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**PRESS RELEASE**

# OJK PROMOTES DEVELOPMENT OF EASTERN REGION MSME POTENTIALS THROUGH FINANCIAL DIGITIZATION

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Makassar, 28 July 2026. Indonesia Financial Services Authority (OJK) continuously promotes MSME development, including in East Indonesia, through digitization and financial sector innovations to expand financing access, improve financial literacy and inclusion, and increase MSMEs' competitiveness as the driver of regional economic growth.

One innovation currently in development is Real World Assets (RWA) tokenization, which serves to support regional flagship commodity supply chain financing such as farmers, fishermen, MSME actors, processors, distributors, to exporters, as well as highly valuable assets.

Chief Executive of Financial Sector Technology Innovation, Digital Assets, and Crypto Assets Supervision of OJK Adi Budiarso conveyed this message in the "Development of Eastern Region MSME Potentials through Financial Digitization Program" Focus Group Discussion was held in OJK South Sulawesi and West Sulawesi Provincial Office, Makassar, Monday.

Adi explained how financial technology development unlocks new opportunities for MSME actors in gaining wider, more efficient, and more inclusive financial access.

Potential areas for tokenization include rice warehouse receipts, cacao production, commodity purchase contracts, and regional infrastructure financing.

Adi illustrated these diverse innovations as something that are beyond a mere concept. OJK approved several organizers with new business models in Regulatory Sandbox, such as gold tokenization, government bond tokenization through fund management contract ("KPD"), tokenization of property ownership benefits, Rupiah stablecoin establishment, and non-trade digital financial assets custodian. The innovations demonstrated the digital financial sector's advancement to the market implementation stage.

"Digital financial market deepening shall not be perceived as technology-related project. It must be a part of the regional and national economic development, where its target is not limited to the amount of innovation, but also its uses in expanding financial access, increasing inclusivity, strengthening financial sector intermediary efficiency, and promoting common welfare," Adi said.

He reiterated that OJK continuously develops financial sector ecosystem that facilitates the regional development agenda through Regional Financial Ecosystem Development Program.

“We are not duplicating the governmental program. OJK is planning to build a financial sector ecosystem that supports regional development, including creative economy enhancement, downstreaming, and regional economic developments,” Adi stated.

Vice Governor of South Sulawesi Fatmawati Rusdi, Deputy Commissioner of Financial Sector Technology Innovation, Digital Assets, and Crypto Assets Supervision of OJK Luthfy Zain Fuady, Digital Services and Cyber Security Specialist Group Advisor of OJK Djoko Kurnijanto, and Head of OJK South Sulawesi and West Sulawesi Province Moch. Muchlasin attended the event.

Vice Governor of South Sulawesi Fatmawati Rusdi expressed her appreciation upon OJK’s initiatives in synergizing MSME development through financial digitization.

“This forum is not only for discussion—it’s a momentum to unite our visions, strengthen synergism, and build real measures so financial digitization will become the new driver of economic growth in East Indonesia,” Fatmawati said.

She also emphasized the importance of providing support and capacity building for MSME actors, including improving financial literacy and strengthening business financial reporting to enhance their credibility when accessing formal financing. She noted that digital transformation in the financial sector could elevate MSMEs to a new level by integrating them into the digital ecosystem and enabling them to reach broader markets.

In his remarks, Head of OJK South Sulawesi and West Sulawesi Province Moch. Muchlasin presented the 6.88 percent growth of South Sulawesi economy during quarter I of 2026, exceeding the 5.61 percent national economic growth. In the future, regional economic growth will focus on downstreaming, financial inclusion improvement, financial services institutions coordination strengthening, business provision and fostering, and business actors’ capacity enhancement.

“The next steps will be propelled within the regional economy are downstreaming, financial inclusion improvement, financial services institution coordination, business provision and fostering, and business actor capacity enhancement.” Muchlasin explained.

**Cross-Sector Communication Forum**

The forum was attended by Head of Finance and Development Supervision Agency, Bank Indonesia representatives, Ministry of Finance of the Republic of Indonesia, Indonesia Deposit Insurance Company, South Sulawesi Provincial Government, Makassar City Government, academicians, banks and other financial services institutions, as well as MSME actors, cooperatives, and agriculture, fishery, tourism, and creative economy sector players.

The event is a part of the Cross-Sector Communication Forum, which aims to expand stakeholders’ knowledge on financial digitization uses for MSME development in East Indonesia, nurture cross-sector collaboration, and identify financial digitization development challenges, opportunities, and necessities as the bases of policy recommendation arrangement.

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The discussion was moderated by Lecturer of Universitas Katolik Parahyangan Yulius Purwadi Hermawan, who presented various challenges and opportunities of East Indonesia economic developments. The discussion explores the potential of regional economy, collaboration and regional economy development ecosystem strengthening, as well as financial services sector's roles in supporting inclusive and sustainable economic growth.

Through this forum, OJK along with central and regional government, ministries/institutions, Bank Indonesia, the financial services industry, academicians, and business actors are committed in synergizing for a financial digitalization ecosystem that can expand financial access, increase MSME competitiveness, and stimulate an inclusive and sustainable economic growth in East Indonesia regions.

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For more information
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