

Indonesia

East Asia & Pacific		Lower middle income		
Population, age 15+ (millions)	188.9	GNI per capita (\$)	3,400	
	Country data	East Asia & Pacific	Lower middle income	
Account (% age 15+)				
All adults	48.9	70.6	57.8	
All adults, 2014	36.1	69.1	41.9	
All adults, 2011	19.6	55.1	28.9	
Financial institution account (% age 15+)				
All adults	48.4	70.3	56.1	
All adults, 2014	35.9	68.9	40.6	
All adults, 2011	19.6	55.1	28.9	
Mobile money account (% age 15+)				
All adults	3.1	1.3	5.3	
All adults, 2014	0.4	0.4	3.2	
Account, by individual characteristics (% age 15+)				
Women	51.4	67.9	53.0	
Adults belonging to the poorest 40%	36.6	59.3	50.7	
Adults out of the labor force	42.1	59.8	50.8	
Adults living in rural areas	47.0	68.8	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	34.6	58.0	29.2	
Made or received digital payments, 2014	22.4	39.0	19.7	
Used an account to pay utility bills	12.0	20.8	7.5	
Used an account to receive private sector wages	5.9	15.9	5.5	
Used an account to receive government payments	8.9	12.2	8.3	
Used the internet to pay bills or to buy something online	11.2	38.6	6.8	
Used a mobile phone or the internet to access an account	7.7	31.0	8.3	
Used a debit or credit card to make a purchase	12.3	33.1	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	14.7	11.8	21.6	
No deposit and no withdrawal from a financial institution account	14.7	11.9	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	15.3	15.0	10.1	
Sent or received domestic remittances through an OTC service	5.3	7.3	4.7	
Sent or received domestic remittances through cash only	9.3	5.8	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	21.5	30.6	15.9	
Saved at a financial institution, 2014	26.6	36.7	14.4	
Saved using a savings club or person outside the family	29.9	8.6	13.0	
Saved any money	61.8	53.1	39.7	
Saved for old age	27.4	23.2	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	18.4	21.5	9.8	
Borrowed from a financial institution or used a credit card, 2014	13.7	19.5	10.0	
Borrowed from family or friends	35.7	29.6	30.4	
Borrowed any money	54.8	46.8	42.9	
Outstanding housing loan	6.0	10.8	5.0	