

## PRESS RELEASE

### OJK ISSUES REGULATIONS ENHANCING GOVERNANCE AND RISK MANAGEMENT FOR FINANCIAL SECTOR TECHNOLOGY INNOVATION AND DIGITAL FINANCIAL ASSETS

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Jakarta, 7 February 2026. Indonesia Financial Services Authority (OJK) issued Indonesia Financial Services Authority Regulation Number 30 of 2025 on the Governance and Risk Management Practices for Financial Sector Technology Innovation (FSTI) Platforms (POJK 30/2025) and the Circular Letter of OJK (SEOJK) Number 34/SEOJK.07/2025 on the Business Plan of Digital Financial Assets (DFA) Trading Organizer, continuously strengthening the industries' foundation for competitive, continuous, and healthy growth in align with technological utilization within the national financial system.

#### **POJK 30/2025**

POJK 30/2025 was issued as the mandate of Law Number 4 of 2023 on the Development and Strengthening of the Financial Sector (P2SK Law), highlighting the significance of tech innovation-based financial sector governance and risk management enforcement. The growing complexity of FSTI business models also prompts strategic risks, operational risks, cyber risks, legal risks, compliance risks, and reputation risks, all of which require a more comprehensive and integrated regulatory framework.

The regulation applies to all FSTI platforms that have obtained business license from OJK, such as Alternative Credit Scoring and Financial Services Aggregators. In accountability and internal supervision aspects, POJK 30 of 2025 stipulates FSTI platforms' requirement to have a minimum of two members in its Board of Directors and the membership and roles of the Board of Commissioners, adjusted to the business' complexity and scale.

In the risk management aspect, POJK 30/2025 emphasized thorough risk management, which includes active monitoring to the Board of Directors and the Board of Commissioners, risk management policies and procedures adequacy, risk identification, measurement and supervision, as well as risk management information system and internal control system. FSTI platforms are required to manage several types of main risks, namely strategic, operational, cyber, legal, compliance, and reputation.

The regulation also required all FSTI platforms to submit annual good corporate governance report and biannual (semester) risk profile risks as a mean to improve transparency and supervision. The mandatory reports become OJK's instrument in ensuring consistent and continuous good corporate governance and risk management. POJK 30/2025 is effective as of 1 July 2026, with transitional provisions that allows ample adjustment period for the industry.

## **SEOJK 34/2025**

Additionally, OJK issued SEOJK Number 34/SEOJK.07/2025 on the Business Plan of Digital Financial Assets Trading Organizer, following up the mandates of POJK Number 27 of 2024 as amended by POJK Number 23 of 2025. The regulation aims to increase the principle of prudence and to promote structured and measured business planning in the DFA industry.

The circular letter applies to all Digital Financial Assets Trading Organizers, such as the Exchange, Clearing Guarantee and Settlement Corporation, Deposit Managers, Traders, and parties approved by OJK. Business plans consist at least business objectives to realize in the next one year, target achievement strategies, and financial projections. For traders, business plans will have to consist of the offered products and services, consumer targets, and trading value and volume targets.

SEOJK also stipulates business plan realization report, comprised of business plan implementation achievements, follow-up actions, and certain financial information. The first business plan submission deadline is on 30 November 2026, while the business realization plan submission will be at the end of quarter I of 2027.

By issuing POJK 30/2025 and SEOJK 34/SEOJK.07/2025, OJK reaffirms its commitment to strengthening governance, risk management, and structured business planning in the digital financial sector to foster a healthier, more integrated, and more contributory industry that supports financial system stability and financial inclusion.

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