INDONESIA FINANCIAL SERVICES AUTHORITY

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PRESS RELEASE

ONLINE LENDING (FINTECH) CONTRIBUTION TO MSME INCREASES

Jakarta, 21 August 2026. Indonesia Financial Services Authority (OJK) recorded increasing funding distribution to MSME sector in the Fintech/Online Lending industry, which has grown 23.25 percent yoy or Rp35.12 trillion as of June 2026.

The sum makes up 33.41 percent of the total Fintech funding in June 2026, which amounted to Rp105.14 trillion with aggregate non-performing loan risk (TWP90) at 4.26 percent.

“The Fintech industry role becomes even more essential in providing alternative fundings for MSME,” Chief Executive of Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Service Companies (“PVML”) Supervision of OJK Agusman said during Fintech Lending Days in Denpasar, Bali, Friday.

Agusman emphasized that the growing contribution of Fintech/Online Lending to MSME financing is aligned with OJK’s policy to strengthen the industry as a channel for providing quality, accessible, and responsible financing that delivers real benefits to the public.

Chairperson of Commission XI of the House of Representatives of the Republic of Indonesia (DPR RI) Mukhamad Misbakhun shared a similar view, attending the event and sharing how the Fintech industry greatly contributes to MSME financing and aligns with the Government’s program, which must be continuously enhanced as MSME development measures.

“Online lending has an extraordinary contribution in financing MSME. Thereby, the industry shall be provided with room for growth in the regulations, legal basis, and auxiliary ecosystem aspects,” Misbakhun said.

According to him, contribution to the MSME sector is in alignment with the Government’s program that majorly supports MSME, making the current situation a momentum for the Fintech industry to advocate for better MSME financing.

Meanwhile, Chairperson of Indonesia Fintech Lending Association (AFPI) Entjik S. Djafar underlined healthy, responsible, and sustainable growth in addition to rapid growth as Fintech industry’s focus.

“The future of this industry requires closer collaborations among the Government, investors, banks, supporting ecosystem, and other stakeholders,” Entjik said.

Governor of Bali Province Wayan Koster, who also attended the event, highlighted Fintech industry’s vital role in allocating more productive financing portions to MSMEs to drive the people’s economy.

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The event also included a Memorandum of Understanding signing between several Fintech/Online Lending companies and MSME actors, as well as MSME exhibition and business matching.

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