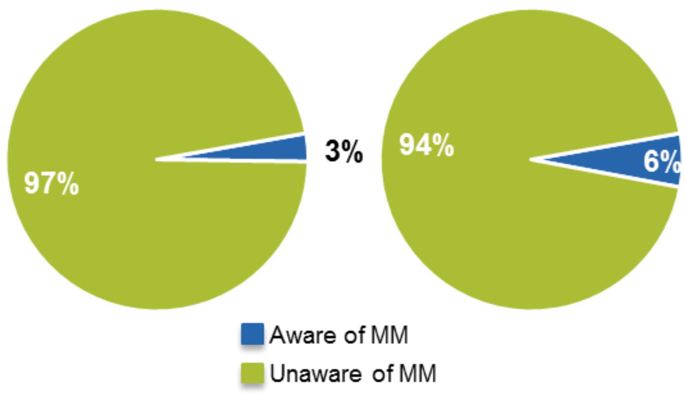
Mobile Money in Indonesia

Despite great potential, mobile money has yet to take off in Indonesia.

Awareness of mobile money

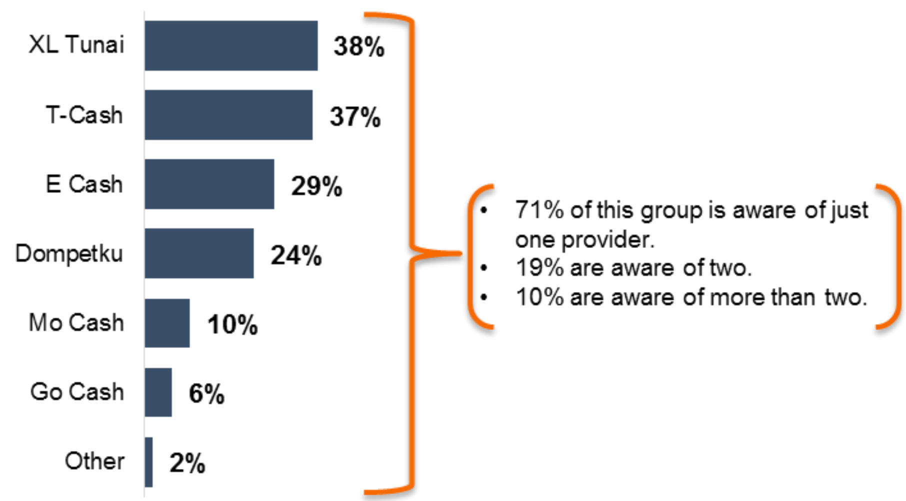
(Shown: Percentage of Indonesian adults, N=6,000)



Those aware of mobile money offerings have primarily heard of just a single service. XL Tunai and T-Cash are most well-known.

Mobile-money provider awareness

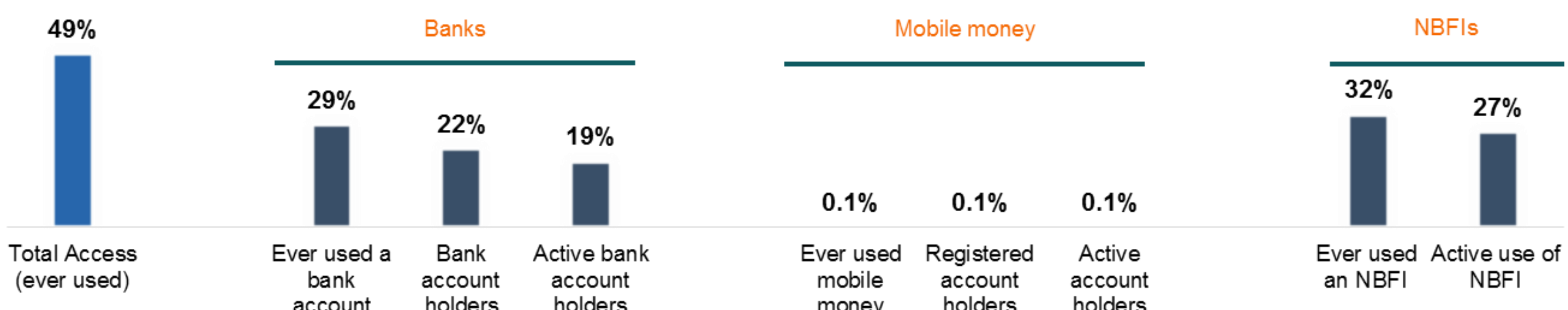
(Shown: Percentage of Indonesians aware of at least one MM provider, n=309)



Only 0.1% of adult Indonesians have ever used mobile money, leaving the financial landscape driven by banks and nonbank financial institutions.

Bank, mobile money (MM) and nonbank financial institution (NBFI)* access and use

(Shown: Percentage of Indonesian adults who fall into each category, N=6,000)



*NBFIs include both informal modes of financial access (i.e.: arisans, money guards) and more formalized institutions (i.e.: pawn shops, post offices).

One percent of those aware of mobile money have used the services.

Source: InterMedia Indonesia FII Tracker survey (N=6,000, 15+) August-November 2014.

InterMedia FII

There are three types of users of financial services

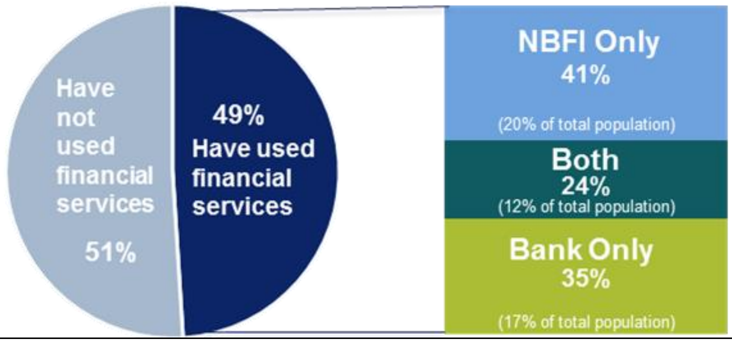
Bank users
Urban, male, above the poverty line

NBFI users
Rural, female, below the poverty line

Both
Urban, female, above the poverty line

Those who have ever used banks, NBFIs, or both

(% of Indonesian adults, N=6,000; % of those with access, n=3,043)

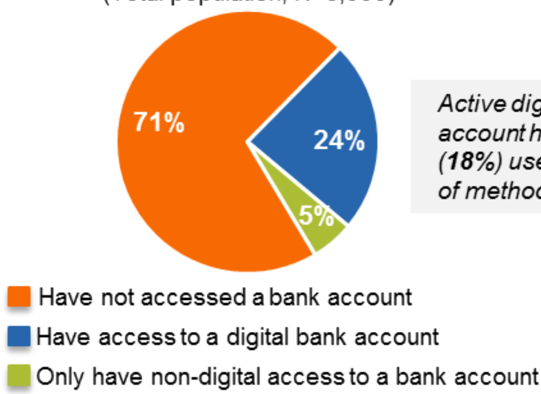


	Urban	Rural	Male	Female	Above Poverty	Below Poverty
NBFI Only	45%	55%	42%	58%	29%	71%
Both	70%	30%	46%	54%	60%	40%
Bank Only	69%	31%	59%	41%	58%	42%

Bank account holders are much more likely to have digital access to their accounts than nonbank financial institutions account holders. Most bank accounts holders (87%) can access their account(s) either via ATM cards or via the internet or their mobile.

Digital bank account access*

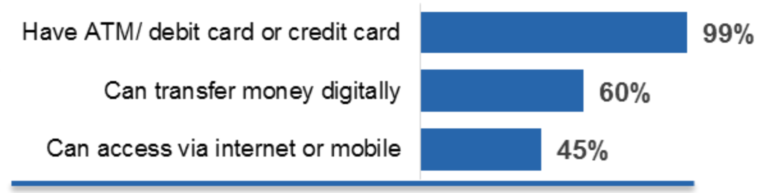
(Total population, N=6,000)



*Active digital account holders (**18%**) use a variety of methods*

Method of access

(Shown: Active* digital bank account holders, n=1,050)



Question allowed for multiple responses.
**Active use – account use in the last 90 days.*

* Digital bank accounts offer at least one of the following options: debit/ATM or credit cards, internet or mobile access, or a digital money transfer capability.

About the Survey

- Annual, nationally representative survey (N=6,000) of Indonesian individuals aged 15+
- First survey (year 1) conducted from 8/3/2014 to 11/12/2014
- Provides baseline measurements. Subsequent annual surveys will measure trends and track market developments in DFS.
- For more information on the FII program or to access data on financial inclusion in **India, Pakistan, Bangladesh, Nigeria, Kenya, Tanzania or Uganda**, visit www.finclusion.org.

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