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The Role of the Central Kalimantan Financial Services Authority through the Financial Information Services System (SLIK)

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Abstract
This study aims to analyze the role of the Financial Services Authority of Central Kalimantan, particularly the Palangka Raya office, in supervising the Financial Information Services System (SLIK) and to identify its advantages and limitations in supporting financial information services. This research employed a descriptive qualitative approach with field research as its main design. Data were collected through observation, interviews, and documentation involving officers related to education and consumer protection at the Financial Services Authority of Palangka Raya. The validity of the data was examined through triangulation, while the data were analyzed qualitatively through reduction, presentation, and conclusion drawing. The findings show that SLIK plays an important role in strengthening credit information transparency, supporting credit risk management, monitoring financial institution compliance, preventing problematic credit practices, and improving consumer protection through easier access to debtor information. However, the implementation of SLIK still faces several constraints, particularly limited public access, uneven digital literacy, and inadequate financial literacy among users. The study implies that continuous evaluation, public education, and service digitalization are necessary to improve the effectiveness of SLIK as a supervisory and consumer protection instrument in the financial sector.

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Introduction

The availability of debtor information is an important element in the modern financial system because credit or financing decisions are closely related to default risk, debtor quality, and the stability of financial service institutions. In banking and financing practices, financial institutions need accurate information regarding credit history, payment quality, financing ceilings, collateral, and debtor collectability before making financing decisions. This need becomes increasingly important because the intermediary function of financial institutions is not only related to channeling funds to the public, but also to the implementation of prudential principles, consumer protection, and financial system risk control. In this context, credit information systems serve as

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important instruments for reducing information asymmetry among debtors, financial service institutions, and supervisory authorities. International literature shows that credit information sharing mechanisms can contribute to reducing non-performing loans, improving banking stability, and strengthening the quality of credit decision-making (Hoang et al., 2022; Le & Nguyen, 2021; Liem et al., 2022; Tran et al., 2024).

In Indonesia, the need for a debtor information system has developed institutionally from the Debtor Information System (SID), previously managed by Bank Indonesia, to the Financial Information Service System (SLIK), which is managed by the Financial Services Authority (OJK). Based on OJK regulations, SLIK is an information system managed by OJK to support the implementation of supervisory duties and information services in the financial sector. This system is used to facilitate the provision of funds, the implementation of credit or financing risk management, the assessment of debtor quality, human resource management among SLIK reporting institutions, third-party cooperation verification, and the improvement of financial industry discipline (Otoritas Jasa Keuangan, 2017; 2021; 2024a; 2024b). The transition from SID to SLIK indicates an expansion of supervisory orientation from a system initially centered on banking toward a more integrated system covering banks, financing institutions, fintech companies, microfinance institutions, and other reporting entities related to fund provision.

Practically, SLIK has significant importance for both financial service institutions and the public. For financial service institutions, SLIK serves as a source of information for assessing debtor eligibility, strengthening credit analysis based on prudential principles, and avoiding potential non-performing loans. For the public, SLIK can function as an instrument for demonstrating credit reputation, accelerating the credit application process, and facilitating access to financing. However, this system may also create consequences when the recorded debtor data are inaccurate, outdated, or not well understood by the public. Negative data or incorrect information in SLIK may result in financing rejection, damage to credit reputation, and reduced public access to financial services. Therefore, SLIK should not only be viewed as an administrative information system, but also as a supervisory instrument directly related to data governance, fair access, consumer protection, and financial stability.

Theoretically, research on SLIK is relevant to studies on financial supervision, credit risk management, information asymmetry, and consumer protection. Information asymmetry theory explains that creditors often face limited information in assessing the character and capacity of debtors. Credit information sharing systems can reduce this information imbalance by providing historical data that can be used to measure debtor risk more objectively. Hoang et al. (2022) show that credit information sharing is associated with a reduction in non-performing loans and improved sustainability in the banking sector. Le & Nguyen (2021) emphasize that credit information sharing contributes to bank stability, while Liem et al. (2022) find that credit information mechanisms are important in the context of fintech-based credit development. Tran et al. (2024) also show that, in Southeast Asian countries, credit information sharing can reduce bank risk during periods of credit expansion. These findings strengthen the theoretical basis that SLIK can be understood as an institutional instrument that connects regulatory supervision with credit risk management practices within financial service institutions.

Nevertheless, the effectiveness of a credit information system is not determined merely by the existence of the system, but also by data quality, reporting mechanisms, personal data protection, and user literacy. Liu & Hou (2022) emphasize that big data-based credit reference systems face challenges related to data fragmentation, information security, privacy, and the protection of data subjects. In the Indonesian context, issues of consumer protection and personal data protection in digital financial services have also become important concerns, particularly alongside the growth of fintech services and technology-based lending. Albar et al. (2022), Nursantih & Ratnawati (2023), and Septiana et al. (2023) show that OJK supervision in the financial services sector should not only focus on institutional compliance, but also on consumer protection, financial literacy, and personal data security. Therefore, supervision through SLIK needs to be analyzed more broadly, not merely as a debtor information request procedure, but as a system that has implications for the accountability of financial service institutions and public protection.

Previous studies on SLIK have generally focused on the role of SLIK in the credit or financing process at specific financial institutions. Azmi & Muzakir (2024) for example, examined the role of SLIK in general credit provision at Bank Syariah Indonesia and found that SLIK supports debtor eligibility analysis. Yudiana et al. (2022) examined OJK's role in SLIK at OJK Regional Office 8 Bali and Nusa Tenggara, while Simanjuntak (2023) discussed the use of debtor information from OJK's SLIK as evidence in petitions for suspension of debt payment obligations. Meanwhile, studies by Sari et al. (2022), Nursantih & Ratnawati, (2023), and Septiana et al. (2023) focus more on OJK supervision in the context of online lending, personal data protection, and consumer protection. These studies provide an important foundation, but they still leave a research gap concerning how SLIK functions as an OJK supervisory instrument at the regional level, particularly at OJK Palangka Raya, and how the strengths and weaknesses of the system are understood in the practice of supervision and financial information services.

This gap is important to examine because OJK supervision through SLIK does not only operate at the level of national regulation, but also at the level of regional implementation. Regions such as Palangka Raya have social, economic, and financial literacy characteristics that may influence the effectiveness of SLIK use by both financial service institutions and the public. If research only focuses on the function of SLIK in bank credit provision, then aspects such as OJK supervision, information services for consumers, access barriers, data updating, and public literacy remain insufficiently explained. Therefore, this study seeks to fill this gap by positioning SLIK as a supervisory instrument of OJK Palangka Raya that contains regulatory, technical, and consumer protection dimensions.

The contribution of this study lies in two aspects. Theoretically, this research enriches studies on financial information systems and financial sector supervision by positioning SLIK as an instrument that connects information asymmetry, credit risk management, and consumer protection. Practically, this research can provide input for OJK, financial service institutions, and the public regarding the effectiveness of SLIK use, particularly in improving transparency, data accuracy, reporting compliance, and public access to financial information. Thus, this study does not merely describe the existence of SLIK, but also evaluates how the system operates in supporting financial supervision at the regional level.

Based on the above discussion, this study aims to analyze the supervision system of the Financial Services Authority of Palangka Raya through the Financial Information Service System (SLIK) and to identify the strengths and weaknesses of SLIK in supporting supervisory functions and financial information services. Specifically, this study is directed to answer two main questions: first, how is the supervision system of the Financial Services Authority of Palangka Raya implemented through the Financial Information Service System (SLIK); and second, what are the strengths and weaknesses of the Financial Information Service System (SLIK) managed by the Financial Services Authority of Palangka Raya.

Literature Review and Hypothesis Development

The Supervision System of the Financial Services Authority

Supervision of the financial services sector is an institutional instrument required to maintain financial system stability, ensure the compliance of financial service institutions, and protect the interests of consumers and the public. In the Indonesian context, the Financial Services Authority (OJK) has the mandate to implement an integrated regulatory and supervisory system for all activities in the financial services sector. Such supervision is not merely administrative in nature, but also includes the strengthening of governance, risk mitigation, compliance enforcement, and the provision of information that supports decision-making in the financial industry (Otoritas Jasa Keuangan, 2017; Nurdin et al., 2024). In this regard, OJK does not only act as a regulator, but also as a supervisory institution that requires digital instruments to monitor the behavior of financial service institutions and the quality of debtor data. Information-based supervision becomes important because credit risk does not only arise from the inability of debtors to fulfill their obligations, but also from information asymmetry among debtors, creditors, and supervisory authorities. When financial institutions do not have sufficient information regarding the credit history of prospective debtors, the potential for errors in credit analysis increases. Conversely, when debtor information is available in an integrated manner, financial service institutions can conduct risk analysis more accurately.

The Financial Information Service System as a Supervisory Instrument

The Financial Information Service System (SLIK) is an information system managed by OJK to support the implementation of supervisory duties and information services in the financial sector. SLIK is used to facilitate the provision of funds, the implementation of credit or financing risk management, the assessment of debtor quality, human resource management among SLIK reporting institutions, third-party cooperation verification, and the improvement of financial industry discipline (Otoritas Jasa Keuangan, 2017; 2021; 2024a; 2024b). Thus, SLIK does not only function as a debtor database, but also as a supervisory instrument that brings together the interests of regulators, financial service institutions, and consumers. SLIK operates through mechanisms of debtor information reporting and requests. Reporting institutions submit debtor data to OJK, and the data can then be used by authorized parties to assess credit history, financing quality, collateral, credit ceilings, outstanding balances, and debtor collectability. In the context of supervision, these data serve as a basis for assessing whether financial service institutions have applied prudential principles in granting credit or financing. Therefore, SLIK has two main functions: an information service function and a supervisory function. However, the effectiveness of SLIK highly depends on the quality of data reported by reporting institutions. If the data are not updated, inaccurate, or incomplete, the information generated by SLIK may create negative consequences for both consumers and financial institutions.

SLIK, Credit Risk Management, and Information Asymmetry

In banking and financing activities, credit risk is one of the main risks that must be managed carefully because financial institutions need to assess the character, capacity, capital, collateral, and economic conditions of prospective debtors before providing financing. The 5C and 5P principles indicate that debtor information is an important basis for credit decision-making; therefore, SLIK strengthens this process by providing credit history and debtor collectability information. The literature on credit information sharing shows that the exchange of credit information can reduce information asymmetry between debtors and creditors. Hoang et al. (2022) explain that credit information sharing systems are associated with a reduction in non-performing loans and support economic growth. Le & Nguyen (2021) also show that credit information sharing contributes to banking stability, while Liem et al. (2022) found that credit information sharing mechanisms can strengthen bank stability in the development of fintech-based credit. In the Southeast Asian context, Tran et al. (2024) emphasize that credit information sharing can reduce bank risk during periods of credit expansion. These findings are relevant to SLIK because this system provides debtor information that supports credit risk assessment by financial service institutions. Thus, SLIK can be understood as an institutional instrument that connects the supervisory function of regulators with credit risk management practices. However, the effectiveness of SLIK is not only determined by its ability to accelerate credit analysis, but also by its ability to ensure accuracy, security, privacy, and fairness in data use. This is in line with Liu & Hou (2022) who emphasize that big data-based credit reference systems still face challenges related to data fragmentation, information security, privacy, and the protection of data subjects.

SLIK and Consumer Protection

SLIK has a direct relationship with consumer protection because the information recorded in the system can influence public access to financing. A good credit history can help consumers obtain access to funding, while negative or inaccurate data can hinder credit or financing applications. Therefore, supervision of SLIK usage needs to consider aspects of fairness, transparency, the right to access information, and data correction mechanisms. In the digital financial services sector, consumer protection is increasingly important because financial technology development expands access to financing while also increasing the risk of data misuse. Albar et al. (2022) emphasize that digital financial literacy is an important component of consumer protection in financial services. Septiana et al. (2023) also show that OJK has an important role in supervising and protecting consumers amid the development of fintech, especially when risks arise from illegal lending, non-compliance by providers, and weak public understanding. In the context of SLIK, consumer protection is not only related to education, but also to access procedures and objections to data. The public needs to understand that the credit history recorded in SLIK can affect their financial credibility. On the other hand, OJK and reporting institutions must ensure that debtor data entered into the system are accurate, up to date, and accountable. This shows that SLIK has a dual dimension: as a supervisory tool for financial service institutions and as an information system that directly affects consumers' economic rights.

Synthesis of Previous Studies and Research Position

Previous studies on SLIK and SID generally position debtor information systems as supporting tools in the credit or financing process. Satiti (2019) examined SLIK at the OJK Office in Solo and emphasized debtor information service aspects. Hardhito (2014) examined SID in credit provision at Bank BTN Solo Branch and found that the debtor information system played an important role in providing information on prospective debtors, although it still had weaknesses in explaining the causes of deteriorating collectability. Sumarna & Suparman (2019) highlighted the role of SLIK in the credit provision process at Bank BJB KCP Jalancagak. Ruliandi (2021) examined the implications of SLIK in working capital financing at BNI Syariah Banjarmasin Branch and found that SLIK helped reduce the risk of non-performing loans. From these studies, it can be seen that most previous research has emphasized the function of SLIK or SID as a credit analysis tool within financial institutions. This study takes a different position because it focuses on the supervision system of OJK Palangka Raya through SLIK. Therefore, the focus of this study is not only directed at the benefits of SLIK for banks or financing institutions, but also at how SLIK is used within the framework of supervision, transparency, consumer protection, and the identification of the system's strengths and weaknesses. The novelty of this study lies in positioning SLIK as a supervisory instrument of OJK at the regional level, particularly in Central Kalimantan, rather than merely as a debtor assessment tool in the credit provision process.

Table 1. Indicators of Similarities and Differences between Previous Studies and This Study

No	Author(s)	Similarities with This Study	Differences from This Study
1	Satiti (2019)	Both studies discuss the Financial Information Service System and use a qualitative approach with data collection techniques through interviews, observation, and documentation.	Satiti's study focuses on debtor information services at the Solo OJK Office, particularly in terms of service procedures, service time, and service costs. This study focuses on the supervision system of OJK Palangka Raya through SLIK, including its strengths and weaknesses in the context of financial sector supervision.

No	Author(s)	Similarities with This Study	Differences from This Study
2	Hardhito (2014)	Both studies examine debtor information systems as instruments that support credit analysis and the assessment of prospective debtors.	Hardhito's study discusses SID, which was managed before the transition to SLIK, and focuses on credit provision at Bank BTN. This study discusses SLIK as a system managed by OJK and positions it within the supervision framework of OJK Palangka Raya.
3	Sumarna & Suparman (2019)	Both studies discuss the role of SLIK in supporting the credit provision process through the availability of historical debtor information.	Sumarna and Suparman's study is oriented toward the use of SLIK by banks in the selection process of prospective debtors. This study is oriented toward the supervisory function of OJK through SLIK and its implications for transparency, stability, and consumer protection.
4	Ruliandi (2021)	Both studies examine OJK's SLIK and use a qualitative descriptive approach.	Ruliandi's study focuses on the implications of SLIK in working capital financing at BNI Syariah. This study focuses on the supervision system of OJK Palangka Raya through SLIK, including its strengths and implementation constraints.

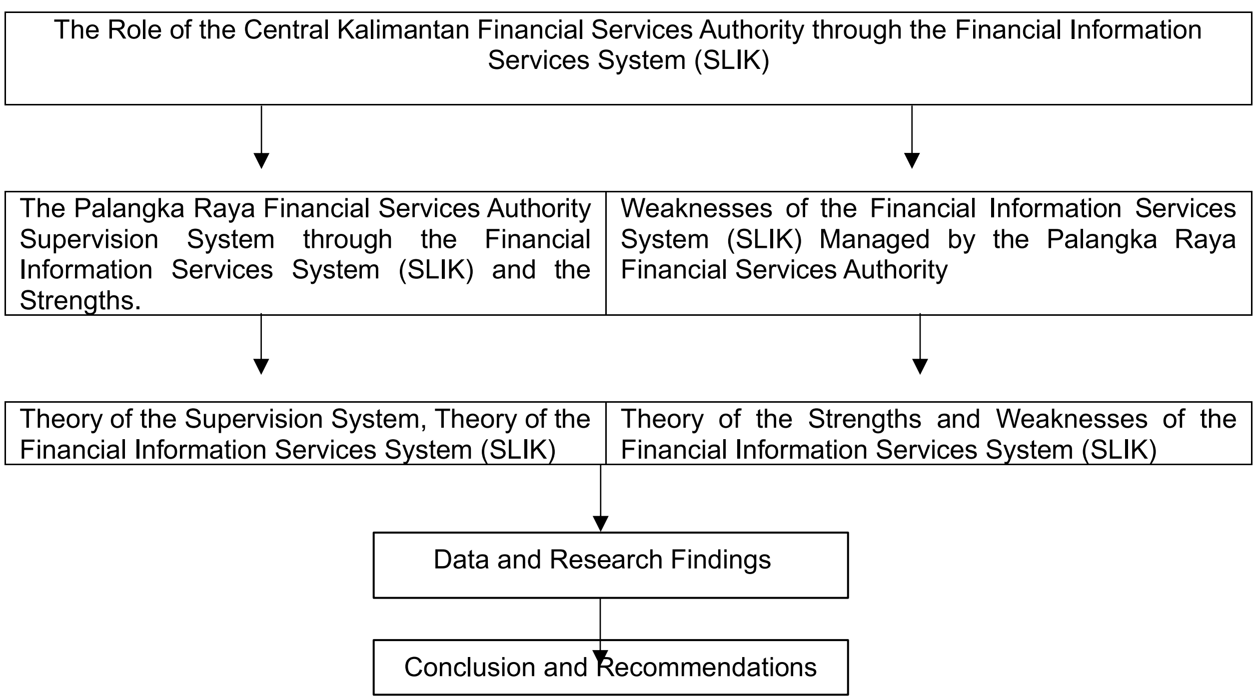

Figure 1. Conceptual Framework

Methods

This study employed a descriptive qualitative approach with field research to analyze the role of the Palangka Raya Financial Services Authority through the Financial Information Services System (SLIK). The research was conducted at the Palangka Raya OJK Office, with informants selected purposively based on their direct involvement in SLIK services, particularly in the education and consumer protection division. Data were collected through observation, semi-structured interviews, and documentation, using observation guidelines, interview guidelines, and document review as research instruments. Data validity was tested through technique triangulation by comparing observation, interview, and documentation results. The data were analyzed qualitatively through data collection, data reduction, data display, and conclusion drawing. Ethical considerations were addressed by maintaining informant confidentiality and avoiding the disclosure of personal data or sensitive financial information.

Result and Discussion

The Supervision System of OJK Palangka Raya through SLIK

The findings show that the Financial Information Service System (SLIK) functions as a supervisory and financial information service instrument used by OJK Palangka Raya to support transparency, compliance, and stability in the financial services sector. Based on the observation results, SLIK is understood as a system managed by OJK to collect, process, and provide data related to debtor financial information. The interview findings with Subject I strengthen this result, indicating that SLIK is used to facilitate the provision of funds, support credit or financing risk management, assess debtor quality, verify cooperation with third parties, and improve financial industry discipline. This finding is in line with OJK regulations, which state that SLIK is an information system that supports the implementation of supervisory duties and information services in the financial sector (Otoritas Jasa Keuangan, 2017; 2021; 2024a; 2024b).

In practice, OJK supervision through SLIK is carried out through two patterns, namely direct and indirect supervision. Direct supervision is conducted through physical inspections or follow-up actions based on public reports, while indirect supervision is carried out through the analysis of data entered into the SLIK system. This pattern shows that SLIK does not only function as an administrative tool for checking debtor credit history, but also as a data-based supervisory instrument. This finding is consistent with Yudiana et al. (2022), who state that OJK plays an important role in managing and supervising SLIK as part of financial information services. Theoretically, this finding also supports the views of Hoang et al. (2022), Le & Nguyen (2021), and Liem et al. (2022), who argue that credit information sharing can help reduce information asymmetry, lower credit risk, and strengthen financial sector stability.

Table 2. The Supervision System of OJK Palangka Raya through SLIK

Finding Aspect	Research Finding	Analytical Meaning
SLIK function	Supports supervision and financial information services	SLIK becomes a data-based supervisory instrument
Supervision mechanism	Conducted through direct and indirect supervision	OJK combines physical inspection and system-based data analysis
Service access	Can be accessed both online and offline	Services are more flexible for individual debtors, business entities, and heirs
Monitoring	Conducted through data analysis, reporting, and follow-up on public reports	Monitoring depends on data quality and the compliance of reporting institutions
Public education	Conducted through socialization, publications, consultation services, and iDebKu	SLIK also functions as an instrument of financial literacy and consumer protection

Based on Table 2, the supervision system of OJK Palangka Raya through SLIK can be understood as a form of supervision that does not rely solely on institutional inspection, but also on the quality of debtor data reported by financial service institutions. This is important because SLIK data are used to assess creditworthiness, prevent non-performing loans, and detect potential data misuse. If the data entered into SLIK are accurate and up to date, OJK supervision can operate more effectively. Conversely, if the data are incomplete, not updated on time, or inconsistent, supervisory effectiveness will decline. Thus, the findings indicate that the success of SLIK as a supervisory instrument is strongly determined by the integration of digital systems, reporting institution compliance, data quality, and public literacy.

Strengths and Weaknesses of SLIK in Financial Information Services

The findings also show that SLIK has several strengths for OJK, financial service institutions, the public, and business actors. Based on observation and interview results, the main strengths of SLIK include easier access to credit information, increased financial transparency, support for risk management, fraud prevention, acceleration of the credit approval process, and the availability of digital services through iDebKu. Community informants stated that SLIK helps them verify their credit status, increase the possibility of credit approval, improve financial records, and prevent data misuse. For business actors, SLIK is considered important because it can strengthen business credibility and facilitate access to financing. This finding is in line with Azmi & Muzakir (2024), who show that SLIK plays a role in supporting credit analysis and debtor eligibility assessment.

However, this study also found several weaknesses in the implementation of SLIK in Palangka Raya and Central Kalimantan. These weaknesses include limited internet access in certain areas, low levels of digital and financial literacy among the public, potential data security risks, inconsistent reporting by financial institutions, and service procedures that are still considered complicated by some users. These limitations indicate that the effectiveness of SLIK does not only depend on the existence of the system, but also on technological infrastructure readiness, user capability, data reporting quality, and personal data protection. This is in line with Liu & Hou (2022) who emphasize that data-based credit reference systems face challenges related to information security, privacy, and the protection of data subjects. This finding is also relevant to Nursantih & Ratnawati (2023) and Septiana et al. (2023), who emphasize the importance of OJK supervision in consumer protection and personal data protection in the digital financial services sector.

Table 3. Strengths and Weaknesses of SLIK

Aspect	Strengths	Weaknesses
Access to credit information	Helps debtors check their credit history	Internet access is not yet evenly distributed in certain areas
Financial transparency	Helps the public understand their credit status	Some members of the public do not yet understand SLIK procedures
Risk management	Helps financial institutions assess debtor eligibility	Data depend on the accuracy of reports submitted by financial institutions
Consumer protection	Helps prevent fraud and credit identity misuse	Potential risks of data security breaches and data misuse remain

Aspect	Strengths	Weaknesses
Digital services	iDebKu accelerates and simplifies services	Users with low digital literacy still face obstacles

Based on Table 3, SLIK has a practical contribution in strengthening credit information transparency and helping the public manage their financial reputation. However, these benefits are not yet fully optimized when access, literacy, security, and reporting consistency barriers still exist. In this context, OJK Palangka Raya has made several efforts, such as conducting public outreach, providing financial literacy education, offering technical assistance to financial institutions, and simplifying service procedures. These efforts are important so that SLIK does not only become a debtor information system, but also serves as an instrument of consumer protection and regional financial governance strengthening.

Overall, the findings answer the two research questions. First, the supervision system of OJK Palangka Raya through SLIK is implemented through direct and indirect supervision, debtor data monitoring, evaluation of financial service institution reporting, regulatory enforcement, and public education. Second, SLIK has strengths in accelerating access to credit information, increasing transparency, supporting risk management, strengthening debtor credibility, and preventing fraud. However, it still has weaknesses, including limited internet access, low digital literacy, potential data security risks, dependence on reporting accuracy, and procedures that are not yet fully understood by the public. Therefore, the main contribution of this study lies in affirming that SLIK is an effective data-based supervisory instrument, but it still requires strengthening in infrastructure, literacy, data security, and reporting institution compliance so that its benefits can be more optimal for the public and business actors.

Conclusion

Based on the findings of this study, several conclusions can be drawn regarding the role of the Financial Services Authority of Central Kalimantan through the Financial Information Service System (SLIK). The Financial Information Service System (SLIK), managed by the Financial Services Authority (OJK) of Palangka Raya, plays an important role in supporting the supervision of the financial services sector, particularly through the provision of transparent, accurate, and easily accessible credit information for both the public and business actors. Through registration procedures, document verification, credit data checking, and the issuance of financial information reports, SLIK helps the public understand their credit history and supports financial institutions in making more prudent financing decisions.

SLIK has several strengths, including facilitating access to credit information, improving the credibility of loan applications, supporting financial transparency, preventing fraud, and assisting OJK in supervising the compliance of financial institutions. However, its implementation still faces several challenges, such as limited access in remote areas, technical constraints in online services, dependence on the accuracy of financial institution data, lengthy verification processes, and low levels of public financial literacy.

Therefore, SLIK can be understood as a strategic supervisory instrument in creating a more transparent, sound, and accountable financial system. In the future, OJK Palangka Raya needs to strengthen public outreach, improve the quality of digital services, expand service access, and enhance coordination with financial institutions

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