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MSME Capital Boost, VIDA Digital Identity Supports Digitalization of Rural Banks

Digitalization of Rural Banks & BPRS Become Keys to Support MSME Business Growth and Target Financial Inclusion in 2024

Jakarta, 20 March 2023 - Empowerment and Capital of Medium, Small and Micro Enterprises (MSMEs) is one of the Government's priorities in order to achieve the 2024 financial inclusion target. Facilitating community services in the regions, but can also maximize [MSME](#) business growth with easier access to financial services. Supporting the government's mission, PT Indonesia Digital Identity (VIDA) confirms its commitment to BPRs in various regions by providing leading digital identity services, such as certified electronic signatures and online identity verification. Not only is it convenient, safe and easy, [VIDA's digital identity service has been integrated with the OpenBank+](#) system which is known to actively encourage the digital transformation of microfinance institutions such as BPR/BPRS in various regions.

The presence of BPRs, Cooperatives, and Microfinance Institutions (LKM) is urgently needed so that banking services can reach more unbanked communities in all regions. The Financial Services Authority (OJK) recorded the development of BPR loans worth IDR 127.9 trillion as of November 2022 and continued to grow from the previous year, which was IDR 115.6 trillion¹. In line with the OJK and Government's agenda to push the level of financial inclusion to 90% in 2024, the contribution of BPR/BPRS needs to be continuously encouraged, one of which is through digital transformation. Through this transformation, banking transactions through digital channels (mobile app and internet) including the adoption of digital identity services are also encouraged to improve customer experience.

VIDA Managing Director, Adrian Anwar said "Microfinance institutions such as BPR play a very important role as a source of capital for MSMEs, especially in the regions. We believe that by digitizing, in the future BPR can continue to grow and compete in providing financial services that are not only easily accessible but also guaranteed security. With VIDA, people who wish to apply for BPR capital can immediately carry out the registration process online, anywhere and anytime, because the process of verifying identity and signing contracts with banks is done digitally and also legally."

VIDA continues to innovate and collaborate in providing access to inclusive digital financial services for MSMEs, especially in the regions. Through the integration of VIDA and OpenBank+ technology owned by Mitra Jasa Lima since 2022, VIDA supports improving the quality and acceleration of BPR services throughout Indonesia which are OpenBank+ partners, starting from opening accounts to other financial transactions to be carried out completely digitally. To date,

¹Otoritas Jasa Keuangan, [Statistik Perbankan Indonesia - November 2022](#) (2023)

VIDA has helped verify more than 800,000 customers/month to be able to use online financial services, including to access capital. With the support of [VIDA technology](#) in the form of [digital signatures](#) (VIDA Sign) and [online identity verification](#) (VIDA Verify), BPR customers, most of whom are MSME players, can more easily access banking services without having to go to the BPR head office or branches.

In his remarks at the MUNAS Indonesia Microfinance Expert Association (IMFEA) event on 10-11 March 2023 in Semarang, **IMFEA Chairman, Ahmad Subagyo** stated "The position of BPR/BPRS and LKM/LKMS is very important for the sustainability of MSMEs in Indonesia. In the midst of the ongoing digitization of commercial banks, BPRs, and other microfinance institutions must continue to be able to adapt to keep up with this fast pace. One significant obstacle is the need to increase financial literacy in society. Because of problems like these, we encourage the presence of digital infrastructure that is not only able to meet security levels, but is also practical to use, especially for small and medium-sized economies. That way, there will be trust among customers in utilizing digital systems in administration at BPRs quickly, safely, and easily.

Capitalizing on the synergy experience with OpenBank+, VIDA also sees that BPR services place a strong emphasis on customer trust and are closer to the people in the regions. This is increasingly relevant in the midst of rampant social engineering-based fraud in the digital era, such as identity fraud, which can be detrimental to BPRs. With the 4S (Speed, Scale, Secure, Social Impact) principle, VIDA's digital identity technology can make it easier for BPRs to increase their business scale to support MSMEs in the region. The VIDA digital identity is also easy and convenient for MSME users to use to maximize all their business potential.

Technological sophistication and security has become a global necessity. On the other hand, the convenience and comfort factor is the key so that technology adoption is higher and more inclusive in various levels of society. In the same event, **Head of Public Policy and Government Relations VIDA, Muhammad Irwan Setyawan** added, "Digital identity from VIDA, both VIDA Sign and VIDA Verify aims to be an inclusive high-tech innovation service. This aims to be able to maximize the benefits for various groups, including industry players, government and society. In line with the Government's agenda, we are optimistic that our services can support digital transformation in Indonesia with our initiative, namely "Grow Tangguh", so that in the end it can help develop MSME businesses and encourage financial inclusion, so that it is No One Left Behind." Close Irwan.

Tentang PT Indonesia Digital Identity ([VIDA](#))

PT Indonesia Digital Identity (VIDA) sebagai Penyelenggara Sertifikasi Elektronik (PSrE) atau Certification Authority (CA) yang terdaftar dan berinduk di bawah Kementerian Komunikasi dan Informatika Republik Indonesia, adalah badan terpercaya yang memiliki kewenangan menerbitkan sertifikat elektronik untuk kebutuhan tanda tangan elektronik tersertifikasi. Didirikan pada tahun 2018, VIDA merupakan penyedia layanan identitas digital yang memanfaatkan sertifikat elektronik untuk memberikan layanan otentikasi multi-faktor, tanda tangan elektronik, dan

identitas terverifikasi. VIDA menerapkan standar keamanan data kelas dunia, termasuk Public Key Infrastructure, pengenalan wajah (biometrik), dan keamanan jaringan sebagai solusi keamanan data yang komprehensif.

Selain itu, VIDA juga terdaftar sebagai penyelenggara Inovasi Keuangan Digital (IKD) - klaster eKYC maupun *regulatory sandbox* di OJK. Produk dan solusi yang ditawarkan oleh VIDA dapat diadopsi oleh berbagai sektor dan industri, termasuk industri jasa keuangan untuk dapat memverifikasi pelanggan tidak hanya dengan lebih aman karena berbasis sertifikat elektronik tetapi juga lebih cepat karena menggunakan verifikasi biometrik dengan basis data kependudukan sehingga verifikasi identitas dapat dilakukan secara cepat tetapi juga aman.

VIDA juga menerapkan standar teknologi kelas dunia yang disertifikasi dan diakui secara internasional dengan melewati audit serta mendapatkan berbagai sertifikasi baik lokal ataupun sertifikasi global. Di Indonesia, perusahaan ini menjadi PSrE terakreditasi WebTrust pertama dan terdaftar sebagai penyedia layanan tanda tangan elektronik yang aman dan telah disetujui oleh Adobe (Adobe Trust Service Provider) dalam daftar Adobe Approved Trust List (AATL), dan juga bersertifikat ISO 27001 untuk penerapan standar keamanan manajemen informasi.

Informasi lebih lanjut

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