

PRESS RELEASE**OJK GUIDES DIGITAL FINANCIAL INNOVATION
TO PROTECT AND BENEFIT THE PUBLIC****The Closing of FEKDI x IFSE 2026**

Jakarta, 26 September 2026. Indonesia Financial Services Authority (OJK) continuously strengthens the national digital economy and finance through responsible innovation development, financial services access expansion, and consumer protection enhancement for technological development that provides real benefits for the public and supports real sector productivity.

Chief Executive of Financial Sector Technology Innovation, Digital Assets, and Crypto Assets Supervision of OJK Adi Budiarto conveyed the message in the closing of Indonesia Digital Financial Economy Festival FEKDI x Indonesia Fintech Summit & Expo (IFSE) 2026 in Jakarta, Saturday.

Adi said that FEKDI x IFSE 2026 events have gathered stakeholders in discussing policy synergies, talent and innovation development, and interconnectivity of cross-border digital economy and finance. He highlighted continuous collaborations among stakeholders for more wide-reaching benefits from digitalization opportunities.

OJK encourages responsible innovation in the financial services sector through the Regulatory Sandbox. The sandbox assesses innovations before broader adoption, including their safety, security, and potential public benefits.

“Our sandbox should be able to ensure the security of every innovation before it is released to the public, thereby creating added value and real economic benefits for society, rather than merely becoming a disruption,” Adi explained.

Data-driven innovations may help expanding the public and MSME’s access to financial services, Adi added. For instance, Alternative Credit Scoring and Securities Crowdfunding potentially support financing propriety assessment and link business actors with funding sources. He viewed the access expansion should be in parallel with digital financial literacy improvements.

OJK recorded 22.93 million digital financial assets and crypto assets consumer accounts as of July 2026. During the same period, Alternative Credit Scoring recorded 28.32 million credit score data request while Financial Services Aggregators also reached 19.26 million users. The development shows innovation uses opportunities in expanding financial services while underlining proper supervision and risk management.

Adi emphasized how digital financial ecosystem’s continuity depends on public trust. Henceforth, consumer protection, cyber security, and governance shall become a high consideration by digital financial innovators.

“Trust can only be strengthened when consumer protection, cybersecurity, and good governance are deeply embedded in digital financial innovators’ mindset,” Adi said.

In maintaining the integrity of the ecosystem, OJK continues to strengthen collaboration with stakeholders and law enforcement agencies.

“OJK will continue to work together with all stakeholders and law enforcement agencies to take firm action against illegal practices in the interest of a healthy, sustainable, and sovereign ecosystem,” Adi stated.

Deputy Governor of Bank Indonesia Filianingsih Hendarta and Assistant Deputy Minister at Coordinating Ministry for Economic Affairs Rizal Edwin Manansang.

Deputy Governor of Bank Indonesia Filianingsih Hendarta conveyed how the cross-border payment connectivity requires collaborations and innovations beneficial for the people. She expected the nurtured collaboration throughout FEKDI x IFSE 2026 may turn into a real action to establish a more inclusive, safe, and competitive Indonesia digital economy and finance.

“Ladies and gentlemen, this reminds us that every innovation we create, every collaboration we establish, and every step we take today, will leave an impact in the future. I hope the spirits we embody do not stop in ideas and discussions but continues to live on real actions and provide benefits to the people,” Filianingsih said.

Meanwhile, Assistant Deputy Minister at Coordinating Ministry for Economic Affairs Rizal Edwin Manansang said that digital economy and finance expansion is inextricably linked with cyber security, consumer protection, data governance, digital literacy, and risk management enforcement. Enforcement is necessary for the people to safely and confidently use digital financial innovations.

“The more digital technology is used, the greater the demand for effective cybersecurity, consumer protection, data governance, digital talent and literacy, and risk management,” Edwin said.

Edwin added that all collaborations in FEKDI x IFSE 2026 should be followed up by initiatives, partnerships, and policies with real impacts. The success of digitalization should be measured from the capability to expand financial access, support real sector, and increase productivity.

“We shall build a more interconnected, credible, inclusive, safe, productive, and competitive Indonesia digital economy and finance,” Edwin stated.

Throughout the three-day event (24-26 September 2026), FEKDI x IFSE 2026 provides a strategic collaboration forum for OJK, BI, and the Coordinating Ministry of Economic Affairs, supported by ASPI and AFTECH. The event also involved ministries and institutions, regional government, industry players, academicians, and digital talent. The forum featured discussions, technology exhibitions, digital talent development through PIDI-Digital Talent Expo, synergized with the National Coordination Meeting of Regional Inflation Control Team and Regional Digitalization Acceleration and Expansion Team.

OJK sees inter-authority collaborations such as FEKDI x IFSE 2026 as a strategic instrument to increase public confidence in digital financial system. OJK will continue to provide adaptive regulations, firm supervision, and safe innovation space for an inclusive, globally competitive national digital economy and finance that is beneficial for everyone.

For more information

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