



# INDONESIA



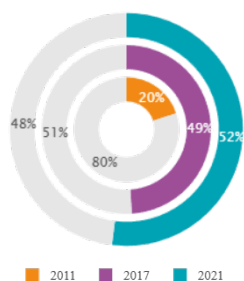
POPULATION  
**273.8 million**



ADULT POPULATION UNBANKED (EST.)  
**97.7 million**

## DIGITAL FINANCIAL INCLUSION

Account Ownership  
% of adults (age 15+)



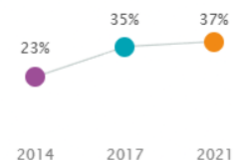
Savings

% of adults who saved at a financial institution or mobile money account in the past year

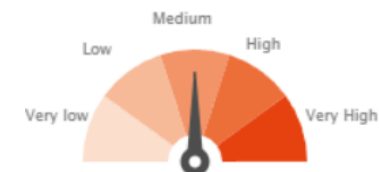


Digital Payments

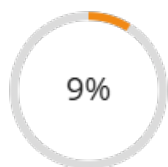
% of adults who made or received a digital payment in the past year



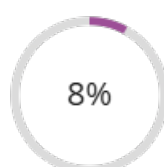
Mobile Money Prevalence



Urban/Rural Gap in Account Access



Income Gap in Account Access (Richest 60% and Poorest 40%)



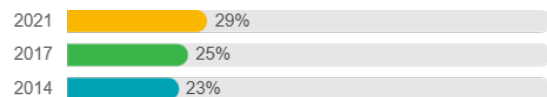
Gender Gap in Account Access



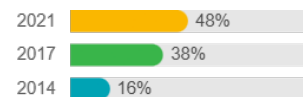
Gender Gap in Digital Payments



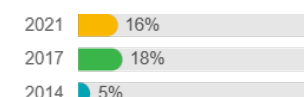
% of Wage Recipients Receiving Wages into Accounts



% Government Transfers Received into Accounts



% of Utility Bill Paying Adults Paying Through Accounts



Digitally Enabled ID

Yes ☒

No ☐

Electronic Money Regulations

Yes ☒

No ☐

Innovation Facilitators



Innovation Hub



Sandbox



Accelerator

Access Points



ATMs per 100,000 People



Registered Agents per 100,000 People

Payments Infrastructure



Fast Payments



Automated  
Clearing House  
(ACH)



Real Time  
Gross  
Settlement  
(RTGS)

Financial Consumer Protection (FCP) Legal Framework

1

General Consumer Protection Law

2

Specific Financial Consumer Protection  
Law or Regulation

3

General Consumer Protection Law with  
Explicit Reference to Financial Services

4

General Competition Law with Specific  
Reference to Financial Consumer  
Protection

5

Other

6

No Legal Framework Exists for Financial  
Consumer Protection

Remote Account Opening (e-KYC) Allowed



Self Enrollment



Agent led  
Enrollment



Other



No

FCP Supervision Structure



Integrated  
Single Agency  
Model



Integrated  
Multiple Agency  
Model  
(Sectoral)



Dedicated  
Market Conduct  
Agency Model

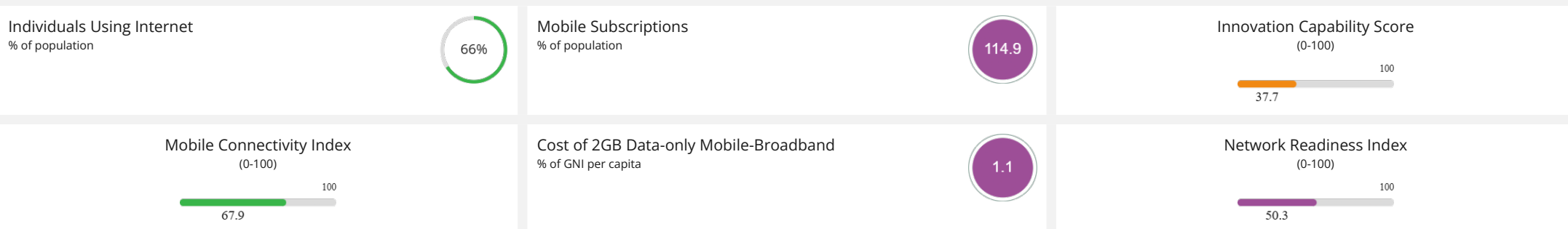


General  
Consumer  
Protection  
Agency Model  
which covers  
FCP



Other

# DIGITAL ECONOMY FOUNDATIONS



INDICATOR	SOURCE
<b>Population</b> <b>Registered Agents per 100,000 People</b> Number of registered mobile money agent outlets normalized based on population.	<a href="#">World Bank</a> <a href="#">International Monetary Fund (IMF) Financial Access Survey (FAS)</a>
<b>ATMs per 100,000 People</b> Number of ATMs normalized based on population.	<a href="#">International Monetary Fund (IMF) Financial Access Survey (FAS)</a>
<b>Adult population unbanked (est.)</b> Estimated as % of respondents who do not report having account access extrapolated to the total adult population. This extrapolation assumes representativeness of the sample survey and has margin for error.	<a href="#">Findex</a>
<b>Individuals Using Internet</b> Proportion of individuals who used the Internet in the last three months (preceeding the survey) irrespective of the device used or network (fixed or mobile).	<a href="#">ITU, World Telecommunication/ICT Indicators Database</a>
<b>Mobile Subscriptions</b> Mobile cellular subscriptions per 100 inhabitants.	<a href="#">ITU, World Telecommunication/ICT Indicators Database</a>
<b>Mobile Connectivity Index</b> The Mobile Connectivity Index is a tool which measures the performance of countries against key enablers of mobile internet adoption: infrastructure; affordability; consumer readiness; and content and services. A higher score is associated with a more enabling environment for delivering mobile internet connectivity.	<a href="#">GSMA</a>
<b>Cost of 2GB Data-only Mobile-Broadband</b> The data-only mobile-broadband basket (2GB, 3G and above) refers to the cheapest plan providing at least 2GB of high-speed data ( $\geq 256\text{Kbit/s}$ ) over a 30-day (or four weeks) period of time from the operator with the largest market share in each economy.	<a href="#">ITU, World Telecommunication/ICT Indicators Database</a>
<b>Innovation Capability Score</b> Composite of ten indicators measuring diversity, collaboration, research, development, and commercialization of innovation within the economy.	<a href="#">World Economic Forum</a>
<b>Network Readiness Index</b> Composite indicator which consists of four pillars that make up fundamental dimensions of network readiness, technology, people, governance, and economic impact.	<a href="#">Network Readiness Index</a>
<b>Digitally Enabled ID</b> Identifies the existence of digital ID or eID (electronic identification) for individuals that can be used to access services by government. If no option is highlighted, data may not be available. Kindly send any data updates with evidence to <a href="mailto:fintechcoordinationgroup@worldbank.org">fintechcoordinationgroup@worldbank.org</a> .	<a href="#">World Bank Financial Inclusion and Consumer Protection Survey</a>
<b>Remote Account Opening (e-KYC) Allowed</b> Method of opening an account as reported by relevant responding jurisdictions. If no option is highlighted, data may not be available. Kindly send any data updates with	<a href="#">World Bank Financial Inclusion and Consumer Protection Survey</a>

evidence to [fintechcoordinationgroup@worldbank.org](mailto:fintechcoordinationgroup@worldbank.org).

**FCP Supervision Structure**

Supervision structure as reported by relevant responding jurisdictions. If no option is highlighted, data may not be available. Kindly send any data updates with evidence to [fintechcoordinationgroup@worldbank.org](mailto:fintechcoordinationgroup@worldbank.org).

[World Bank Financial Inclusion and Consumer Protection Survey](#)

**Financial Consumer Protection (FCP) Legal Framework**

Legal framework as reported by relevant responding jurisdictions. If no option is highlighted, data may not be available. Kindly send any data updates with evidence to [fintechcoordinationgroup@worldbank.org](mailto:fintechcoordinationgroup@worldbank.org).

[World Bank Financial Inclusion and Consumer Protection Survey](#)

**Payments Infrastructure**

Type of payments infrastructure available in the country. If no option is highlighted, data may not be available. Kindly send any data updates with evidence to [fintechcoordinationgroup@worldbank.org](mailto:fintechcoordinationgroup@worldbank.org).

[World Bank Fintech Regulations Database](#)

**Electronic Money Regulations**

Regulations governing financial institutions' ability to issue electronic money. If no option is highlighted, data may not be available. Kindly send any data updates with evidence to [fintechcoordinationgroup@worldbank.org](mailto:fintechcoordinationgroup@worldbank.org).

[World Bank Fintech Regulations Database](#)

**Innovation Facilitators**

Innovation Facilitators include Regulator Accelerators, Sandboxes and Innovation Hubs. The indicator identifies which countries have a structured framework, however some countries have multiple facilitators and have not all been listed. If no option is highlighted, data may not be available. Kindly send any data updates with evidence to [fintechcoordinationgroup@worldbank.org](mailto:fintechcoordinationgroup@worldbank.org).

[World Bank Fintech Regulations Database](#)

**Account Ownership**

The % of respondents who report having an account (individual or joint) at a bank or another type of financial institution or report personally using a mobile money service in the past year (as an indication of a mobile money account).

[Index](#)

**Gender Gap in Account Access**

Difference in % of male respondents with account access and female respondents with account access.

[Index](#)

**Gender Gap in Digital Payments**

Difference in % of male respondents making/receiving digital payments and female respondents making/receiving digital payments.

[Index](#)

**Urban/Rural Gap in Account Access**

Difference in % of urban respondents with account access and rural respondents with account access.

[Index](#)

**Income Gap in Account Access (Richest 60% and Poorest 40%)**

Difference in % of richest 60% of population with account access and poorest 40% of population with account access.

[Index](#)

**Digital Payments**

The % of respondents who report using mobile money, a debit or credit card, or a mobile phone to make a payment from an account (or report using the internet to make a payment) in the past year.

[Index](#)

**Savings**

The % of adults who saved at a financial institution or through a mobile money account in the past year.

[Index](#)

**% Government Transfers Received into Accounts**

Among respondents who received government transfers, the % of respondents receiving these payments directly into accounts.

[Index](#)

**% of Wage Recipients Receiving Wages into Accounts**

Among respondents who received wages, the % of respondents receiving wages directly into accounts.

[Index](#)

**% of Utility Bill Paying Adults Paying Through Accounts**

Among respondents who report making utility payments, the % of respondents making these payments directly from a financial institution account or by using a mobile phone.

[Index](#)

**Mobile Money Prevalence**

The Mobile Money Prevalence Index (MMPI) is a composite index that considers mobile money adoption (adult population and active accounts), activity (registered accounts and active accounts) and accessibility (adult population and active agents) at country level in order to facilitate comparisons between markets.

[GSMA](#)