

PRESS RELEASE**DIGITAL FINANCIAL ECOSYSTEM SECURITY ENHANCEMENT
TO MAINTAIN PUBLIC TRUST****The Second Day of FEKDI and IFSE 2026**

Jakarta, 25 September 2026. Indonesia Financial Services Authority (OJK) continues to improve digital financial ecosystem security and consumer protection as a foundation of public trust while ensuring digital financial innovations' sustainable benefits to the national economy.

Chief Executive of Market Conduct Supervision, Education, and Consumer Protection of OJK Dicky Kartikoyono conveyed this message during Leader's Insight – Casual Talk “Maintaining Trust, Overseeing Innovation: Safe and Sovereign Digital Ecosystem” in Indonesia Digital Financial Economy Festival FEKDI and Indonesia Fintech Summit & Expo (IFSE) 2026 in Jakarta, Friday.

During the session, Dicky highlighted digital innovation's strategic role in driving national productivity and in serving as the engine of growth of Indonesia's economy.

“Our digital innovation aims to promote productivity, which ultimately becomes our engine of growth with 9 percent economic growth target envisioned,” Dicky stated.

The financial services sector serves as a bridge between technological innovation and achieving the national economic growth target, Dicky added.

He explained how innovation requires trust, and how trust requires collaboration. Consumer protection must be proactive and preventive from the start in addition to its presence in times of trouble.

He views public trust as the groundwork for digital innovation to be continuously and widely utilized. Trustworthiness must be nurtured throughout consumer's journey, from product design, marketing, services use, and complaint management as well as consumer right restoration.

Furthermore, Dicky pointed out how the vast digital financial services development also comes with higher rates of digital scams, which occurs in various platforms.

“Digital fraud operates across systems, therefore requiring cross-institutional collaboration in the management. Through one-stop report that is interconnected with various institutions, we want to ensure each report is handled with integrity, thoroughness, and quickness,” Dicky emphasized.

OJK has established a consumer protection framework through market conduct supervision, the Consumer Protection Portal Application (APPK), the Illegal Financial Activities Eradication Task Force (Satgas PASTI), and the Indonesia Anti-Scam Centre (IASC)

In the future, these facilities should operate as an integrated ecosystem, such as synergy with Bank Indonesia and other related ministries/institutions in building a fraud reporting system.

The casual talk featured the Head of Payment System Surveillance and Consumer Protection Department of Bank Indonesia Sally Marintan Hutapea, Executive Director of Market Conduct, Consumer Education and Protection Specialist Group of OJK Djoko Kurnijanto, and Indonesian Payment System Association (ASPI) and Indonesian Fintech Association (AFTECH) representatives as panelist. The discussion explores public trust preservation measures, innovations for ecosystem security, digital ecosystem resilience, and inter-authority and industry collaborations.

Honing Digital Talent and Promoting Innovations

The Second Day of FEKDI x IFSE 2026 explores "Developing Digital Talent and Driving Innovation to Strengthening Indonesian Digital Financial Economy Competitiveness". The events were opened with Digital Talent for Leading Indonesia Signature Moment by the Governor of Bank Indonesia Destry Damayanti and Coordinating Minister of Human Development and Culture Pratikno, along with several ministries, OJK officials, and leaders of industry association.

OJK also participated in the "Digital Innovation Strategy and Utilization to Drive Economic Growth" Casual Talk. In the session, Head of Financial Sector Technology Innovation, Digital Assets, and Crypto Assets Regulation and Licensing Department of OJK Gonthor Ryantori Aziz explained that OJK digital regulation strategy aims to balance innovation and financial system stability through three pillars: sandbox, strong basic standards, and evidence-based evaluation.

Regulatory Sandbox provides a common ground between innovation and compliance. Through sandbox, innovation benefits and risks are limitedly tested before it is widely marketed. However, passing the sandbox does not automatically grant a business license, thereby requiring participants to resume with registration and/or licensing procedures.

Financial services that are increasingly integrated demands a more solid inter-authority supervision. Therefore, the synergy between OJK, BI, and related ministries and institutions are necessary for an innovative, safe, and trustworthy digital financial ecosystem.

In addition to its main session, the second day of FEKDI x IFSE 2026 also featured Digital Talent Expo, business matching, and talk show in mini stage that showcases industry initiatives in expanding financial inclusion and MSME funding.

For more information

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