

Digital Payment and Financial Services Usage and Behavior in Indonesia

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By
PT Kadence International
August 2021



Demographic Profiling

TOTAL SAMPLE

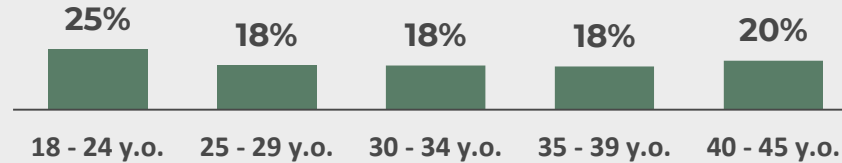
1,000
Respondents
ONLINE

GENDER

Male | 45%

Female | 55%

AGE GROUP



SES

15%

Upper 1

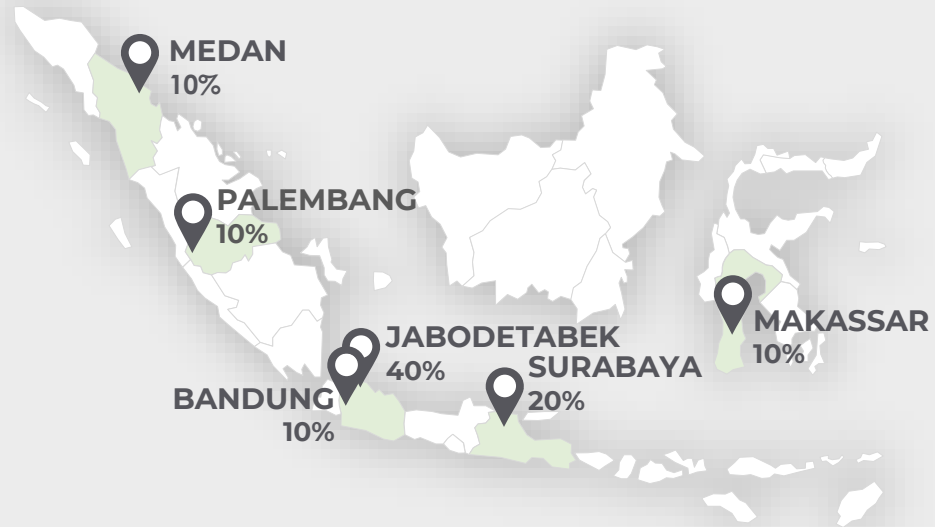
27%

Upper 2

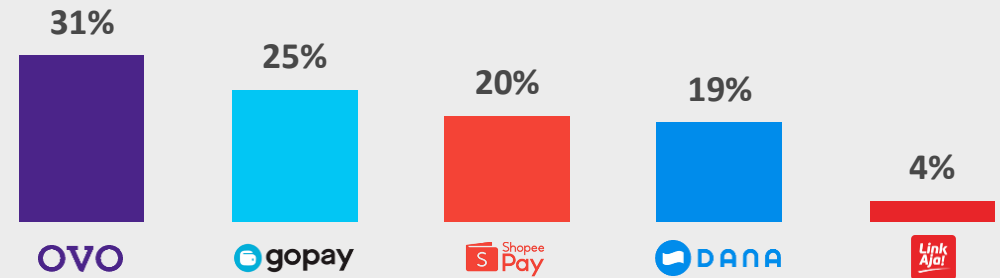
58%

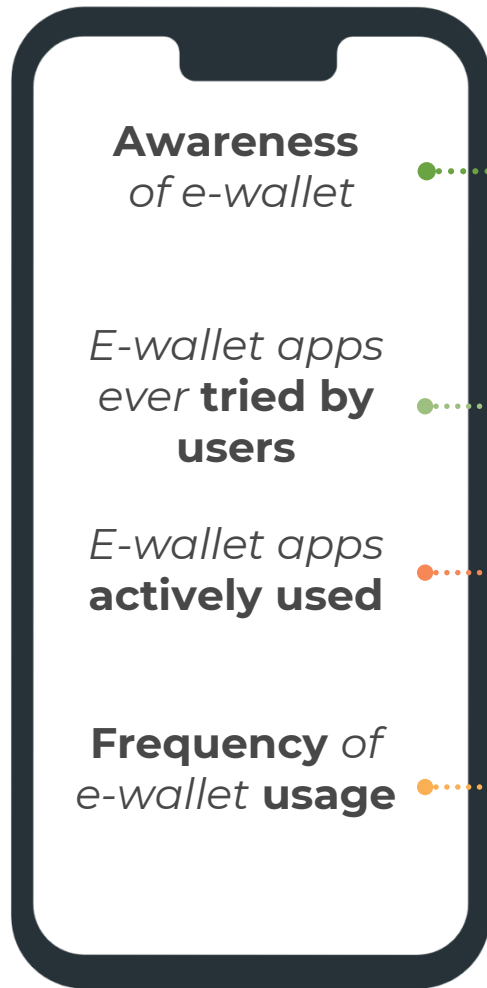
Middle 1

CITY



MOST OFTEN USED E-WALLET





In average, 1 person aware
5-6
e-wallet brands

By City



E-wallet users at least ever tried
3-4
apps

By City



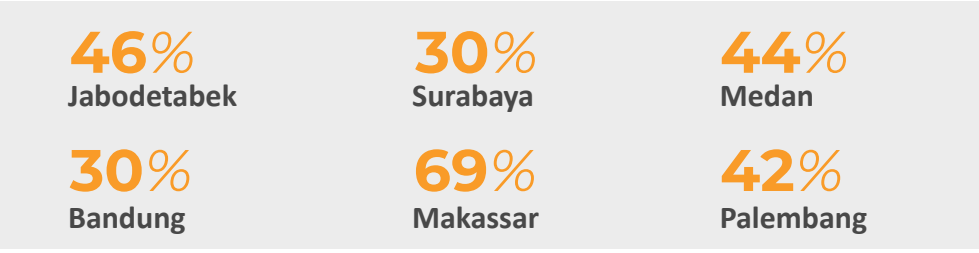
Users are actively using
2-3
apps in the past one month

By City

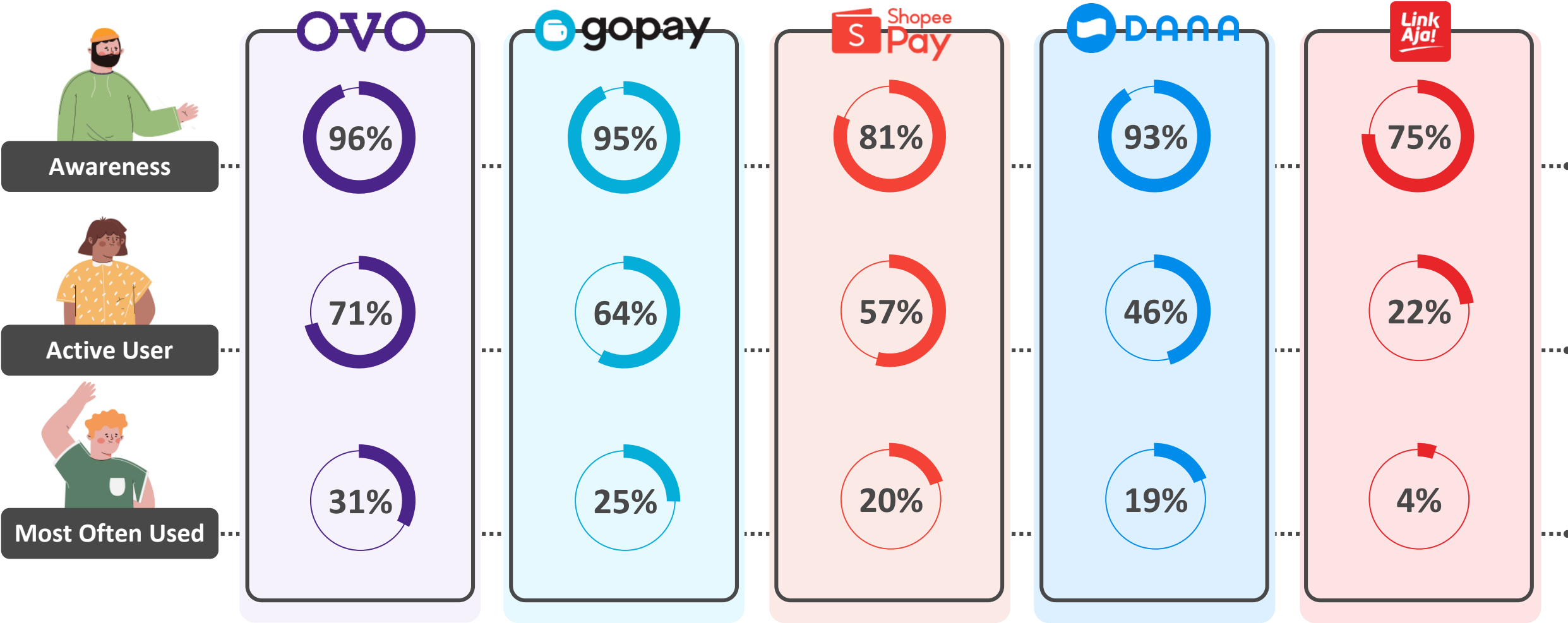
All cities are actively using **2 – 3 apps** in past one month

44%
users use at least
4 times a week

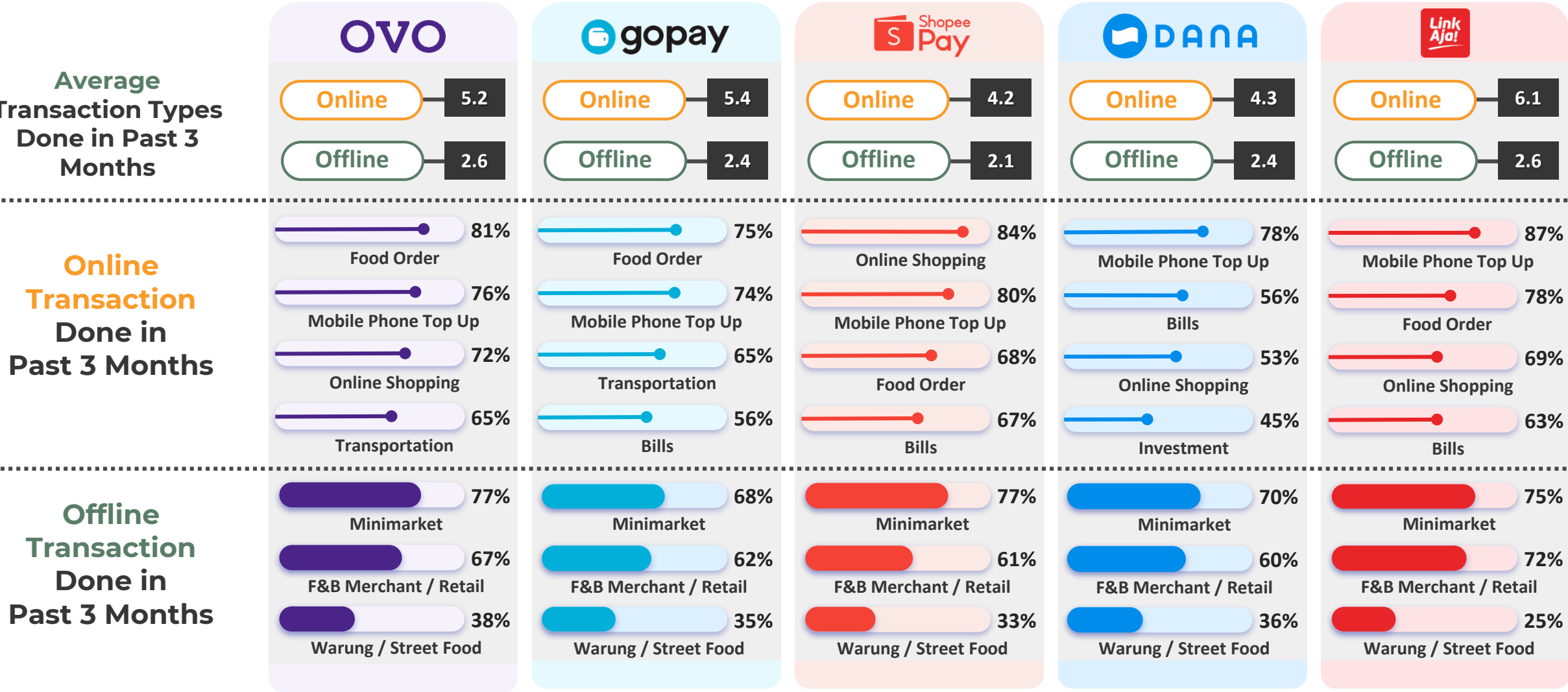
By City



Awareness of e-wallet brands rose above 70%, with OVO leading across e-wallet brands with the most active users in the past month, followed by GoPay and ShopeePay.

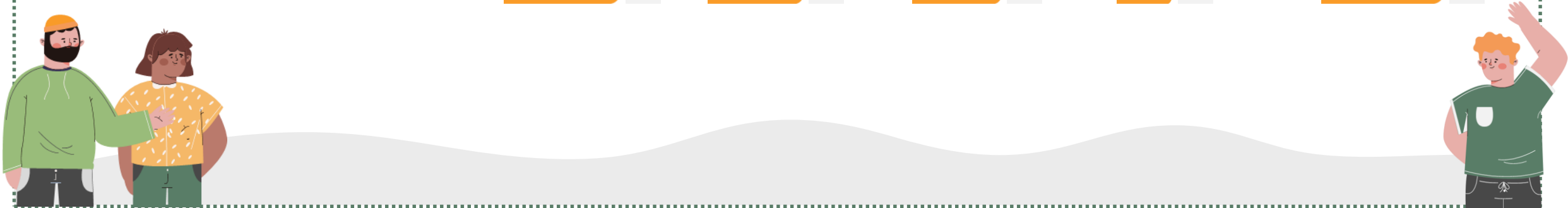
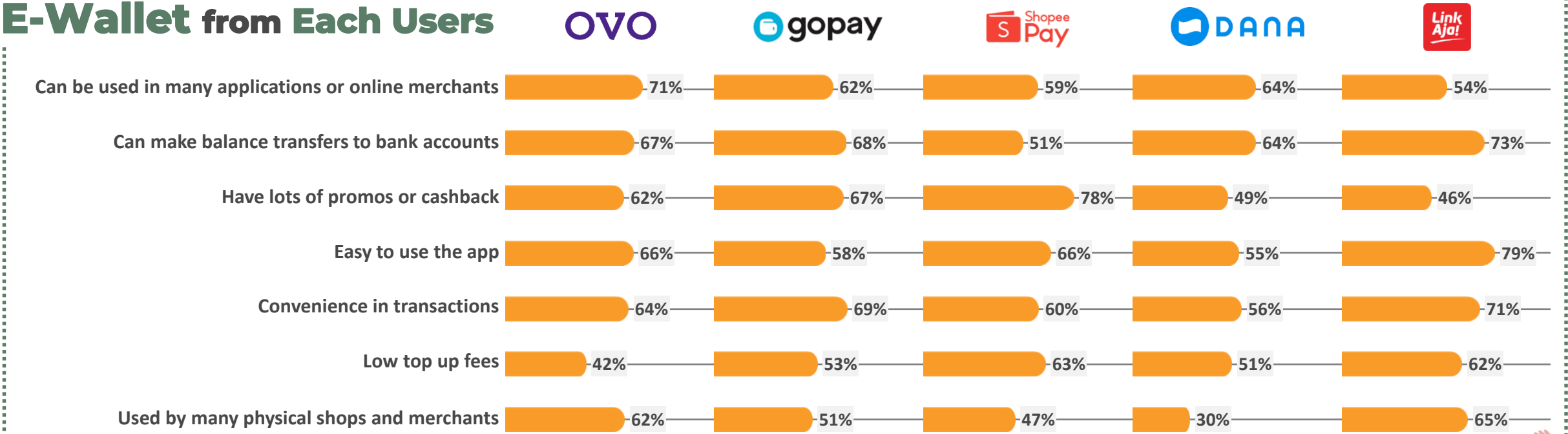


Transaction types mostly used are food ordering, transportation, and online shopping. Transactions within the financial services sector (investment and bill payments) are quietly growing.

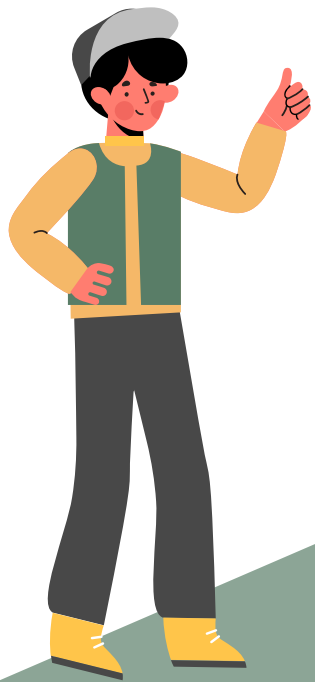


Reasons stated by users of e-wallets include many online and offline merchants accept e-wallets, the number of promotions offered, ease of use of the app, and guarantee of safety and confidentiality.

Reason to use
E-Wallet from Each Users

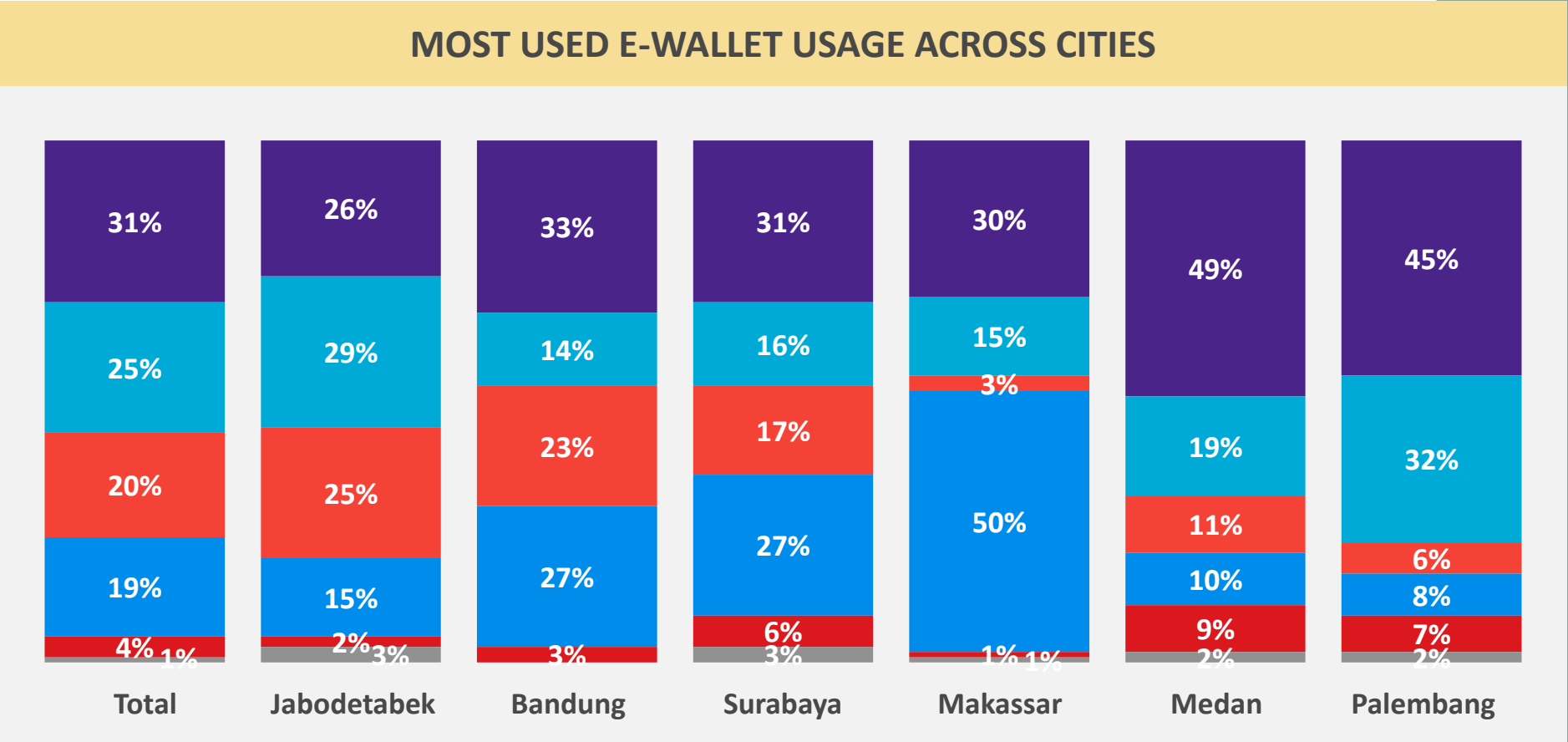


OVO is the most used e-wallet by total volume, however this varies by city. In Jabodetabek, e-wallet used is evenly spread across the top three e-wallet brands. In Palembang, the top 2 brands are OVO and GoPay. In Bandung, Surabaya and Makassar, OVO and DANA are the leading e-wallet brands.



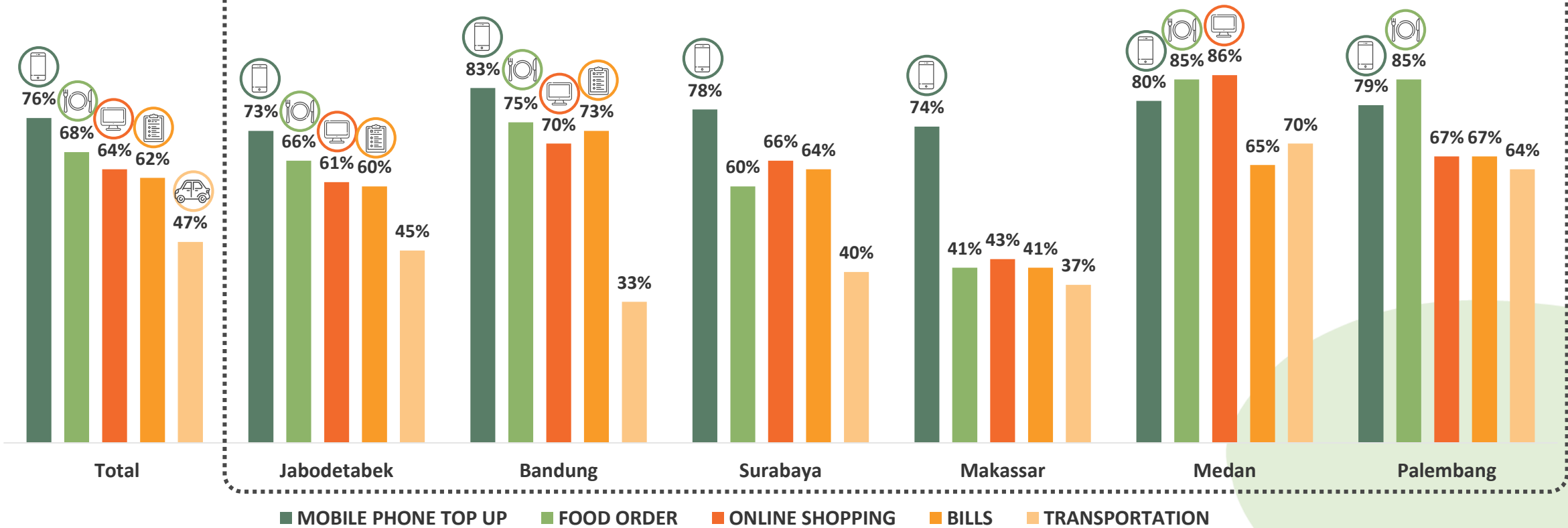
Description :

- OVO
- GoPay
- Shopeepay
- DANA
- LinkAja
- Others

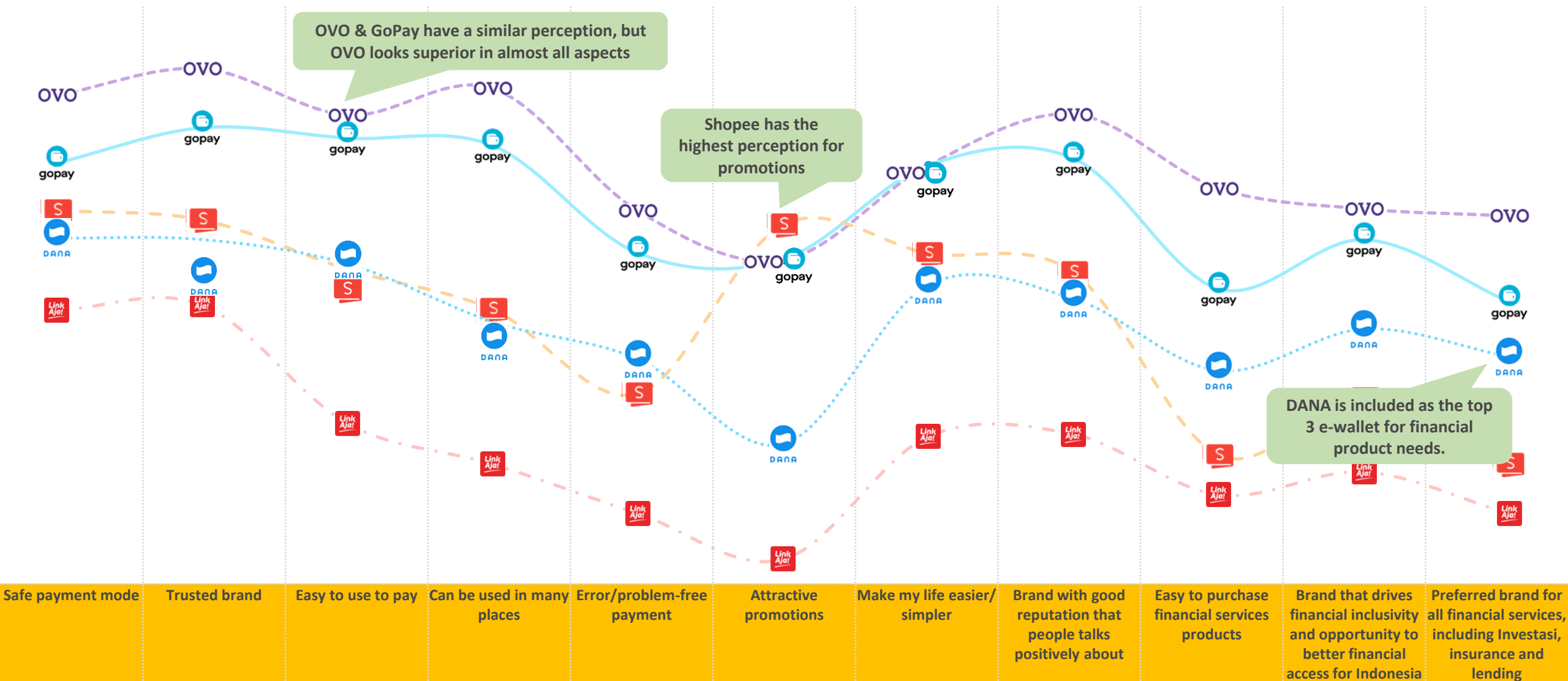


The most common form of online transaction using an e-wallet is mobile phone top up. Both Jabodetabek and Bandung have widely used and varied transaction types. Food and transportation are more commonly used in Medan and Palembang when compared to other cities. Makassar and Surabaya users strongly favor mobile top up versus other transaction types.

ONLINE TRANSACTIONS ACROSS CITIES



E-WALLET BRAND PERCEPTION FROM THE MARKET



Thank You

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