

**LEGAL FRAMEWORK FOR RESPONSIVE REGULATIONS SUPPORTING
INNOVATION IN AN INCLUSIVE FINANCIAL SYSTEM: FOCUSING ON DATA
SECURITY, INTEGRITY, AND TRUST**

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ABSTRACT

To strengthen the financial system, public trust is needed, continuous innovation in the financial industry, regulations that synergize with innovation leaps, and guarantees of legal certainty are the basic milestones for moving towards an inclusive financial innovation system. This research aims to analyze problems and recommend solutions to efforts to design responsive regulations to support innovation in an inclusive financial system focusing on data security, integrity and trust, to encourage sustainable growth and community participation, and appropriate models for integrating innovation in the financial system inclusive, with a focus on aspects of data integrity, trust and security. This research is included in applied normative research, namely emphasizing secondary data supported by the results of questionnaires and interviews.

Responsive regulations to support innovation in an inclusive financial system focus on data security, integrity and trust, to encourage sustainable growth and community participation. Regarding the issue of inclusive financial system innovation, the legal knowledge of the community and MSME actors regarding inclusive financial system innovation based on integrity and trust through data privacy policies, risk awareness and increasing literacy is at a high average. Increasing stakeholders' legal awareness, the interests of financial inclusion also need to be balanced with consumer protection. The right model for integrating innovation in an inclusive financial system relies on the implementation the Financial System Innovation Model through platform-based innovation and partnership strategies in synergy with responsive regulations.

Keywords: *innovations, financial systems, integrity, trust*

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ABSTRAK

Untuk memperkuat sistem keuangan, diperlukan kepercayaan publik, inovasi berkelanjutan dalam industri keuangan, regulasi yang bersinergi dengan lompatan inovasi, dan jaminan kepastian hukum merupakan tonggak dasar untuk bergerak menuju sistem inovasi keuangan yang inklusif. Penelitian ini bertujuan untuk menganalisis permasalahan dan merekomendasikan solusi atas upaya perancangan regulasi responsif untuk mendukung inovasi dalam sistem keuangan inklusif dengan fokus pada keamanan, integritas, dan kepercayaan data, mendorong pertumbuhan berkelanjutan dan partisipasi masyarakat, serta model yang tepat untuk mengintegrasikan inovasi dalam sistem keuangan inklusif, dengan fokus pada aspek integritas, kepercayaan, dan keamanan data. Penelitian ini termasuk dalam penelitian normatif terapan, yaitu menekankan pada data sekunder yang didukung oleh hasil kuesioner dan wawancara. Regulasi responsif untuk mendukung inovasi dalam sistem keuangan inklusif berfokus pada keamanan, integritas, dan kepercayaan data, untuk mendorong pertumbuhan berkelanjutan dan partisipasi masyarakat. Terkait inovasi sistem keuangan inklusif, pengetahuan hukum masyarakat dan pelaku UMKM mengenai inovasi sistem keuangan inklusif yang berbasis integritas dan kepercayaan melalui kebijakan privasi data, kesadaran risiko, dan peningkatan literasi berada pada rata-rata yang tinggi. Selain meningkatkan kesadaran hukum para pemangku kepentingan, kepentingan inklusi keuangan juga perlu diimbangi dengan perlindungan konsumen. Model yang tepat untuk mengintegrasikan inovasi dalam sistem keuangan inklusif bergantung pada penerapan Model Inovasi Sistem Keuangan melalui inovasi berbasis platform dan strategi kemitraan yang bersinergi dengan regulasi yang responsif.

Kata kunci: inovasi, sistem keuangan, integritas, kepercayaan

I. Introduction

Singapore is the center of financial innovation in Asia, England is the leading Fintech center in Europe, Australia has succeeded in facilitating innovation in the financial sector with a progressive approach to regulation and supervision, then China is famous for financial innovation in digital payment technology, this performance may inspire Indonesian financial system stakeholders to 'reflect and move from this stagnant condition towards the rise of innovation and responding to the urgency of adapting innovation to regulations.

Concerns about misuse of data privacy require strengthening policies by adopting security standards and legal certainty. Low financial literacy also needs to be addressed, as well as limited access needs to be addressed by increasing equality of access, and accessibility of digital financial services needs to be increased. Transparency, accountability and community participation in the

development and supervision of an inclusive financial system need to be taken together with stakeholders including government, companies and user communities.

On the other hand, institutional innovation related to regulations in the banking sector needs to be carried out to overcome inequality, regulations that are slow to follow the dynamics of innovation in the financial industry such as blockchain technology, require regulations that are responsive and even progressive. Legal uncertainty regarding crypto assets, which of course gives rise to complicated and complex legal challenges governing management and consumer protection. Consumers must be aware of the risks and complaint mechanisms if one day they become victims. Not only that, the urgency also extends to how to create regulations that guarantee legal certainty, which includes investor protection, enforcement of money laundering and tax compliance. Collaboration between financial institutions, regulators and the user community is expected to be able to provide effective and sustainable solutions.

To strengthen the financial system, public trust is needed, continuous innovation in the financial industry, regulations that synergize with innovation leaps, and guarantees of legal certainty are the basic milestones for moving towards an inclusive financial innovation system. The Financial Services Authority (2017), states that financial literacy shapes a person's attitudes and behavior in managing finances in order to improve the quality of decision making. The OJK survey in 2022 shows that the financial literacy index of the Indonesian population reached 49.68%. This figure has increased compared to the 2013, 2016 and 2019 surveys, which respectively showed an index of 21.84%, 29.70% and 38.03%.

Revision of the Banking Law can be a starting point with considerations of creating a more responsive regulatory framework, strengthening consumer protection, adapting and accommodating the urgency of crypto asset regulations, and increasing financial inclusion as well as awareness of risks. Finally, it is necessary to strengthen cross-border cooperation, especially for overcome money laundering and international financial crimes. In line with global developments, Triyas Nur Hayati (2022), stated that in Indonesia, FinTech products and services currently developing focus on five main areas, namely

Crowdfunding, Microfinancing, Digital Payment Systems, E-aggregators, and Peer-to-peer (P2P) lending.

Both Bank Indonesia (BI), financial institutions, OJK and the public need to be mobilized by the government to work together to create an inclusive and innovative financial system. Strategic partnerships with user communities need to be built supported by collaboration between stakeholders using a 'needs' and 'challenges' approach. A holistic and integrated approach from institutions that create appropriate laws, policies that are conducive and affordable to MSMEs, the role of stakeholders and management as well as technological support is a challenge and an urgent need.

This research aims to analyze and overcome problems and recommend solutions: How to design responsive regulations to support innovation in an inclusive financial system focusing on data security, integrity and trust, to encourage sustainable growth and community participation? and what is the right model for integrating innovation in an inclusive financial system, with a focus on aspects of integrity, trust and data security?

II. Method

This research is included in applied normative research, namely emphasizing secondary data supported by the results of questionnaires and interviews, and examining positive law related to the research object and finding legal solutions. This study uses literary study and is supported by questionnaires to 100 UMKM actors, and interviews with 1 resource person. The research approach is with statute approach, futuristic approach and sociological approach, so that data is obtained both from literature, and support from questionnaire and interview results. The types of data in this study are divided into primary data and secondary data. Primary data were obtained through interviews, observations, and questionnaires, while secondary data used were primary legal materials and secondary legal materials. The data collection instruments used were interview guidelines and questionnaires. Interviews were conducted with interview guidelines, to 1 resource person, a non-bank financial institution manager, the Director of the Sehati Credit Cooperative/savings and loan cooperative, and a special questionnaire to 100 MSME actors. The data were analyzed qualitatively descriptively. This study attempts to describe facts about the object of research,

analyzed with positive law and the opinions of resource persons/experts so that answers to the problems of this study are achieved.

III. Results and Discussion

3.1 The urgency of progressive regulation to support innovation in an inclusive financial system focuses on data security, integrity, and trust, to encourage sustainable growth and community participation.

Based on questionnaire analysis conducted on 100 MSME actors, the results can be described as follows.

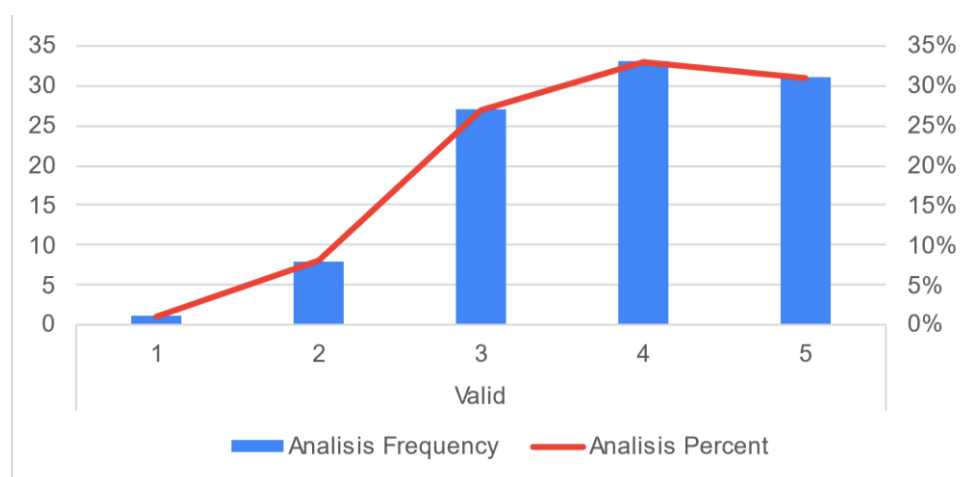


Diagram 1. Understanding of using digital banking services

Source: Results of primary data analysis 2024

Diagram 1 shows that the majority of MSME actors have high knowledge regarding understanding how to use digital banking services. It is proven that MSME actors and the public have very high knowledge as many as 31 people (31%), high knowledge as many as 33 people (33%), knowledge 27 people (27%) had sufficient knowledge, 8 people (8%) had low knowledge, and 1 person (1%) had very low knowledge. Thus, the level of knowledge of MSME players is related to understanding how to use digital banking services in a high position.

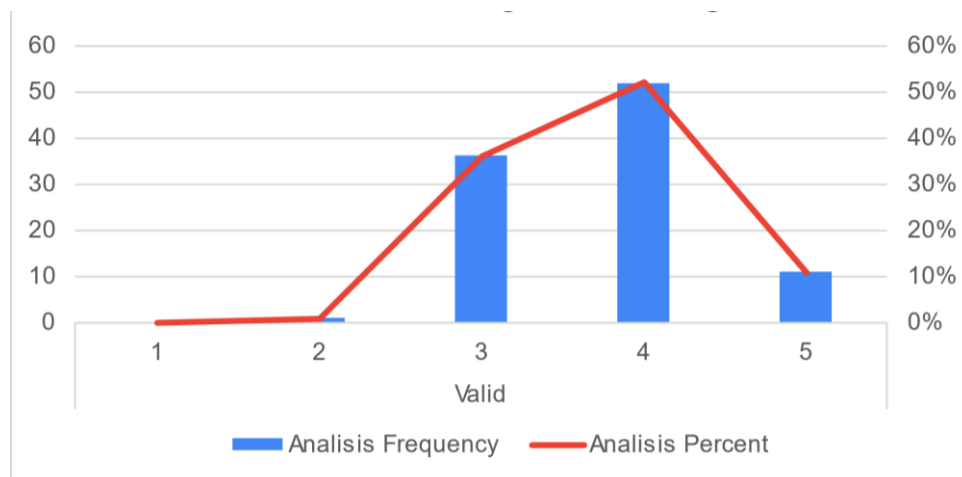


Diagram 2. MSMEs' understanding of the latest innovations implemented by banks to support financial inclusion

Source: Results of primary data analysis 2024

Diagram 2 shows that the majority of MSME actors have high knowledge regarding the latest innovations implemented by banks to support financial inclusion. It is proven that there are 11 business actors who have very high knowledge (11%), 52 people (52%) have high knowledge.), 36 people (36%) had sufficient knowledge, 1 person (1%) had low knowledge, and no one had very low knowledge. Thus, the level of knowledge of business actors regarding the latest innovations implemented by banks to support financial inclusion is in a high position.

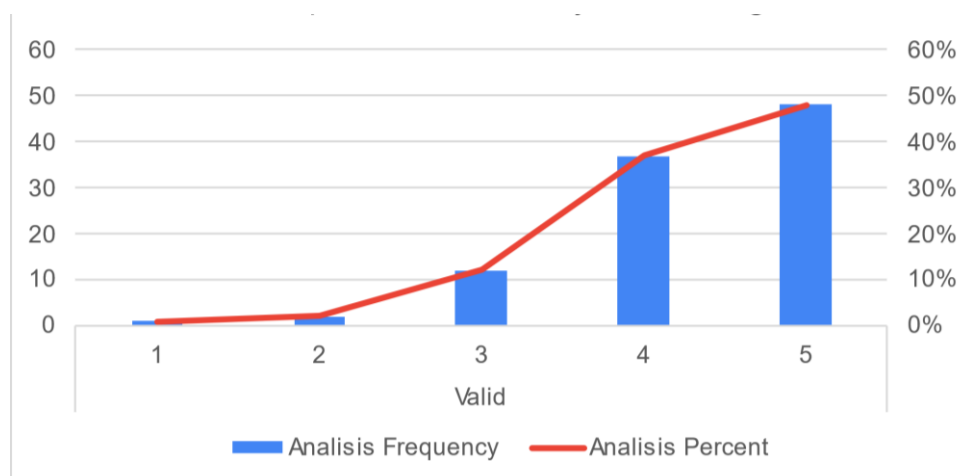


Diagram 3. Understanding innovation in an inclusive financial system to facilitate access to financial services

Source: Results of primary data analysis 2024

Diagram 3 shows that the majority of the community and MSME business actors show that they have high knowledge related to innovation in the inclusive financial system to facilitate access to financial services. It is proven that micro business actors who have very high knowledge are 48 people (48%), with high knowledge as many as 37 people (37%), 12 people (12%) had sufficient knowledge, 2 people (2%) had low knowledge and 1 person (1%) had very low knowledge. Thus, the level of knowledge of business actors regarding innovation in the inclusive financial system to facilitate access to financial services is in a very high position.

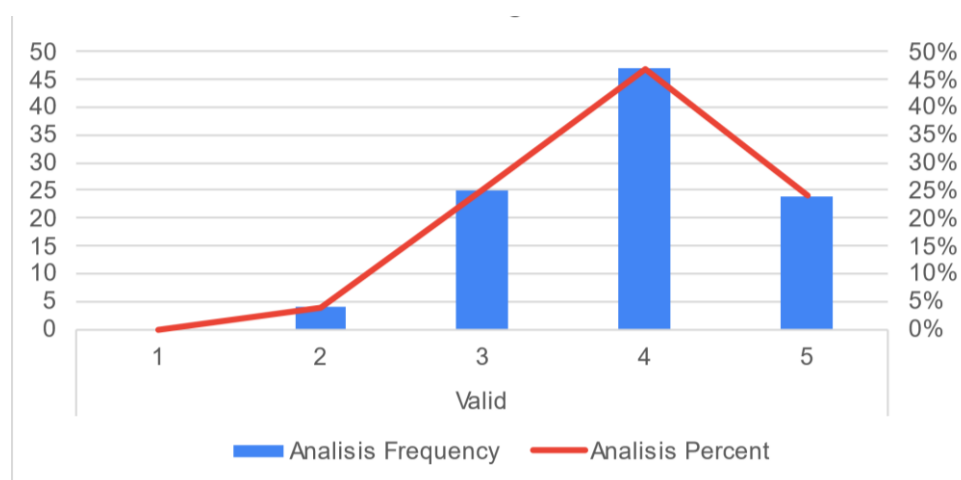


Diagram 4. Understanding of trust in banks in managing finances
Source: Results of primary data analysis 2024

Diagram 4 shows that the majority of MSME business actors have high knowledge related to understanding how to trust banks in managing finances. It is proven that there are 24 people (24%) who have very high knowledge, 47 people (47%), high knowledge. 25 people (25%) had enough, 4 people (4%) had low knowledge, and there were none who had very low knowledge. Thus, the level of knowledge of business actors is related to their understanding of trusting banks in managing finances in a high position.

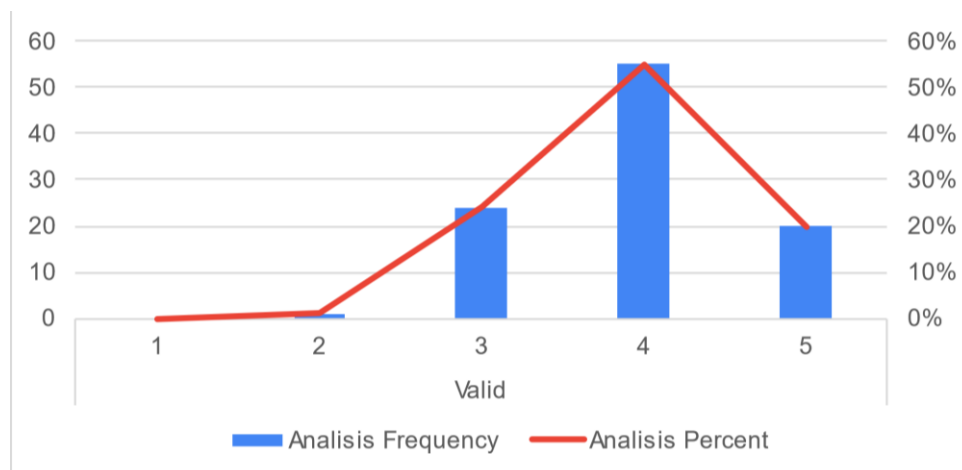


Diagram 5. Understanding that the bank carries out its operations with high integrity

Source: Results of primary data analysis 2024

Diagram 5 shows that the majority of MSME business actors already have high knowledge related to the understanding that banks carry out their operations with high integrity. It is proven that business actors who have very high knowledge are 20 people (20%), with high knowledge there are 55 people (55%), 24 people (24%) had sufficient knowledge, 1 person (1%) had low knowledge, and no one had very low knowledge. Thus, the level of knowledge of business actors is related to the understanding that the bank carries out its operations with high integrity in a high position.

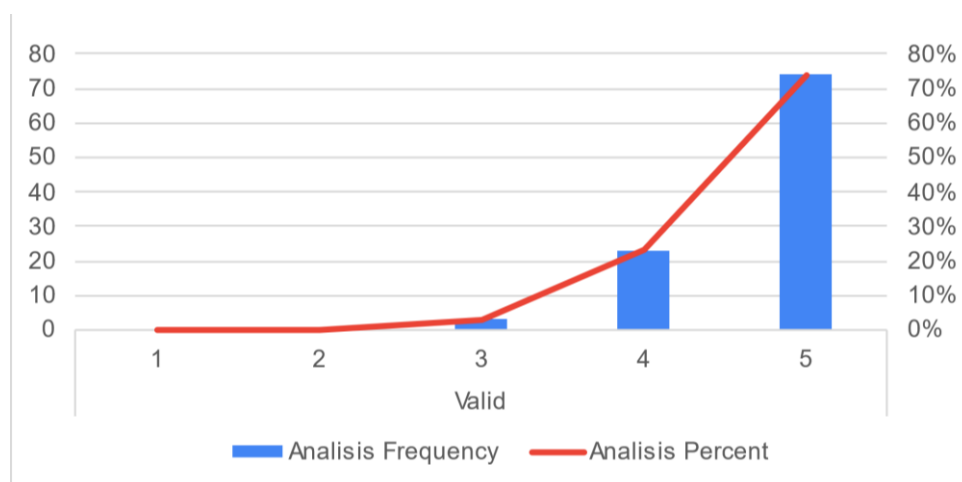


Diagram 6. Understanding the security of personal data stored by banks

Source: Results of primary data analysis 2024

Diagram 6 shows that the majority of MSME business actors already have very high knowledge regarding the security of personal data stored by banks. It is proven that business actors who have very high knowledge are 74 people (74%), with high knowledge being 23 people (23%) , 3 people (3%) had sufficient knowledge, and no one had low or very low knowledge. Thus, the level of knowledge of business actors regarding the security of personal data stored by banks is in a very high position.

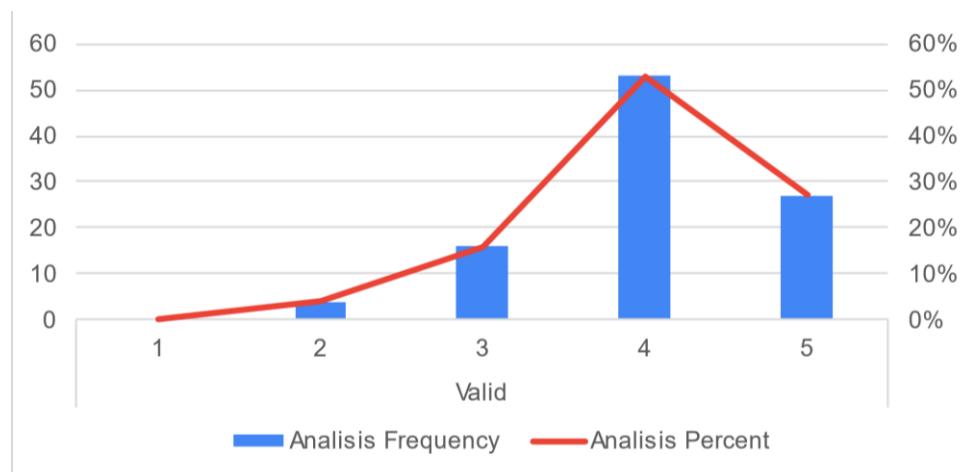


Diagram 7. Understanding personal data security with the data privacy policy implemented by the bank

Source: Results of primary data analysis 2024

Diagram 7 shows that the majority of MSME business actors already have high knowledge regarding the understanding that personal data remains safe with the data privacy policy implemented by the bank. It is proven that business actors who have very high knowledge are 27 people (27%), with high knowledge as many as 53 people (53%), 16 people (16%) had sufficient knowledge, 4 people (4%) had low knowledge, and no one had very low knowledge. Thus, the level of knowledge of business actors regarding understanding that personal data is safe and the data privacy policies implemented by banks is in a high position.

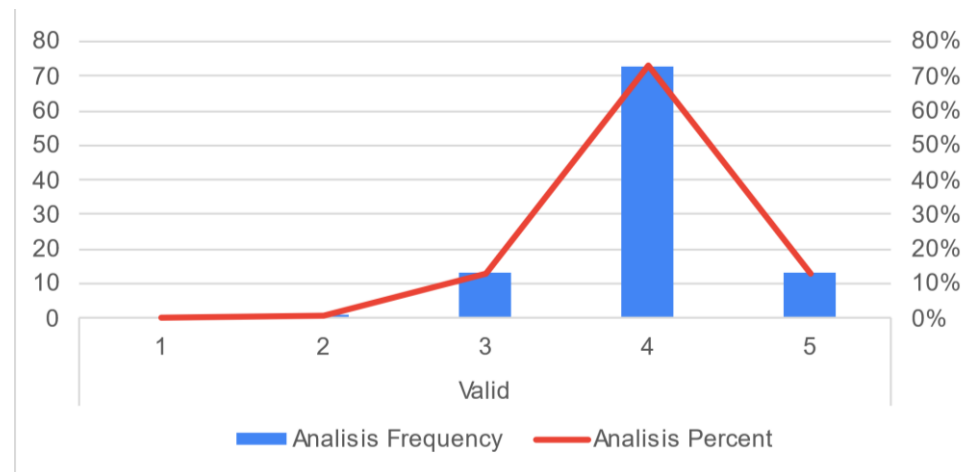


Diagram 8. Understanding of data privacy policies implemented by banks

Source: Results of primary data analysis 2024

Diagram 8 shows that the majority of MSME actors already have high knowledge regarding how data privacy policies are implemented by banks. It is proven that business actors who have very high knowledge are 13 people (13%), 73 people (73%) have high knowledge. 13 people (13%) had sufficient knowledge, 1 person (1%) had low knowledge, and no one had very low knowledge. Thus, the level of knowledge of business actors is related to understanding the data privacy policies implemented by banks in a high position.

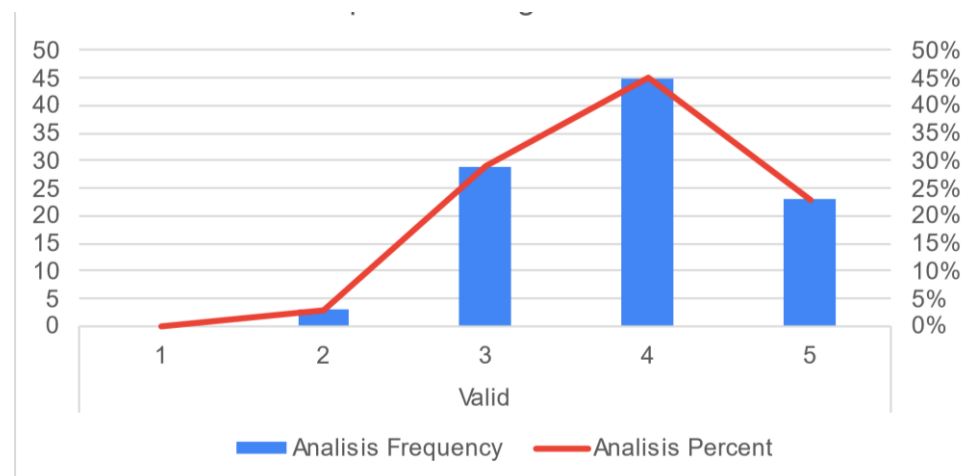


Diagram 9. Understanding that current banking services are sufficient to support the needs of MSMEs

Source: Results of primary data analysis 2024

Diagram 9 shows that the majority of MSME business actors already have high knowledge related to the understanding that current banking services are sufficient to support the needs of MSMEs. It is proven that business actors who have very high knowledge are 23 people (23%), with high knowledge being 45 people. (45%), 29 people (29%) had sufficient knowledge, 3 people (3%) had low knowledge, and no one had very low knowledge. Thus, the level of knowledge of business actors is related to the understanding that existing banking services are sufficient to support the needs of MSMEs in a high position.

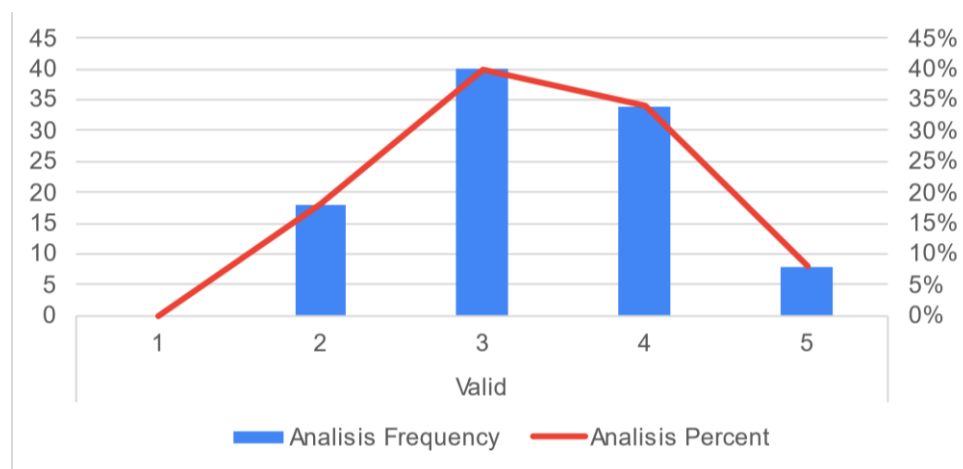


Diagram 10. Understanding regarding banks providing special products or services designed for MSMEs

Source: Results of primary data analysis 2024

Diagram 10 shows that the majority of MSME business actors have sufficient knowledge related to understanding that banks provide special products or services designed for MSMEs. It is proven that business actors who have very high knowledge are 8 people (8%), with high knowledge there are 34 people (34%), 40 people (40%) had sufficient knowledge, 18 people (18%) had low knowledge, and no one had very low knowledge. Thus, the level of knowledge of business actors is related to the understanding that banks provide special products or services designed for MSMEs in a fairly high position.

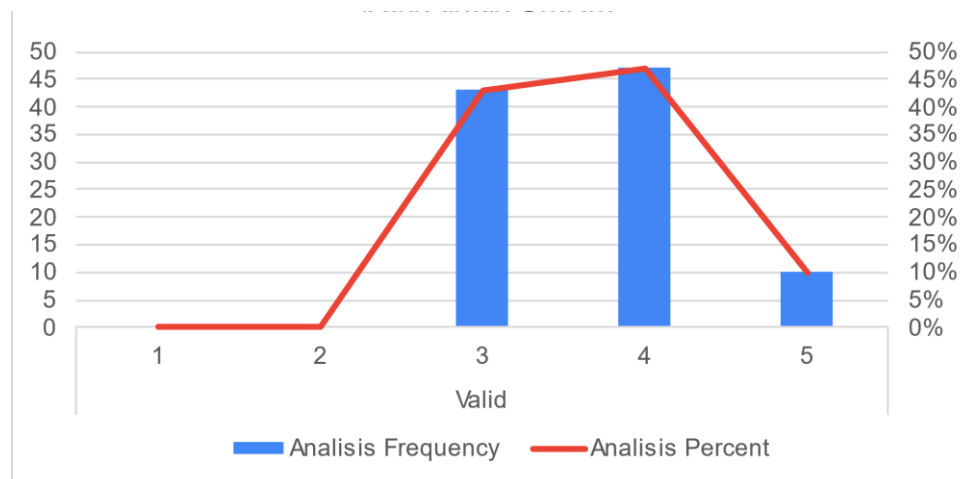


Diagram 11. Understanding of financial support provided by banks
for MSMEs

Source: Results of primary data analysis 2024

Diagram 11 shows that the majority of MSME actors have a fairly high understanding of the financial support provided by banks for MSMEs. It is proven that business actors who have very high knowledge are 10 people (10%), high knowledge are 47 people (47%), sufficient knowledge. as many as 43 people (43%), and none of them had low or very low knowledge. Thus, the level of knowledge of business actors related to understanding the financial support provided by banks for MSMEs is in a fairly high position.

Interview with Junedi, Director of the Sehati Credit Cooperative (7 June 2024), the cooperative has digitized financial reports. Cooperatives also collaborate between cross-lending cooperatives with the Cooperative Center (Jakarta Secondary Cooperative) and Inkopdit (national secondary cooperative) in the form of joint fund protection (Daperma) a kind of internal insurance. Regarding financial inclusion and banking service innovation "To become a healthy and sustainable financial institution in the digital era by continuing to serve members, from members, for members," the steps that have been taken are of course that savings and loan cooperatives adhere to the principle of voluntary and open membership and ownership, and implementing digitalization in services to its members.

Regarding the biggest challenges faced in implementing an inclusive financial system based on integrity and trust, Junedi stated that the problem

of loan defaults is a scourge for cooperatives. In connection with its mission to handle issues related to integrity violations, the Cooperative implements strict SOPs and supervises management and employees, carries out strict internal controls every day, and applies the precautionary principle by conducting field surveys before providing loans. Junedi added that the cooperative's products are designed for micro businesses, because the average cooperative member has a small income on a household scale. Indeed, there are also products for limited motor vehicle and home loans. All transactions are recorded neatly, archived and recorded in financial reports and audited by KAP. All loan transactions that exceed the amount of deposits/savings must be guaranteed with sufficient assets and checked.

The data privacy policy implemented in banks and cooperatives obtained data, that, "Every member is protected by confidentiality in terms of identity, savings and loans." Cooperatives ensure the security of customers' personal data in this digital era, namely by limiting access to personal data. Customer personal data is only known to administrators and management, and there are restrictions on access rights to other members' personal data. Banks and cooperatives apply certain technology to increase data security, limit access rights for using financial applications and deposit and withdrawal transactions. Regarding the role of technology in realizing this vision, according to the interview results, it is "always oriented towards following developments in information technology/the era of digitalization."

According to Junedi, proposals related to regulations or policies, as well as forms or models of innovation in institutions and services, and the revision/creation of something new, which is appropriate to be implemented in the financial system in the future, require assistance by providing public accountant audit assistance, because the costs are very expensive for this size. cooperative. To fulfill reporting obligations to the Government, please be given access to submit reports digitally using the application provided by the Government.

3.2 Required regulations and proposed revisions

In connection with the prohibition on users of consumer data which is carried out as a crime by the perpetrator in the form of providing data and

information in a manipulative manner, they are subject to written permission and are subject to sanctions based on applicable regulations. Sanctions imposed for Fintech violations are administrative, sanctions in the form of written warnings, fines or revocation/suspension of business activity permits. POJK No. 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector. It is hoped that the implementation of this POJK will further strengthen the regulations because the problems that occur can harm consumers and many victims are trapped in this online loan business. Likewise, there is an obligation to maintain data confidentiality and keep transactions safe and smooth as stated in POJK No. 13/POJK.02/2018 concerning Digital Financial Innovation in the Financial Services Sector.

In agreement with Kornelius Benuf, S.Mahmudah et al (2019) the sanctions given do not reduce criminal acts in the financial services sector, but rather the OJK can impose criminal action for the violations it commits. Furthermore, Bank Indonesia Regulation (PBI) Number 19/12/PBI/2017 concerning the Implementation of Financial Technology and POJK No. 77/POJK.01/2016 concerning Information Technology-Based Money Lending and Borrowing Services, which aims to support the creation of payment stability that is efficient, smooth, safe and reliable in order to realize economic growth and apply the principles of protection and risks that occur with extra caution. Because Fintech crimes haunt society. The presence of Fintech is increasing so quickly that there are concerns that it will affect the economy of the community and organizers. For this reason, PBI has this regulation as a legal basis for disclosing and explaining that services provided by Fintech or Peer To Peer lending do not comply with the operations of the POJK regulations, so the violations given must be in accordance with the applicable regulations. PBI and OJK regulations have the right to supervise Fintech companies. OJK allows that if it has been registered and has not committed a crime, then OJK is obliged to supervise it and be responsible. If the perpetrators of illegal Fintech are dealt with firmly by the OJK to revoke their permits and impose prison sanctions or fines. Regarding regulatory revisions and the creation of new regulations in the financial sector, the author agrees with Ahmad Muhtar Syarofi (2017)

that although a revised approach can be carried out, its effectiveness depends on the ability to resolve fundamental problems and overcome potential conflicts that may arise from legal confusion. So the regulations that should be built contain policies that strengthen the financial system, increase public trust, and accommodate innovation in the financial industry. Banking institutional and legal innovations should aim to improve security, integrity and trust in the financial system, while still facilitating financial inclusion and sustainable economic growth.

In the opinion of Syafi'e, Richardus Eko Indrajit et.al (2022), it is necessary to modify the banking business to respond to existing challenges and opportunities where strengthening the technological architecture is a top priority because the banking information system is accessed openly via the internet, so it requires strong security for protect data and prevent cyber threats. Likewise, the author agrees with Didik Irawansah, Wardah Yuspin et.al (2021) that the good faith of the Government is needed to immediately take steps to design and issue special fintech laws, so that new legal regulations can provide security in fintech transaction activities in Indonesia. The author also agrees with Sekaring Ayumeida Kushadi, and Andy Usmina Wijaya (2021) regarding the need for progressive regulations, also agrees with Abd. Rahman Saleh (2021), who states that the state must play an active role in protecting personal data, of course Indonesia needs appropriate regulations, responsive to the dynamics of financial system needs, accommodating innovation and protecting society both now and in the future, for this reason, if possible, not only use responsive approach, but in the future progressive laws are needed. This certainly requires close collaboration between regulators, financial institutions, innovators and civil society to design and implement effective and sustainable solutions.

Revision of the financial system can start from the revision of banking regulations, where regulations must be created to overcome inequality and follow global trends, accommodate innovations such as blockchain technology, data privacy security and strengthen digital financial services. To deal with the growth of crypto assets, revisions to the Banking Law need to include a clear and consistent regulatory framework for crypto assets,

including compliance requirements with anti-money laundering (APU) and prevention of financing of terrorism (PPT) regulations, investor protection, and good governance. Apart from increasing stakeholders' legal awareness, the interests of financial inclusion also need to be balanced with reliable consumer protection.

The revision of the Banking Law must create a balanced regulatory framework between encouraging innovation, protecting consumers, strengthening financial system stability, and promoting financial inclusion. This requires cooperation between governments, regulators, financial institutions and civil society in designing and implementing appropriate and sustainable changes, including globally relevant cooperation. Regulations should be at least responsive to technological developments and societal needs, and if possible be more progressive, reflecting a progressive approach by supporting technological innovation in the financial sector while ensuring consumer protection, transparency and security. The use of artificial intelligence technology is also possible, while still using humans as subjects, so that they always prioritize professionalism and ethics, supervise properly, along with the availability of regulations for the use of AI.

AI in banking systems can increase operational efficiency, improve customer experience, and produce detailed insights. On the other hand, it is urgent to pay attention to challenges related to data security, privacy, and ethics in the use of AI in the banking context. AI can be used to detect suspicious transactions in banking systems. AI can perform complex and in-depth data analysis to identify unusual or suspicious transaction patterns that may indicate illegal activity or financial fraud.

3.3 Financial System Innovation Model through platform based innovation and strategic partnerships in synergy with responsive regulations

The right model is needed to integrate innovation in an inclusive financial system, with a focus on aspects of integrity, trust and data security. Collaboration and coordination between financial stakeholders in synergy with the availability of regulations that guarantee legal certainty and accommodate technological dynamics. A holistic and integrated approach

allows banking institutions to be more responsive to the financial service needs of the community and MSMEs, increase access to financial services, and support inclusive economic growth. Platform-based Innovation: Developing a digital banking platform that allows easier and more affordable access for MSMEs can be an effective approach. By building a platform that provides various financial services and support for MSMEs, banking institutions can expand their reach and accelerate the growth of MSMEs. Through strategic partnerships with MSME organizations, government and other institutions, banking institutions can develop programs and initiatives that support the growth and sustainability of MSMEs. This can include training programs, better access to financing, and business consulting services.

The role of stakeholders in this model is depicted as follows:

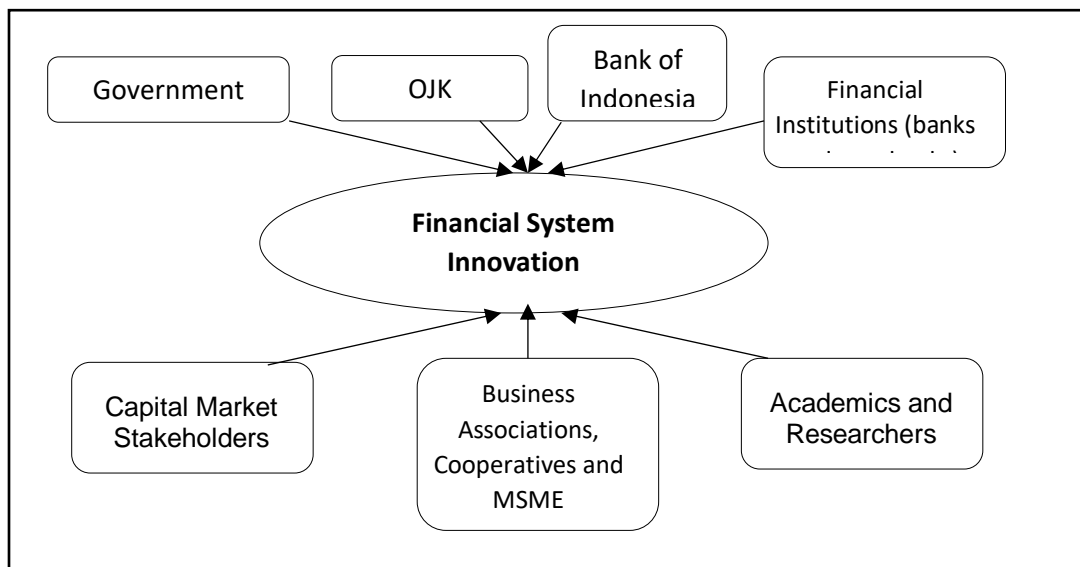


Figure 1: Financial System Innovation Model through platform based innovation and strategic partnerships in synergy with responsive regulations

Based on Figure 1, the description of each role can be explained as follows:

The government is tasked with formulating policies, regulations and programs that support the development of MSMEs and innovation in the financial sector, as well as providing financial support, tax incentives and technical assistance to MSMEs. The regulations created are at least

responsive, and if possible more progressive. The Financial Services Authority plays a central role in the regulation and supervision of financial institutions, including banks and other financial institutions that provide services to MSMEs. Through appropriate regulations, supervision and policies, OJK can help create a conducive environment for MSMEs and society in general, to gain access to financial services that suit their needs.

Bank Indonesia is responsible for monetary policy, banking supervision and payment system development in Indonesia, as well as being the main stakeholder in ensuring financial system stability and supporting financial inclusion for MSMEs. Financial institutions play a role in providing financing, banking services and other financial solutions that suit the needs of MSMEs.

Business and industry associations, including MSME associations, can play a role in representing the interests of MSMEs and advocating for policies and regulations that support the growth of the MSME sector. Academics and Researchers: Academics and researchers can play a role in conducting in-depth research and analysis of the challenges and opportunities faced by MSMEs as well as the implications of existing policies and regulations.

Stakeholders in the capital market, including stock exchanges, securities companies, and investors, also have an important role in providing access to capital for MSMEs that wish to develop through public offerings or funding from investors. Society as a whole is also a stakeholder in this context, because MSMEs are an integral part of the local and national economy, and the success of MSMEs can have an impact on economic growth and the welfare of society as a whole.

IV. Conclusion

Responsive regulations to support innovation in an inclusive financial system focus on data security, integrity and trust, to encourage sustainable growth and community participation. Regarding the issue of inclusive financial system innovation, the legal knowledge of the community and MSME actors regarding inclusive financial system innovation based on integrity and trust through data privacy policies, risk awareness and increasing literacy is at a high

average. Increasing stakeholders' legal awareness, the interests of financial inclusion also need to be balanced with reliable consumer protection. The revision of the Banking Law must create a balanced regulatory framework between encouraging innovation, protecting consumers, strengthening financial system stability, and promoting financial inclusion. This requires cooperation between governments, regulators, financial institutions and civil society in designing and implementing appropriate and sustainable changes, including globally relevant cooperation. Regulations should be at least responsive to technological developments and societal needs, and if possible be more progressive, reflecting a progressive approach by supporting technological innovation in the financial sector while ensuring consumer protection, transparency and security. The use of artificial intelligence technology is also possible, while still using humans as subjects, so that they always prioritize professionalism and ethics, supervise properly, along with the availability of regulations for the use of AI.

The right model for integrating innovation in an inclusive financial system, with a focus on aspects of integrity, trust, consumer protection and data security, needs to be implemented simultaneously and synergistically in collaboration with financial stakeholders.

Collaboration and coordination between financial stakeholders in synergy with the availability of regulations that guarantee legal certainty and accommodate technological dynamics, are appropriate and important in financial system innovation to create an environment that supports community economic growth and the development of MSMEs as well as innovation in an inclusive and sustainable financial sector.

A holistic and integrated approach allows banking institutions to be more responsive to the financial service needs of the community and MSMEs, increase access to financial services, and support inclusive economic growth. Platform-based Innovation: Developing a digital banking platform that allows easier and more affordable access for MSMEs can be an effective approach. By building a platform that provides various financial services and support for MSMEs, banking institutions can expand their reach and accelerate the growth of MSMEs. Through strategic partnerships with MSME organizations, government and other

institutions, banking institutions can develop programs and initiatives that support the growth and sustainability of MSMEs. This can take the form of training programs, better access to financing, and business consulting services. The application of the Financial System Innovation Model through platform based innovation and strategic partnerships in synergy with responsive regulations is expected to be able to overcome the problems that are the focus of this research, and empirically help financial stakeholders be able to innovate both in financial services, as well as the availability of regulations and increasing literacy of users and the public.

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