innovation is a machine that supposedly drives the financial system to improve real economy of a nation. This is the benchmark that we use for assessing innovations. Innovations should not only be technologically advanced, but it should also be impactful, especially in improving the welfare of the people in Indonesia,” Friderica said.

Digital financial innovations are valuable for expanding MSME, housing, downstreaming, and infrastructure financing, lowering the transaction cost, as well as reaching communities in secluded or underserved regions.

Friderica explains how OJK focuses on four agendas on digital financial developments: adaptive governance and regulations; cyber security and consumer protection, digital talent development; and cross-authorities cooperations in the state central and the regions.

However, Friderica emphasized that digital financial development must go together with cybersecurity optimization to ensure public safety and security.

“Cyber security and consumer protection are non-negotiables,” she emphasized.

Digital financial development shall be jointly carried out by the Government and ministries/institutions such as Bank Indonesia, which requires solid collaboration to accelerate safe, inclusive, and productive digital economy and finance transformation, Friderica added.

Meanwhile, Coordinating Minister for Economic Affairs Airlangga Hartarto conveyed that FEKDI x IFSE 2026 was in synergy with inflation control agenda, and that regional digitalization further allows closer coordination between the central and regional governments. He viewed price stability, digital economy development, and productivity increasement should be promoted altogether.

“This is the right moment to strengthen the coordination and synergy between the central and the regional (government) to maintain price stability and accelerate digital transformation in the future,” Airlangga said.

He also stated that regional digitalization was expected to improve public services quality and support investment environment. He viewed artificial intelligence uses may create new economic value and improve decision-making quality.

Governor of Bank Indonesia (BI) Destry Damayanti mentioned that digital transformation requires reliable, safe, and trustworthy payment system. BI’s policies’ direction toward 2030 continuously campaigns for digital payment services expansion, payment system industry strengthening, and infrastructure development for increasing transaction needs.

“Digitalization is an instrument for us to accelerate our economy. This includes the economy’s competitiveness,” Destry said.

Destry also mentioned that digitalization expansion should be linear with literacy improvement and consumer protection. BI also develops digital talent through PIDI DIGDAYA and increases cross-border payments to allow easier transactions and support economic integration.

OJK recorded several digital financial services achievements as of July 2026, namely banking credit distribution amounting to Rp9,135 trillion, a 13.58 percent yoy growth, supported by solid capital with 23.84 percent Capital Adequacy Ratio (CAR), Rp105.63 trillion or sevenfold growth of online financing outstanding since 2020, and more than 22.93 million crypto consumer accounts.

Up until today, digital financial assets trading ecosystem is supported by two exchanges, two guarantee and clearing institutions, two deposit management centers, and 28 digital financial asset traders licensed by OJK.

In the Financial Sector Technology Innovation (FSTI) sector, there are eight Alternative Credit Scoring Organizers licensed by OJK, with a total of 28.32 million inquiries/hits, with 16 registered Financial Services Aggregators with 19.26 million users.

Moreover, 1,357 partnerships were established between FSTI organizers and financial services institutions (LJK), which reflected the close collaborations of tech innovations with financial services sector in expanding public financial services access.

The opening of FEKDI x IFSE 2026 was attended by Vice Chairman of the House of Representatives of the Republic of Indonesia (DPR RI) Cucun Ahmad Syamsurijal, Chairperson of Commission XI of DPR RI Mukhamad Misbakhun, Vice Chairpersons of Commission XI of DPR RI Mohamad Hekal and Fauzi Amro, Minister of State Apparatus Utilization and Bureaucratic Reform Rini Widyantini, Chairman of the Board of Commissioners of IDIC Anggito Abimanyu, Ministry of Trade Budi Santoso, and Chief Statistician of Statistics Indonesia Amalia Adininggar Widyasanti, as well as several members of the Board of Commissioners of OJK.

Policy Synergies for Digital Financial Economy (DFE) Transformation Acceleration

The event held a High-Level Talk “Policy Synergies for Digital Financial Economy Transformation Acceleration”.

Chief Executive of Financial Sector Technology Innovation, Digital Assets, and Crypto Assets Supervision of OJK Adi Budiarto conveyed that digitalization of financial sector can increase inclusion and advocate for economic growth in Indonesia.

Digital data used for credit scoring, for example, can help individuals and MSMEs build their financial profiles and access banking services, particularly in underserved and underbanked communities. He emphasized that realizing this potential requires collaboration among ministries/institutions and regional governments.

“The growth accelerator is digitalization,” Adi said.

He added that OJK’s digital financial development is directed to improve inclusion, literacy, financial sector deepening, and stability. Stakeholders’ cooperation is essential for innovations to reach all regions and provide wider scopes of benefits for the public.

OJK has also released a cyber security guideline for digital financial assets innovators. The guideline includes zero trust principle practices, cyber risk management, data and wallet protection, incident response plan, and continuous technical competency development.

Encouraging Ready-to-Use Digital Financial Innovations

OJK also held “Orchestrating the Next Generation of Indonesia's Digital Finance: Accelerating Digital Financial Innovation from Experimentation to Implementation and Inclusivity ” Casual Talk. The casual talk was opened with Leader's Insight by Chief Executive of Capital Markets, Financial Derivatives, and Carbon Exchange Supervision of OJK Hasan Fawzi.

Hasan said that Indonesian digital financial ecosystem has flourished with increasingly integrated financial services sector innovations. OJK has hosted simulations and innovation testing in regulatory sandbox, including asset tokenization and digital financial asset-related services. He viewed the next step should be to create a clear path for the tested innovation for wider application while considering its implementation benefits, risks, and preparedness.

“We must move from experimentation to implementation. From mere innovation to integration, and eventually digitalization for increasing productivity,” Hasan explained.

The future of digital finance in Indonesia will depend not only on how rapidly technology develops but also on how effectively it is managed. Innovation should progress from experimentation to implementation and further toward trustworthy practices that generate real economic impact for people and communities across all segments of society.

For more information

Head of the Public Communications Directorate of OJK – Sekar Putih Djarot

Tel. 021.29600000; Email: humas@ojk.go.id