

Peran dan Kebijakan OJK untuk inovasi digital di Industri Jasa Keuangan

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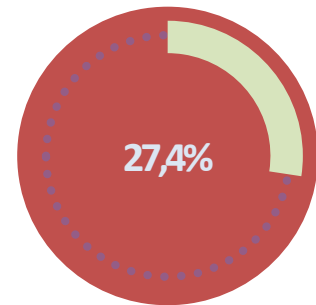


Tingkat Inklusi Keuangan Digital

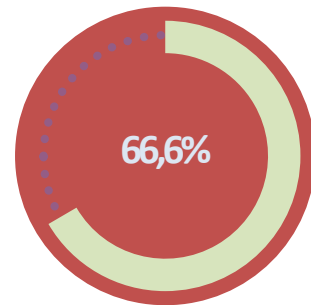
31,26%

dari responden menggunakan layanan keuangan digital

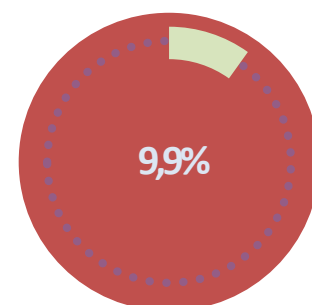
Beberapa layanan yang paling banyak digunakan adalah pembayaran tagihan, pinjaman online, pembelian asuransi online, pembukaan rekening, dan investasi online.



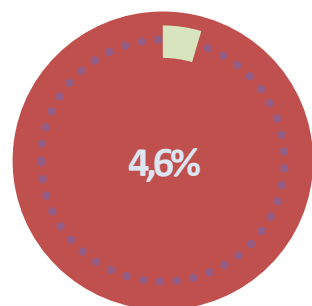
Pinjaman Online



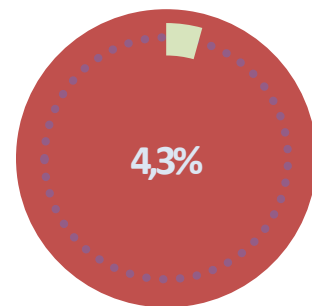
Pembayaran Tagihan



Asuransi Online



Pembukaan Rekening



Investasi Online

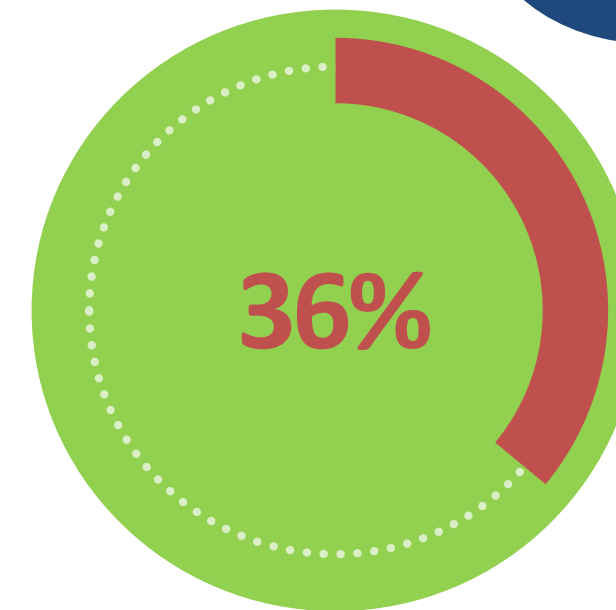
Source: SNKI-2019



Tingkat Literasi Keuangan Digital

dari responden mengetahui adanya layanan keuangan yang menggunakan internet (online/digital)

melalui informasi dari TV, media sosial, dll.



infrastruktur



dari responden memiliki koneksi internet di daerahnya, yang mana didominasi provinsi di Pulau Jawa seperti DKI Jakarta, Banten, Jawa Barat, Jawa Tengah, Jawa Timur.

93%

A Glimpse of Predictions for 2030

THE RESULT OF TECHNOLOGY ADVANCE – DIGITAL ECONOMY & FINANCE



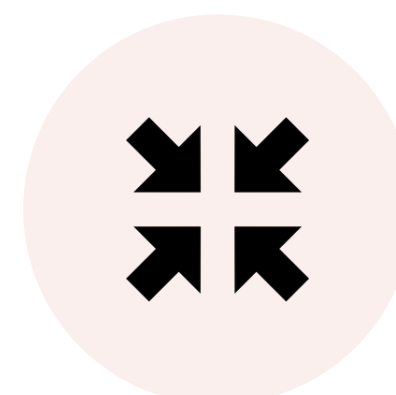
Business Model Predictions



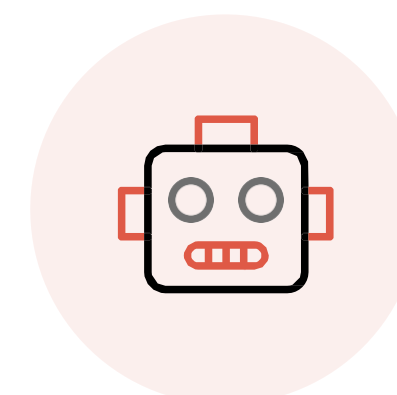
The Platform model will be the only game in town



New entrants from fintech & big tech will displace big-name brands



Branch networks will continue to shrink



Tools such as AI-driven robo-advice will replace personal relationships



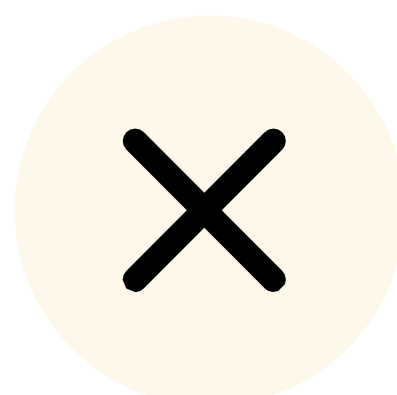
Distributed ledger technology will drive operating efficiencies



The Generation 2030 customer will redefine the customer proposition



AI will power mass personalization and micro-consumption



Rejected generic products for services that achieve goals



Good service will mean frictionless transactions: safe, fast, automated



Democratized finance will reach previously marginalized groups

The Future of Financial Services Customer



A Glimpse of Predictions for 2030

THE RESULT OF TECHNOLOGY ADVANCE – DIGITAL ECONOMY & FINANCE



Data is the New Currency



Data will be the most valuable currency for all



Open APIs will connect technologies to create vast new data lakes



Analytics competency will be a crucial competitive differentiator



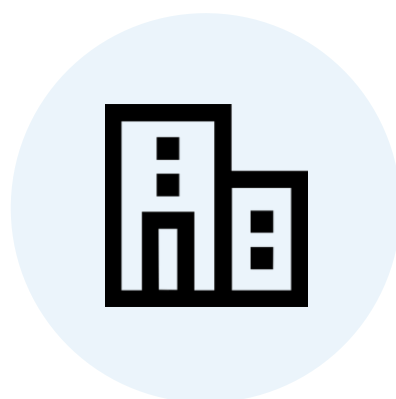
Data scientists will be financial services' biggest wage earners



Customers will understand the value of their data and demand in return



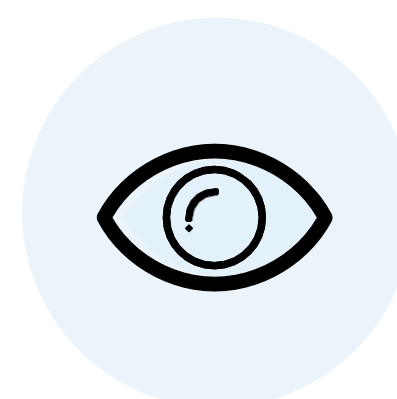
Financial services businesses unable to establish trust will vanish



The leading firms will look like their customers, inclusive and diverse



Regulators will focus on activities and outcomes, not products



RegTech will transform supervision

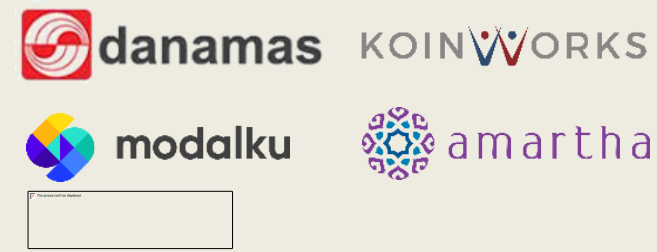


Digital identities will be in widespread use

Financial Services Regulation and Trust



Regulator Fintech di Indonesia



P2P Lending



Inovasi Keuangan Digital



Securities Crowdfunding



Digital Banking



E-Payment, E-wallet dan E-money



E-commerce



Cryptoasset

Platform Trading Emas Digital*)



Aplikasi Perpajakan



Social Crowdfunding



Koperasi Digital*)

** sedang menunggu peraturan dari Otoritas terkait*

Balanced Regulatory Framework Strategy



INNOVATION

Financial Inclusion, Financial Literacy,
MSMEs Financing



RISK MITIGATION

Mitigation of Cyber Risk etc.,
Customer & Data Protection



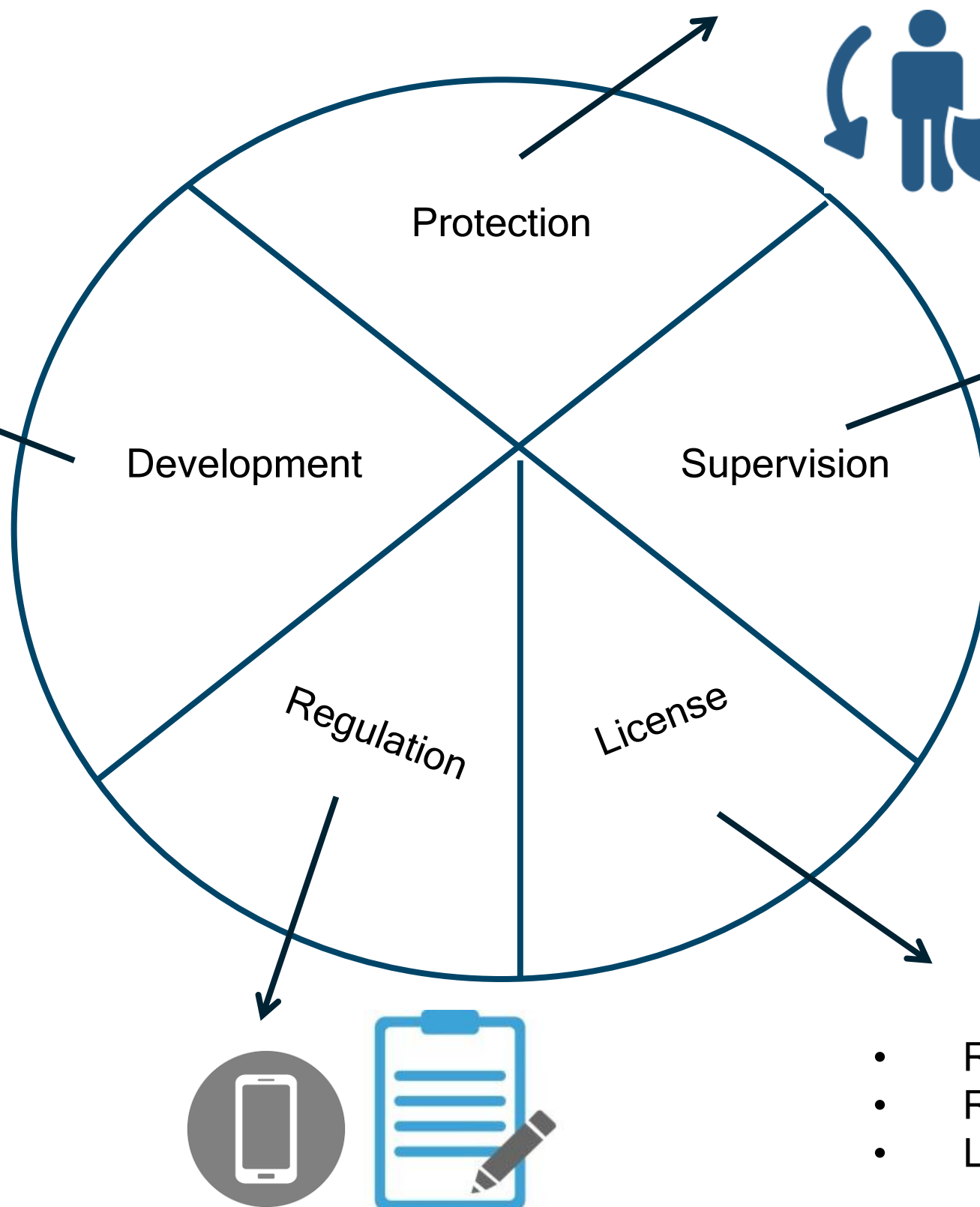
→ "data is the new oil"

"LIGHT TOUCH AND SAFE HARBOR APPROACH"
to create "RESPONSIBLE INNOVATION"

The Role of OJK in Fintech Development

NOT ONLY COMPOSING REGULATIONS, BUT ALSO CREATING ECOSYSTEM

- Facilitator
- Fintech Center
- Innovation Hub
- Education dan Literacy



- Law Enforcement
- Claim Handling



- a) Prudential:
- Peer to Peer Lending
 - Digital Banking
 - Equity Crowdfunding
- b) Market Conduct:
- Digital Financial Innovation

- POJK 77/2016 - December 29, 2016 (Peer to Peer Lending)
- POJK 12/2018 - August 6, 2018 (Digital Banking)
- POJK 13/2018 - August 16, 2018 (Digital Financial Innovation)
- POJK 37/2018 - December 31, 2018 (Equity Crowdfunding)

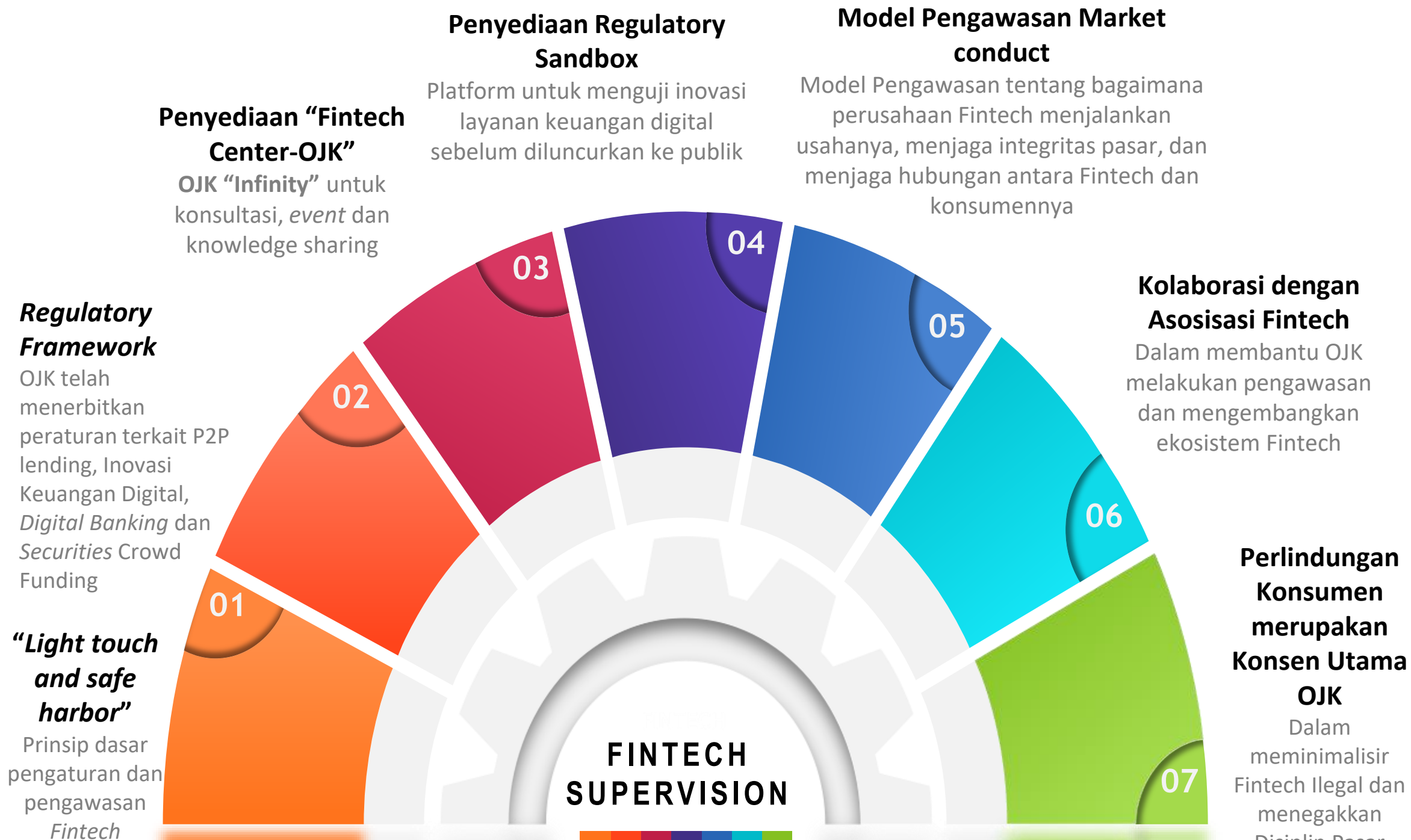


- Recording
- Registration
- Licensing



Pengawasan dan Regulasi Financial Technology

OJK berkomitmen untuk menyediakan Ekosistem fintech yang memadai



Regulatory framework

POJK No. 77/POJK.01/2016 (29 Desember 2016) tentang Layanan Pinjam Meminjam Uang Berbasis Teknologi Informasi		
Pengawasan	Proses	Perlindungan Konsumen
Prudential	Internal Analysis	
POJK No.13/POJK.02/2018 (16 Agustus 2018) tentang Inovasi Keuangan Digital di Sektor Jasa Keuangan		
Pengawasan	Proses	Perlindungan Konsumen
Market Conduct	Regulatory Sandbox	
POJK No. 57/POJK.04/2020 (10 Desember 2020) tentang Penawaran Efek Melalui Layanan Urut Dana Berbasis Teknologi (menggantikan POJK No. 37/POJK.04/2020 tentang Equity Crowdfunding)		
Pengawasan	Proses	Perlindungan Konsumen
Prudential	Internal Analysis	
POJK No.12/POJK.03/2021 (30 Juli 2021) tentang Bank Umum		
Pengawasan	Proses	Perlindungan Konsumen
Prudential	Internal Analysis	

Pengawasan LJK Masa Depan: RegTech & SupTech

“Hastening the implementation of **IT-based supervision and Regtech** by the financial services institutions. OJK and financial services institutions will continue to work together to develop data-driven **Suptech** and **Regtech** following the level of **complexity, size, readiness, and development** of the financial services industry (Chairman OJK)”

Supervisory Technology (SupTech) adalah penggunaan teknologi informasi secara inovatif oleh otoritas atau pengawas dalam melaksanakan tugas secara lebih efisien dan / atau efektif.

Regtech adalah penggunaan teknologi informasi secara inovatif oleh Industri Jasa Keuangan untuk melaksanakan **kewajiban kepatuhan pelaporan dan kepatuhan atas peraturan** secara lebih efisien dan / atau efektif. **Fungsi utama** regtech meliputi **pemantauan regulasi, pelaporan, dan kepatuhan**.

SupTec

- Market Surveillance
- Consumer Complaint Portal
- Machine-Readable Regulation
- Misconduct Analysis
- Data Management
- Micro-and Macroprudential Supervision

RegTec

- Know Your Customer
- Transaction Monitoring
- Risk Management
- Communications Monitoring
- Stress Testing/Capital Planning
- Cyber Security/Data Security

“Implementasi **Supervisory Technology** dan **Peningkatan Kapasitas Internal** merupakan bagian dari **Business Process Reengineering OJK**”



Roadmap Inovasi Keuangan Digital 2020 - 2024

Masterplan Sektor Jasa Keuangan Indonesia (MPSJKI)
2021 - 2025

Roadmap Perbankan dan Perbankan Syariah 2021 - 2024

Manfaat Suptech

1. Advanced analytical tools untuk menarik **insight** dan **penyempurnaan** dalam pembuatan kebijakan.
2. Kemampuan untuk melengkapi dan mengontekstualisasikan data dari berbagai sumber
3. Arsitektur data yang **kuat dan aman** untuk penyimpanan dan pengambilan data.
4. Deteksi **anomali**, analisis **Market Misconduct**, dan penanganan **keluhan konsumen melalui saluran digital**.
5. **On-demand access** terhadap data Industri Jasa Keuangan secara **real time** melalui API.
6. **interoperable systems, share intelligence** dan kebijakan terkoordinasi lintas negara
7. Meningkatkan kapabilitas dan kepercayaan diri industri dalam mengakomodasi perusahaan dan model bisnis baru
8. **User-friendly** data portal terbuka untuk penyediaan informasi bagi para pemangku kepentingan di **sektor publik dan sektor swasta** yang lebih luas.

Inisiatif Strategis 2021

- Penajaman Pengawasan dan kebijakan SJK Terintegrasi Berbasis Teknologi Informasi;
- Percepatan Digitalisasi serta Optimalisasi ekosistem digital dan literasi digital untuk mendukung Pemulihan Ekonomi Nasional;

THANK YOU!

Let's Talk



OJK 157



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