POINT OF VIEW - SEPTEMBER 2026

Indonesia: From Regulatory Obligation to Board-Ready Evidence.

Practical governance across financial supervision, technology and privacy

Indonesia's financial-services regime combines OJK risk-management and governance requirements with technology controls and national personal-data protection. Firms need connected evidence for board accountability, internal controls, audit coverage, digital incidents and remediation.

REGION	REGULATORY HUB	
APAC	IDN	Indonesia

Country in Brief

4 Regulatory authorities profiled	**5** Official regulatory sources mapped	**4** Supervisory priorities operationalised	**3** Connected TransVare platforms

01 Indonesia Regulatory Landscape

Indonesia's financial-services regime combines OJK risk-management and governance requirements with technology controls and national personal-data protection. Firms need connected evidence for board accountability, internal controls, audit coverage, digital incidents and remediation.

OJK

Financial Services Authority

Industries Regulated

Banking and lending, Regulated financial services

BI

Bank Indonesia

Industries Regulated

Banking and lending

BSSN

National Cyber and Crypto Agency

Industries Regulated

Government and critical infrastructure

Komdigi

Ministry of Communication and Digital Affairs

Industries Regulated

Cross-sector data controllers and processors

02 Supervisory Priorities

The applicable perimeter depends on entity type, licence and sector. These priorities provide a practical starting point for programme design and evidence management.

- **01** **Bank risk management**
- **02** **Corporate governance**
- **03** **Technology and cyber resilience**
- **04** **Personal-data controls**

03 From Obligation to Board-Ready Evidence

Use one traceable workflow to translate requirements, manage execution and demonstrate oversight.

01

Catalogue Obligations

Structure local requirements by entity, licence, authority and accountable owner.

02

Connect Operational Evidence

Link obligations to risks, controls, incidents, tests, findings and remediation.

03

Monitor and Assure

Track KRIs, control status, audit coverage, incidents and action closure continuously.

04

Report to Leadership

Turn current operational evidence into traceable executive and board oversight.

04 Indonesia Regulation and Product Map

Each official requirement below is translated into an operational GRC focus. Only platforms with a defensible workflow or evidence role are shown as a primary or supporting fit.

OJK Risk Management Requirements for Commercial Banks

OJK

Applies To	Commercial banks and banking groups within scope
Operational Focus	Risk governance, appetite and limits, control functions, monitoring, risk reporting and independent review.
AuditCare® **Primary Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
ERMCare® **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

OJK Governance Requirements for Commercial Banks

OJK

Applies To	Commercial banks operating in Indonesia
Operational Focus	Board and committee governance, internal controls, compliance, internal audit, conflicts and corrective follow-up.
AuditCare® **Primary Fit**	Audit universe, risk-based planning, RCM-linked testing, working papers, evidence, findings and follow-up.
ERMCare® **Supporting Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

POJK 34/2025 on Information Technology Implementation

OJK

Applies To	Rural banks and Sharia rural banks within the regulation's scope
Operational Focus	IT governance, digital security, incident response, third-party services, business continuity, control testing and assurance.
ERMVare® **Primary Fit**	Third-party risks, controls, assessments, treatments, approvals, KRIs and oversight reporting.
AuditVare® **Primary Fit**	Risk-based assurance, control testing, evidence, findings, approvals and remediation follow-up.
IncIVare® **Primary Fit**	Cyber-event intake, escalation, investigation, root cause, corrective action, recovery tracking and audit trail.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

POJK 3/2024 on Financial-Sector Technology Innovation

OJK

Applies To	Financial-sector technology innovation providers within scope
Operational Focus	Risk management, governance, consumer data, incident handling, supervisory reporting and service-provider controls.
ERMVare® **Primary Fit**	Third-party risks, controls, assessments, treatments, approvals, KRIs and oversight reporting.
IncIVare® **Primary Fit**	Cyber-event intake, escalation, investigation, root cause, corrective action, recovery tracking and audit trail.
Scope Boundary	Notification workflow and evidence can be configured. Submission to an authority requires an approved process or integration.
Official Source	**Open Official Source**

Personal Data Protection Law No. 27 of 2022

Komdigi

Applies To	Personal-data controllers and processors within scope
Operational Focus	Data governance, impact assessment, security, breach notification, processor oversight and accountability records.
IncidentCare® **Primary Fit**	Incident intake, assessment, investigation, notification workflow, corrective action, escalation and closure evidence.
ERMCare® **Supporting Fit**	Privacy risks, controls, assessments, treatment actions, ownership, approvals and management reporting.
Scope Boundary	Notification workflow and evidence can be configured. Submission to an authority requires an approved process or integration.
Official Source	**Open Official Source**

Research Review	Primary Fit	Supporting Fit	Not Shown
Official-source and product-fit review completed 1 September 2026.	Directly manages a central process or evidence set.	Contributes linked evidence, oversight or follow-up.	Weak or unsubstantiated relationships are omitted.

05 Brochure-Validated Product Capability

The mapping uses capabilities documented in the current TransVare solution briefs. It does not extend the platforms beyond their stated functional scope.

ERMVare®

Risk and Control Intelligence

Enterprise risk ownership, risk and control registers, assessments, appetite and tolerances, KRIs, treatments, approvals, dashboards and board reporting.

Central risk and control register | KRI threshold alerts | Treatment action tracking | AI-assisted drafting and classification

AuditVare®

Independent Assurance

Audit universe, risk-based planning, engagement execution, RCM-linked control testing, evidence, findings, approvals and follow-up.

Risk-based audit planning | ToD and ToE procedures | Working papers and evidence | GIAS 2024 observation drafting

InciVare®

Incident Response and Closure

Incident intake, triage, investigation, root-cause analysis, escalation, notifications, corrective action, closure and lessons learned.

Central incident register | Investigation and root cause | Escalation and notifications | Corrective-action tracking

Scope Boundary

The platforms support governance workflows, accountability, evidence and reporting. They do not calculate regulatory capital or liquidity, replace technical cybersecurity monitoring, provide legal interpretation, issue external-audit opinions or automatically file statutory notifications unless an approved integration and process are configured.

06 Sources, Scope and Next Step

Official sources used in this report are linked directly from each regulation summary. The mapping is an implementation aid and not legal advice.

01	**OJK Risk Management Requirements for Commercial Banks** OJK	**Official Source**
02	**OJK Governance Requirements for Commercial Banks** OJK	**Official Source**
03	**POJK 34/2025 on Information Technology Implementation** OJK	**Official Source**
04	**POJK 3/2024 on Financial-Sector Technology Innovation** OJK	**Official Source**
05	**Personal Data Protection Law No. 27 of 2022** Komdigi	**Official Source**

TransVare provides configurable technology to support governance, risk, audit and incident-management processes. Platform use does not, by itself, constitute or guarantee regulatory compliance. Applicability depends on entity type, licence, sector and current legal requirements. Obtain professional advice before relying on any regulatory mapping.

THE NEXT STEP

Build a Connected GRC Operating Model for Indonesia.

See how TransVare can support local regulatory readiness while preserving regional visibility and board oversight.

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