

Consumer Lending in Indonesia

Market Direction | 2025-01-13 | 16 pages | Euromonitor

AVAILABLE LICENSES:

- Single User Licence €2150.00
- Multiple User License (1 Site) €4300.00
- Multiple User License (Global) €6450.00

Report description:

Consumer lending in Indonesia saw another strong performance in 2024, similar to that seen in 2023. Economic growth was driven by stable political conditions, controlled inflation rates and also subsidy programs - for example subsidies for two-wheeled electric vehicles. Purchasing power has risen for the middle-income segment, and government incentives have helped to push progress.

Euromonitor International's Consumer Lending in Indonesia report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Consumer Credit, Mortgages/Housing.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- * Get a detailed picture of the Consumer Lending market;
- * Pinpoint growth sectors and identify factors driving change;
- * Understand the competitive environment, the market's major players and leading brands;
- * Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table of Contents:

Consumer Lending in Indonesia
Euromonitor International
January 2025

List Of Contents And Tables

CONSUMER LENDING IN INDONESIA

EXECUTIVE SUMMARY

Consumer lending in 2024: The big picture
2024 key trends
BRI raises interest rates
BNPL expands
What next for consumer lending?

MARKET DATA

Table 1 Consumer Lending: Outstanding Balance by Category: Value 2019-2024
Table 2 Consumer Lending: Outstanding Balance by Category: % Value Growth 2019-2024
Table 3 Consumer Lending: Gross Lending by Category: Value 2019-2024
Table 4 Consumer Lending: Gross Lending by Category: % Value Growth 2019-2024
Table 5 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024
Table 6 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024
Table 7 Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024
Table 8 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024
Table 9 Forecast Consumer Lending: Outstanding Balance by Category: Value 2024-2029
Table 10 □Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2024-2029
Table 11 □Forecast Consumer Lending: Gross Lending by Category: Value 2024-2029
Table 12 □Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2024-2029

DISCLAIMER

SOURCES

Summary 1 Research Sources

CONSUMER CREDIT IN INDONESIA

KEY DATA FINDINGS

2024 DEVELOPMENTS

Strong growth for gross lending seen in 2024
Auto lending benefits from subsidy programmes
Multipurpose loans on the up, with big banks still key players

PROSPECTS AND OPPORTUNITIES

Consumer lending faces further growth during forecast period
BNPL set to keep on rising, though growth may slow somewhat
BNPL benefits from collaborations and partnerships

CATEGORY DATA

Table 13 Consumer Credit: Outstanding Balance by Category: Value 2019-2024
Table 14 Consumer Credit: Outstanding Balance by Category: % Value Growth 2019-2024
Table 15 Consumer Credit: Gross Lending by Category: Value 2019-2024
Table 16 Consumer Credit: Gross Lending by Category: % Value Growth 2019-2024
Table 17 Forecast Consumer Credit: Outstanding Balance by Category: Value 2024-2029
Table 18 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2024-2029

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com
www.scotts-international.com

Table 19 Forecast Consumer Credit: Gross Lending by Category: Value 2024-2029
Table 20 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2024-2029

Consumer Lending in Indonesia

Market Direction | 2025-01-13 | 16 pages | Euromonitor

To place an Order with Scotts International:

- ☐ - Print this form
- ☐ - Complete the relevant blank fields and sign
- ☐ - Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User Licence	€2150.00
	Multiple User License (1 Site)	€4300.00
	Multiple User License (Global)	€6450.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

☐ ** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2026-02-11"/>
		Signature	<input type="text"/>

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com