

FINTECH STARTUP ACCELERATOR OJK

FROM PRODUCT MARKET FIT TO POLICY MARKET FIT

Otoritas Jasa Keuangan (OJK) launches a program to support Indonesian startup founders in bridging the gap between Product-Market Fit and Policy-Market Fit. Through this initiative, OJK provides access to regulatory insights, strategic networks, and partnership opportunities with key stakeholders across the financial services sector.

The program is designed to support startups in developing innovations that are aligned with market needs and compliant with applicable regulatory frameworks, thereby enabling sustainable growth and contributing positively to Indonesia's Financial Sector Technology Innovation.

Program Benefit

Product Market Fit to Policy Market Fit

- **Sharpen Your Product Strategy**
1-on-1 sessions with industry mentors to refine your product and accelerate growth.
- **Navigate Regulation with Conviction**
Direct access to regulatory insights from compliance experts to strengthen governance readiness and stay ahead of the curve.
- **Validate Product Features**
Stress-test business models and product features directly to potential users and clients, while measuring the performance using PMF Financial Modeling

Market Access

- **Build Your Sandbox Readiness**
Gain meaningful exposure to OJK's Sandbox ecosystem and enhance your product readiness for Sandbox entry.
- **Expand Your Network**
Showcase your startup at a curated Offline Demo Day and unlock future matchmaking opportunities with clients, investors, and partners.

Bonus: Gender and Inclusion

The program also integrates gender and inclusion perspectives as an added value in the evaluation process. Startups that present solutions contributing to women's empowerment and the improvement of the well-being of women, mothers, and children in Indonesia will be given additional consideration in the assessment.

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Program Journey

- 1 Startup Sourcing & Initial Screening (February 12 – March 30, 2026)**
 Preliminary Interviews
 Startups undergo an initial interview to assess their readiness, business model, and potential for development within the program.
 - 2 Startup Curation (April 1-2, 2026)**
 Startups are evaluated through a comprehensive curation process that assesses innovation potential, market opportunity, and alignment with program objectives.
 - 3 Startup Selection (April 3, 2026)**
 Official announcement of the 10 selected startups joining the program.
 - 4 Diagnosis Session (April 12, 2026)**
 Session to assess each startup's current stage, key challenges, and growth opportunities.
 - 5 Product Market Fit Development (April 19 – May 23, 2026)**
 Product Market Fit Framework
 Mentoring sessions to refine alignment between the product and market needs.
 - 6 Market Validation & Regulations (May – July 2026)**
 - Industry Expert Mentorship
Mentoring sessions with industry experts to strengthen sector insights and growth strategy.
 - Market Validation
Networking with potential clients, investors, and industry stakeholders to validate market opportunities.
 - Regulatory Consultation
Sessions with regulatory experts to ensure compliance with applicable regulations.
 - 7 Final Evaluation & Demo Day (July 23 – 27, 2026)**
 Final Interview
 A final evaluation session assessing each startup's readiness across market, regulatory, and product market fit dimensions.
- (September 2026)**
 Startup Demo Day
 Startups present their business progress and solutions to investors and strategic partners.

Who Can Apply?

- Growth-Stage Startup**
 Startups have at least 6-months traction and can potentially be scaled across multiple industries within Indonesia's National Strategic Initiatives.
- Financial Sector Technology Innovation**
 Companies develop and provide technology solutions within the financial sector.
- Innovators Driving Gender Inclusion**
 The startup demonstrates the ability to develop innovative solutions while fostering a more gender-inclusive organization.

Last Registration



Registration can be completed via the following link:
<https://bit.ly/FintechStartupAccelRegistration>

or by scanning the QR code below

