

# CONSUMER SURVEY



## FEBRUARY 2026 CONSUMER CONFIDENCE REMAINS SOLID

### Consumer Confidence

The latest Consumer Survey conducted by Bank Indonesia in February 2026 indicates that consumer confidence in economic conditions remained solid. This was reflected by an optimistic (index > 100) Consumer Confidence Index (CCI) of 125.2 in February 2026.

### Current & Expectation Economic Condition

Persistently solid consumer confidence in February 2026 was supported by the Current Economic Condition Index (CECI), which increased to 115.9 from 115.1 the month earlier. Meanwhile, the Consumer Expectation Index (CEI) remained at the optimistic level of 134.4 in the reporting period, retreating from 138.8 one month earlier.

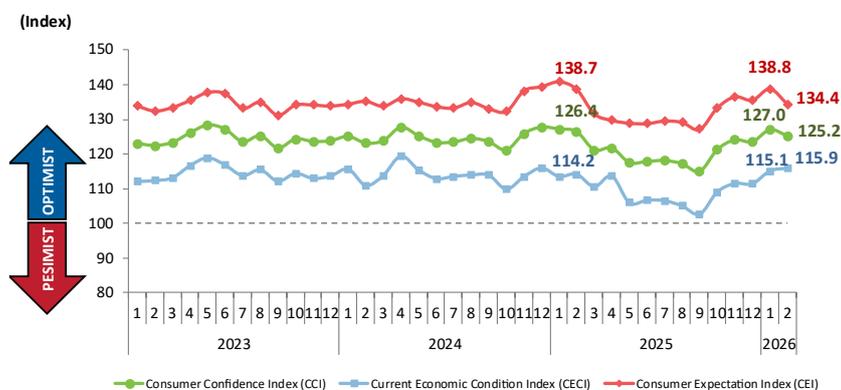
## A. Consumer Confidence

### A.1. Consumer Confidence Index (CCI)

Consumer confidence remained solid in February 2026.

According to the latest Consumer Survey conducted by Bank Indonesia in February 2026, consumer confidence in economic conditions remained solid. This was reflected by an optimistic Consumer Confidence Index (CCI) of 125.2 in February 2026, although lower than the 127.0 recorded one month earlier. Consumer optimism in February 2026 stemmed from increasing consumer confidence in current economic conditions and persistently solid expectations of future economic conditions. Accordingly, the Current Economic Condition Index (CECI) and Consumer Expectation Index (CEI) were recorded at 115.9 and 134.4, respectively (Graph 1).

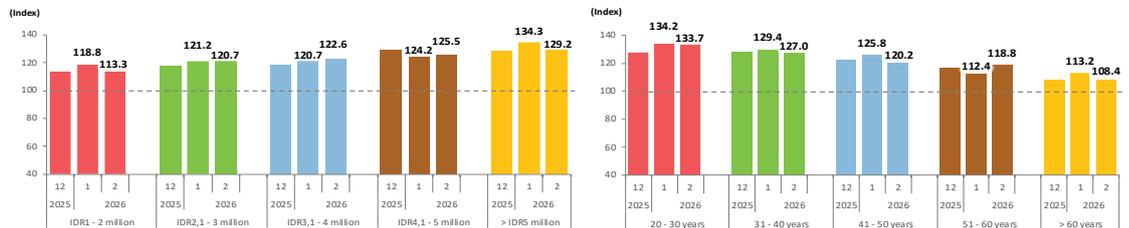
Graph 1 Consumer Confidence Index



Based on spending bracket, consumer confidence in February 2026 remained optimistic across all spending groups, led by respondents spending more than Rp5 million per month with an index of 129.2 (Graph 2). Notwithstanding, optimism retreated slightly from the previous month for some spending brackets, except respondents spending Rp3.1-5 million per month, which continued to post gains.

Based on age, respondents from all age groups reported an optimistic CCI in February 2026, with the highest index recorded among respondents in the 20-30 age group (133.7) (Graph 3). Meanwhile, respondents in the 51-60 age bracket were more optimistic compared to the previous period, contrasting lower optimism among other age groups. Regionally, respondents in several of the surveyed cities confirmed a higher CCI in the reporting period, particularly in Surabaya, Banjarmasin and Padang.

**Graph 2** CCI by Spending Level **Graph 3** CCI by Respondents' Age

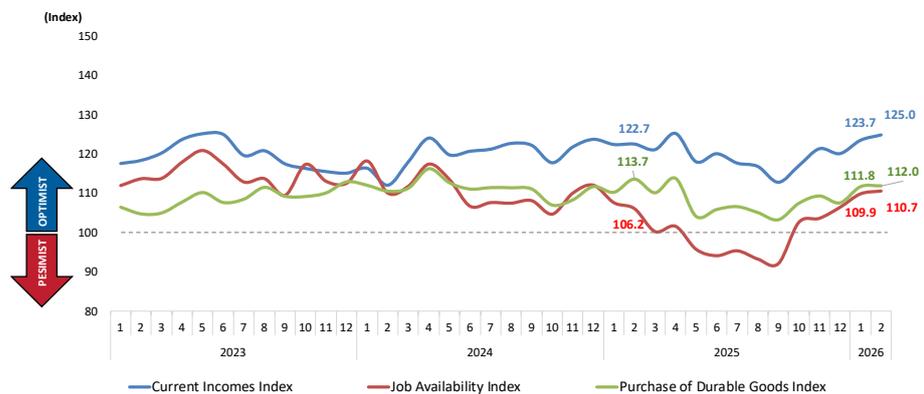


### A.2. Current Economic Condition Index (CECI)

Consumer perception of current economic conditions increased.

Consumer perception of current economic conditions increased, as reflected by a Current Economic Condition Index (CECI) in February 2026 of 115.9, higher than the 115.1 recorded in the previous period. The higher CECI stemmed from broad-based increases across all component indexes, namely the Current Income Index, Job Availability Index and Purchase of Durable Goods Index, which climbed to 125.0, 110.7 and 112.0 from 123.7, 109.9 and 111.8 (Graph 4). Regionally, respondents in most of the surveyed cities confirmed a higher CECI in the reporting period.

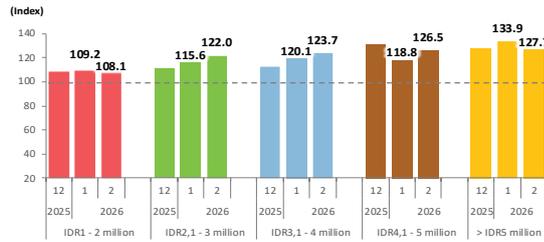
**Graph 4** Current Economic Condition Index by Components



In general, consumer confidence in current income increased. Based on spending, respondents spending Rp2. 1-5 million per month reported a higher index, while respondents spending Rp1-2 million and more than Rp5 million per month confirmed a lower index (Graph 5). In terms of age, respondents from most age groups reported a higher index, with the 20-30 age group confirming the highest index of 138.7 (Graph 6).

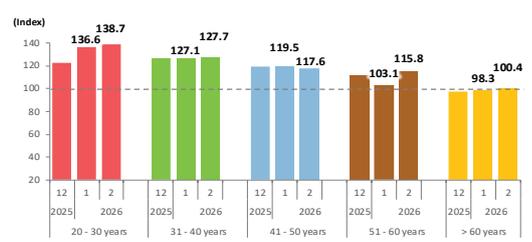
**Graph 5**

**Income Index by Spending Level**



**Graph 6**

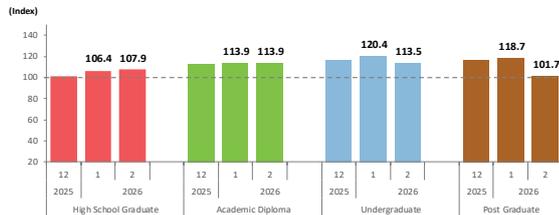
**Income Index by Respondents' Age**



Consumer perception of current job availability also increased. Based on educational background, high school graduates reported a higher index of 107.9 (Graph 7). Meanwhile, respondents from most age groups confirmed a higher Job Availability Index, despite respondents over the age of 60 remaining in the pessimistic zone (Graph 8).

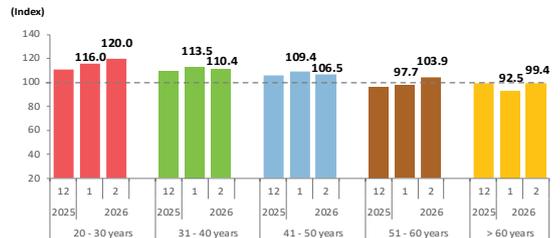
**Graph 7**

**Job Availability Index by Respondents' Educational Background**



**Graph 8**

**Job Availability Index by Respondents' Age**



In terms of spending, respondents from most spending brackets reported a higher Purchase of Durable Goods Index in the reporting period, except respondents spending Rp1-2 million and more than Rp5 million per month, who confirmed lower indexes of 99.1 and 118.4, respectively (Graph 9). Based on age, the highest Purchase of Durable Goods Index was reported by respondents in the 20-30 age group of 118.4 (Graph 10).

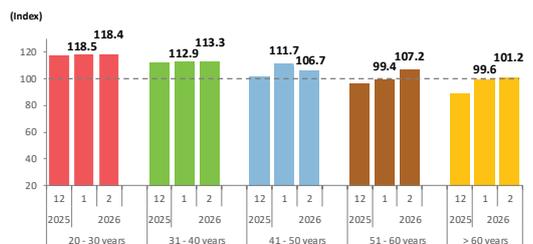
**Graph 9**

**Purchase of Durable Goods Index by Spending Level**



**Graph 10**

**Purchase of Durable Goods Index by Respondents' Age**

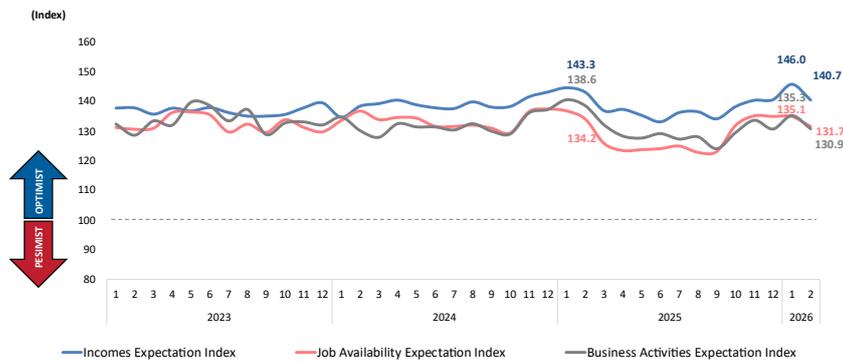


Consumer expectations of future economic conditions remained solid.

### A.3. Consumer Expectation Index (CEI)

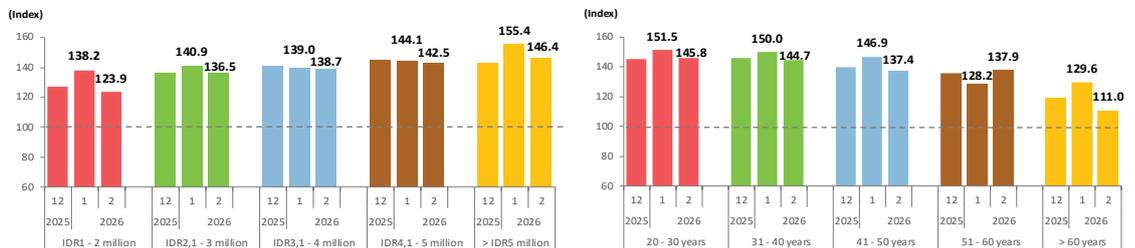
Consumer expectations of economic conditions in the next 6 months remained solid. This was reflected by a Consumer Expectation Index (CEI) in February 2026 of 134.4, despite retreating from 138.8 the month earlier. The CEI remained solid due to optimism concerning income expectations, job availability expectations and business activity expectations, with the respective indices recorded at 140.7, 131.7 and 130.9 (Graph 11). Regionally, respondents from several of the surveyed cities reported a higher CEI in the reporting period, with the largest gains confirmed by respondents in Surabaya, Banjarmasin, Palembang and Makassar.

**Graph 11** Consumer Expectation Index by Components



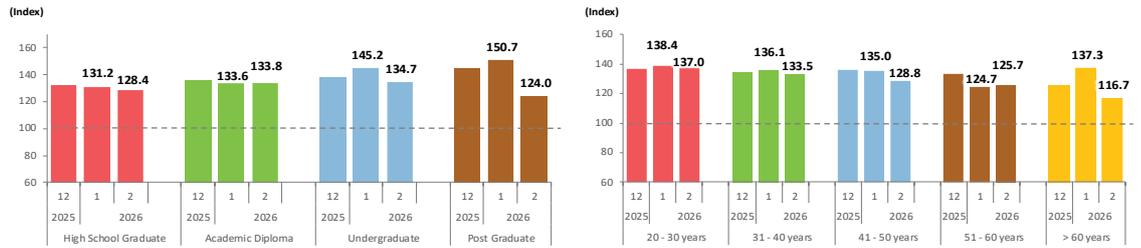
Income expectations for the next 6 months remained in optimistic territory among respondents from all spending brackets despite decreasing from the previous period. Respondents spending more than Rp5 million per month reported the highest index at 146.4 (Graph 12). Based on age, income expectations increased among respondents in the 51-60 age group to 137.9 (Graph 13).

**Graph 12** Income Expectation Index by Spending Level      **Graph 13** Income Expectation Index by Respondents' Age



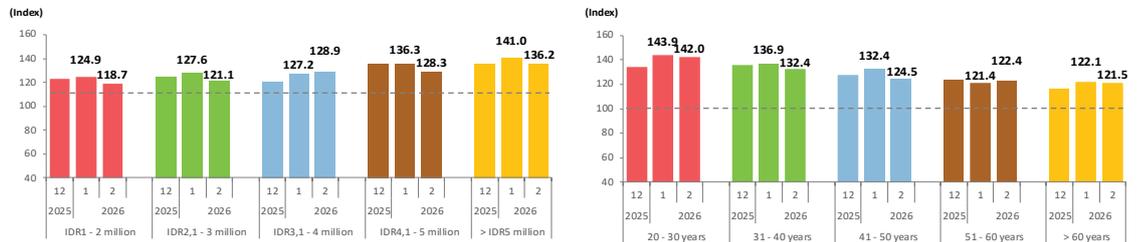
Based on educational background, respondents with an academic diploma reported slightly higher expectations of job availability in the next 6 months (133.8) (Graph 14). On the other hand, respondents from other educational backgrounds were less upbeat on future job availability. Based on age, only respondents in the 51-60 age group reported a higher Job Availability Expectation Index, with an index of 125.7 (Graph 15).

Graph 14	Job Availability Expectation Index by Respondents Educational Background	Graph 15	Job Availability Expectation Index by Respondents' Age
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Consumer expectations of future business activity increased among respondents spending Rp3.1-4 million per month, with an index of 128.9 (Graph 16). In terms of age, respondents in the 51-60 age group reported a higher index of 122.4 (Graph 17).

Graph 16	Business Activity Expectation Index by Spending Level	Graph 17	Business Activity Expectation Index by Respondents' Age
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## B. Consumer Financial Conditions

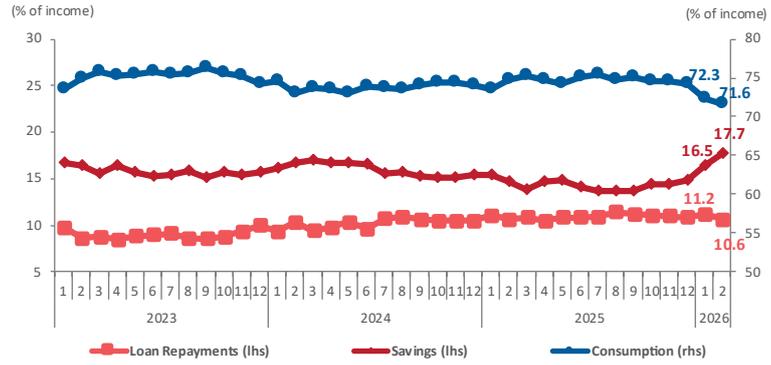
The average propensity to consume ratio decreased in the reporting period, accompanied by a lower debt instalment-to-income ratio and higher savings-to-income ratio.

In February 2026, the average propensity to consume ratio decreased to 71.6% from 72.3% in the previous period. Meanwhile, the debt instalment-to-income ratio was recorded at 10.6%, lower than the 11.2% in the previous period. On the other hand, the savings-to-income ratio increased to 17.7% from 16.5% in the reporting period (Graph 18).

Respondents from all spending brackets reported a lower propensity to consume ratio (Graph 19). Meanwhile, respondents from all spending brackets also confirmed a higher savings-to-income ratio, with the largest gains confirmed by respondents spending 3.1-4 million per month (Graph 20).

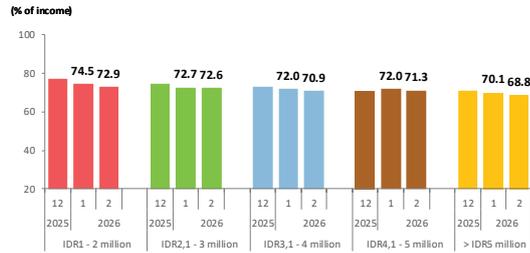
Graph 18

Distribution of Household Income Allocation



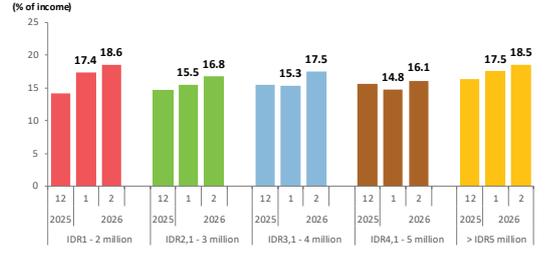
Graph 19

Household Consumption Allocation by Spending Level



Graph 20

Household Saving by Spending Level



## METHODOLOGY

The Consumer Survey has been conducted monthly since October 1999. Moreover, since January 2007, the survey has involved 4,600 households (stratified random sampling) in 18 cities, namely Jakarta, Bandung, Bodebek, Semarang, Surabaya, Medan, Makassar, Bandar Lampung, Palembang, Banjarmasin, Padang, Pontianak, Samarinda, Manado, Denpasar, Mataram, Pangkal Pinang, Ambon and Banten. The index per city is calculated using the balanced score method (net balance + 100) which indicates that a score of above 100 is considered optimistic and index of below 100 is pessimistic. Access Metadata on <https://www.bi.go.id/id/statistik/Metadata/Survei/Documents/1-Metadata-SK-2022.pdf>.

# APPENDIX TABLE

**Table 1** Consumer Confidence Index

Descriptions	2024												2025												2026		Changes (Feb-Jan)
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	
<b>A. Consumer Confidence Index (CCI)</b>																											
- Consumer Confidence Index (CCI)	125.0	123.1	123.8	127.7	125.2	123.3	123.4	124.4	123.5	121.1	125.9	127.7	127.2	126.4	121.1	121.7	117.5	117.8	118.1	117.2	115.0	121.2	124.0	123.5	127.0	125.2	-1.8
- Current Economic Condition Index (CECI)	115.6	110.9	113.8	119.4	115.4	112.9	113.5	114.0	113.9	109.9	113.5	116.0	113.5	114.2	110.6	113.7	106.0	106.7	106.6	105.1	102.7	109.1	111.5	111.4	115.1	115.9	0.8
- Consumer Expectation Index (CEI)	134.5	135.3	133.8	136.0	135.0	133.8	133.3	134.9	133.1	132.4	138.3	139.5	140.8	138.7	131.7	129.8	129.0	128.9	129.6	129.2	127.2	133.4	136.6	135.6	138.8	134.4	-4.4
<b>Current Economic Condition Index (compared to the previous 6 months)</b>																											
- Current Incomes Index	116.5	112.1	118.1	124.2	119.9	120.8	121.4	122.9	122.4	117.9	121.9	123.9	122.6	122.7	121.3	125.4	118.1	120.2	117.8	116.9	112.9	117.1	121.5	120.2	123.7	125.0	1.3
- Job Availability Index	118.4	110.1	111.9	117.6	113.6	106.8	107.7	107.6	108.2	104.7	110.1	112.2	107.7	106.2	100.3	101.6	95.7	94.1	95.3	93.2	92.0	102.6	103.7	106.5	109.9	110.7	0.8
- Purchase of Durable Goods Index	112.1	110.6	111.4	116.4	112.7	111.1	111.5	111.5	111.2	107.0	108.4	111.8	110.3	113.7	110.2	113.9	104.1	105.9	106.6	105.1	103.2	107.5	109.4	107.6	111.8	112.0	0.2
<b>Consumer Expectation Index (the next 6 months compared to the current condition)</b>																											
- Incomes Expectation Index	134.8	138.6	139.4	140.6	139.0	138.0	137.7	140.0	138.2	138.4	141.7	143.3	144.8	143.3	137.0	137.5	135.4	133.2	136.4	136.7	134.3	138.4	140.6	140.8	146.0	140.7	-5.3
- Job Availability Expectation Index	133.7	137.0	134.0	134.8	134.5	131.7	131.7	132.2	131.1	129.5	136.8	137.6	137.0	134.2	125.9	123.5	123.8	124.1	125.0	122.8	123.1	132.0	135.3	135.1	135.1	131.7	-3.4
- Business Activities Expectation Index	134.9	130.3	128.1	132.6	131.6	131.5	130.5	132.6	130.1	129.2	136.2	137.4	140.7	138.6	132.2	128.5	127.8	129.3	127.5	128.2	124.2	129.6	133.8	130.8	135.3	130.9	-4.4

**Table 2 Consumer Confidence Index by Spending Level**

Descriptions	2024												2025												2026		Changes (Feb-Jan)
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	
<b>A. Consumer Confidence Index (CCI)</b>																											
- Expenditure level Rp. 1 - 2 million	113.3	114.3	112.0	117.2	114.9	109.2	112.1	118.2	114.3	115.9	119.2	122.3	119.9	119.2	118.3	114.7	112.3	108.7	108.9	102.9	105.5	116.9	119.8	113.7	118.8	113.3	-5.5
- Expenditure level Rp. 2.1 - 3 million	119.4	118.7	120.0	124.1	119.6	116.5	119.6	120.9	116.5	115.3	120.2	119.1	126.6	123.4	112.4	114.8	111.0	111.2	112.6	108.1	104.2	110.9	117.6	117.9	121.2	120.7	-0.5
- Expenditure level Rp. 3.1 - 4 million	125.6	125.2	123.6	130.0	127.4	124.8	125.4	121.4	124.5	118.8	125.7	128.2	125.9	126.0	120.6	119.9	114.8	116.1	116.1	118.9	109.1	117.1	117.3	118.3	120.7	122.6	1.9
- Expenditure level Rp. 4.1 - 5 million	133.0	126.9	128.8	132.0	129.1	127.9	127.9	128.6	128.4	126.5	126.9	133.7	131.8	128.8	123.0	125.2	117.7	117.8	119.9	117.2	118.0	120.4	126.9	129.2	124.2	125.5	1.3
- Expenditure level > Rp. 5 million	130.8	128.9	127.3	132.8	127.8	130.3	123.2	133.2	128.6	127.9	138.1	136.0	131.0	129.0	127.9	127.9	120.5	117.3	119.5	120.9	124.8	125.3	130.6	128.3	134.3	129.2	-5.1
<b>B. Current Economic Condition Index (CECI)</b>																											
- Expenditure level Rp. 1 - 2 million	100.9	101.1	102.8	108.2	106.2	100.6	102.6	107.1	102.5	103.9	107.4	110.3	107.5	105.9	106.2	103.3	99.4	96.2	97.8	91.7	94.9	106.2	108.0	102.7	104.5	104.6	0.1
- Expenditure level Rp. 2.1 - 3 million	109.2	106.4	109.1	115.8	109.9	107.2	110.1	111.5	109.6	104.1	108.1	107.4	112.8	111.8	102.2	104.7	99.4	100.9	101.3	96.4	92.4	98.9	105.2	104.3	109.3	113.1	3.8
- Expenditure level Rp. 3.1 - 4 million	117.3	112.3	113.0	122.6	116.8	113.6	114.7	110.2	113.8	107.5	113.1	114.6	111.1	113.8	109.7	112.5	103.8	108.0	106.2	106.6	98.2	104.7	102.5	104.9	109.6	112.3	2.7
- Expenditure level Rp. 4.1 - 5 million	124.1	114.6	119.4	124.1	120.0	118.2	117.8	117.6	119.6	114.4	115.1	121.3	117.9	116.9	111.8	117.6	105.3	104.2	109.7	105.1	104.6	109.9	115.0	118.6	111.0	116.9	5.9
- Expenditure level > Rp. 5 million	123.1	116.9	117.6	123.2	117.3	118.2	115.4	125.1	118.8	117.2	125.2	126.0	117.7	117.4	119.3	122.5	110.3	106.1	106.0	107.7	112.8	112.1	118.8	117.4	123.7	119.4	-4.3
<b>C. Consumer Expectation Index (CEI)</b>																											
- Expenditure level Rp. 1 - 2 million	125.6	127.5	121.3	126.2	123.7	117.8	121.6	129.2	126.1	127.8	131.1	134.4	132.3	132.5	130.4	126.0	125.2	121.2	120.1	114.1	116.2	127.5	131.5	124.8	133.2	122.0	-11.2
- Expenditure level Rp. 2.1 - 3 million	129.6	131.1	131.0	132.4	129.4	125.8	129.1	130.3	123.4	126.5	132.3	130.7	140.5	134.9	122.7	124.9	122.7	121.5	123.9	119.9	116.0	122.9	130.0	131.5	133.2	128.4	-4.8
- Expenditure level Rp. 3.1 - 4 million	134.0	138.2	134.3	137.4	138.1	136.0	136.1	132.5	135.2	130.1	138.3	141.8	140.6	138.3	131.5	127.4	125.9	124.1	126.1	127.1	120.1	129.5	132.2	131.8	131.8	132.8	1.0
- Expenditure level Rp. 4.1 - 5 million	141.9	139.2	138.1	139.9	138.2	137.6	138.0	139.6	137.1	138.6	138.6	146.1	145.7	140.7	134.1	132.9	130.2	131.3	130.0	129.3	131.4	130.8	138.8	138.8	137.5	134.0	-3.5
- Expenditure level > Rp. 5 million	138.5	141.0	137.0	142.4	138.2	142.4	131.1	141.4	138.5	138.5	151.1	146.0	144.3	140.7	136.4	133.3	130.7	128.6	132.9	134.1	136.7	138.5	142.4	139.2	144.9	139.1	-5.8
<b>B1. Current Income Index</b>																											
- Expenditure level Rp. 1 - 2 million	98.9	105.9	106.2	112.0	111.3	112.8	107.8	114.7	112.0	111.5	112.4	113.8	113.1	108.7	115.3	116.6	104.6	105.5	105.5	99.8	104.9	113.1	115.9	108.3	109.2	108.1	-1.1
- Expenditure level Rp. 2.1 - 3 million	113.7	107.9	113.8	120.3	112.3	114.5	117.6	116.6	114.9	111.5	117.1	114.3	118.8	121.0	110.5	114.5	108.6	114.7	109.5	108.0	103.2	105.0	115.8	111.2	115.6	122.0	6.4
- Expenditure level Rp. 3.1 - 4 million	118.4	114.6	117.0	129.0	121.4	122.8	121.4	119.8	122.1	114.0	120.8	121.4	119.4	121.5	117.6	124.0	113.4	119.7	115.2	118.7	106.9	110.6	109.5	112.5	120.1	123.7	3.6
- Expenditure level Rp. 4.1 - 5 million	124.2	113.1	124.2	128.4	127.0	127.9	127.9	127.2	127.1	122.5	122.0	127.3	130.0	127.5	123.8	130.9	122.3	120.7	118.6	115.9	112.6	117.6	127.1	131.7	118.8	126.5	7.7
- Expenditure level > Rp. 5 million	124.3	116.6	122.3	126.4	122.0	127.6	126.9	136.5	131.6	128.7	136.9	139.1	130.5	130.9	132.9	137.1	125.8	121.4	122.0	123.8	122.3	122.7	129.0	128.4	133.9	127.7	-6.2
<b>B2. Job Availability Index</b>																											
- Expenditure level Rp. 1 - 2 million	101.0	96.6	102.4	105.6	104.7	92.0	95.4	102.3	94.8	96.3	107.6	108.2	102.1	100.1	100.8	96.0	93.0	87.3	90.4	80.6	84.7	103.1	103.5	103.5	101.1	106.6	5.5
- Expenditure level Rp. 2.1 - 3 million	107.7	106.0	106.5	114.0	107.8	100.8	102.1	106.9	105.3	99.6	105.5	102.0	110.1	109.9	95.4	97.1	93.2	91.2	97.2	85.8	83.4	98.5	100.3	102.4	107.0	107.5	0.5
- Expenditure level Rp. 3.1 - 4 million	121.6	113.4	110.2	117.8	116.9	106.0	110.7	103.5	108.0	103.1	109.7	111.0	106.4	106.5	98.4	100.8	96.1	97.5	99.5	93.6	88.7	99.2	95.0	99.7	105.2	107.6	2.4
- Expenditure level Rp. 4.1 - 5 million	129.8	116.0	117.8	121.8	117.5	110.2	113.1	109.4	117.0	107.7	111.8	120.3	108.8	103.1	99.5	104.3	92.4	88.9	97.9	92.0	94.5	105.8	108.6	111.1	107.0	112.7	5.7
- Expenditure level > Rp. 5 million	125.4	117.3	114.8	126.7	114.4	114.4	109.9	119.1	109.7	113.1	119.0	119.1	109.7	104.1	106.5	105.0	96.2	90.1	86.9	92.8	102.5	101.6	107.6	108.3	115.0	112.3	-2.7
<b>B3. Purchase of Durable Goods Index</b>																											
- Expenditure level Rp. 1 - 2 million	102.7	100.9	99.7	107.1	102.6	96.9	104.5	104.3	100.6	103.9	102.1	108.8	107.3	108.9	102.6	97.2	100.7	95.9	97.4	94.5	95.1	102.5	104.8	96.2	103.0	99.1	-3.9
- Expenditure level Rp. 2.1 - 3 million	106.1	105.4	107.0	113.2	109.6	106.4	110.7	110.9	108.6	101.3	101.9	105.9	109.4	104.7	100.6	102.5	96.5	96.7	97.3	95.3	90.5	95.1	99.5	99.4	105.2	109.9	4.7
- Expenditure level Rp. 3.1 - 4 million	111.8	108.9	111.7	121.1	112.0	112.1	112.1	107.1	111.2	105.2	108.7	111.4	107.6	113.4	113.1	112.8	101.9	106.8	103.9	107.6	98.9	104.2	103.0	102.5	103.5	105.6	2.1
- Expenditure level Rp. 4.1 - 5 million	118.2	114.7	116.2	122.1	115.5	116.6	112.4	116.4	114.7	113.1	111.4	116.2	114.8	120.2	112.0	117.6	101.1	103.0	112.6	107.3	106.7	106.3	109.1	113.0	107.2	111.8	4.4
- Expenditure level > Rp. 5 million	119.5	116.7	115.9	116.7	115.7	112.6	109.3	119.7	115.0	109.9	119.7	119.8	112.7	117.2	118.5	125.6	109.0	106.9	109.2	106.6	113.6	112.1	119.7	115.4	122.1	118.4	-3.7
<b>C1. Incomes Expectation Index</b>																											
- Expenditure level Rp. 1 - 2 million	127.2	134.5	129.3	131.3	123.4	125.8	125.8	133.6	130.7	134.4	137.2	136.1	132.8	139.5	130.1	132.1	132.8	123.9	129.4	121.5	124.4	134.0	136.5	127.3	138.2	123.9	-14.3
- Expenditure level Rp. 2.1 - 3 million	130.3	133.5	134.5	135.7	133.3	131.2	132.4	130.9	127.8	131.9	136.6	134.3	141.4	137.1	124.9	131.6	128.7	128.6	130.7	127.4	120.8	132.0	137.3	136.8	140.9	136.5	-4.4
- Expenditure level Rp. 3.1 - 4 million	135.4	140.1	140.0	141.7	142.5	140.9	141.9	139.7	140.1	136.6	142.0	146.5	148.1	142.9	140.3	136.2	133.6	130.2	131.4	133.5	127.6	133.6	136.2	140.5	139.0	138.7	-0.3
- Expenditure level Rp. 4.1 - 5 million	142.2	144.7	145.2	144.3	141.8	141.2	141.7	147.0	145.3	143.5	141.5	149.7	149.1	145.1	143.1	141.9	138.7	134.0	136.8	135.9	137.0	134.9	141.2	144.6	144.1	142.5	-1.6
- Expenditure level > Rp. 5 million	138.7	144.1	143.4	149.1	145.0	146.6	138.6	146.2	145.1	145.6	152.2	151.1	151.2	149.6	143.5	142.9	136.5	133.4	141.3	143.8	144.5	141.1	143.9	143.1	155.4	146.4	-9.0
<b>C2. Job Availability Expectation Index</b>																											
- Expenditure level Rp. 1 - 2 million	124.9	126.0	119.0	123.5	122.5	112.4	118.6	128.4	119.2	126.1	128.8	134.8	131.6	127.1	128.0	118.4	122.7	119.5	121.1	113.9	116.3	132.1	137.4	123.8	136.4	123.5	-12.9
- Expenditure level Rp. 2.1 - 3 million	126.7	129.8	132.4	132.6	127.8	124.1	128.0	133.9	124.3	125.5	132.1	131.5	141.2	132.6	120.3	119.1	122.7	117.6	122.3	116.7	118.4	122.8	130.8	133.2	131.0	127.5	-3.5
- Expenditure level Rp. 3.1 - 4 million	132.8	142.6	133.6	135.4	138.2	134.6	136.0	130.7	135.5	129.5	139.7	141.3	138.1	136.9	126.8	121.5	119.8	120.1	121.1	122.5	117.6	131.8	132.3	134.3	129.2	130.9	1.7
- Expenditure level Rp. 4.1 - 5 million	140.8	140.4	137.5	139.1	135.7	136.2	136.0	132.5	134.2	131.7	135.8	140.1	140.4	136.8	124.8	129.1	123.9	125.7	125.2	120.5	127.4	127.5	134.8	139.0	132.2	131.4	-0.8
- Expenditure level > Rp. 5 million	139.8	144.2	142.4	143.2	139.2	141.3	125.9	132.6	131.1	133.3	145.8	140.5	135.2	130.2	126.1	126.8	122.8	122.4	126.6	123.2	130.3	135.7	139.2	138.3	138.5	134.6	-3.9
<b>C3. Business Activities Expectation Index</b>																											
- Expenditure level Rp. 1 - 2 million	124.8	122.0	115.5	124.0																							

**Table 3 Consumer Confidence Index by Respondents' Age**

Descriptions	2024												2025												2026		Changes (Feb-Jan)
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	
<b>A. Consumer Confidence Index (CCI)</b>																											
- 20-30 years old	127.5	126.2	126.6	130.2	126.6	126.8	128.9	128.6	125.9	126.4	128.7	130.8	133.5	131.4	126.3	126.4	124.8	122.1	121.7	120.5	120.6	125.0	128.6	127.9	134.2	133.7	-0.5
- 31-40 years old	128.8	126.2	125.2	129.2	128.3	127.8	125.2	124.0	125.4	121.2	124.6	128.8	128.9	127.9	122.5	123.0	117.7	118.5	122.3	119.4	117.4	123.8	124.5	127.5	129.4	127.0	-2.4
- 41-50 years old	122.4	120.4	122.7	123.3	123.6	121.9	122.8	124.3	121.7	121.2	124.5	128.5	124.1	126.8	119.7	120.9	116.7	117.9	117.0	117.1	116.4	120.2	122.7	121.7	125.8	120.2	-5.6
- 51-60 years old	119.5	117.5	118.7	130.9	119.2	117.4	115.1	121.7	120.8	112.9	124.9	121.0	125.6	123.6	115.3	116.8	113.3	110.9	104.0	110.4	102.6	108.3	116.9	116.3	112.4	118.8	6.4
- >60 years old	114.5	104.7	109.7	117.3	112.8	98.7	107.5	109.1	120.4	117.6	119.7	115.6	114.7	112.7	115.9	105.3	105.6	104.0	109.1	93.4	97.0	107.7	113.0	107.8	113.2	108.4	-4.8
<b>B. Current Economic Condition Index (CECI)</b>																											
- 20-30 years old	118.1	116.1	115.6	121.4	117.5	116.0	119.4	119.1	116.5	115.9	118.7	118.6	121.0	120.8	117.1	119.3	113.8	113.2	110.4	110.4	109.4	113.6	116.2	117.2	123.7	125.7	2.0
- 31-40 years old	119.3	113.9	114.6	121.3	119.1	118.3	115.6	113.0	116.6	109.6	111.6	117.4	113.8	116.3	111.4	116.3	106.8	108.0	111.5	108.0	105.4	110.6	113.1	116.0	117.8	117.1	-0.7
- 41-50 years old	112.6	107.8	114.1	115.0	113.3	112.5	112.1	114.5	111.7	110.0	112.1	117.7	109.7	113.0	109.3	111.2	104.9	106.5	104.0	104.5	102.5	108.2	109.7	109.1	113.5	110.3	-3.2
- 51-60 years old	107.8	103.0	109.1	123.0	107.8	104.7	105.5	110.6	110.1	100.8	110.2	107.4	110.7	110.8	103.8	106.1	101.1	97.3	94.6	95.2	90.2	96.2	102.5	101.7	100.1	109.0	8.9
- >60 years old	101.7	95.3	95.5	110.0	100.5	88.3	93.9	94.0	108.8	106.2	107.2	104.2	97.9	99.2	103.4	96.8	93.6	84.4	101.8	82.8	88.0	95.6	98.5	95.4	96.8	100.3	3.5
<b>C. Consumer Expectation Index (CEI)</b>																											
- 20-30 years old	136.9	136.2	137.5	138.9	135.8	137.5	138.4	138.1	135.4	136.9	138.8	143.0	145.9	141.9	135.5	133.5	135.9	130.9	132.9	130.6	131.7	136.3	141.1	138.7	144.6	141.6	-3.0
- 31-40 years old	134.4	138.5	135.7	137.1	137.4	137.4	134.8	134.9	134.2	132.8	137.6	140.3	140.0	139.5	133.6	129.7	128.5	129.0	133.2	130.9	129.3	137.0	135.9	139.1	141.0	136.9	-4.1
- 41-50 years old	132.2	132.9	131.3	131.6	133.9	131.2	133.6	134.2	131.8	132.3	136.9	139.3	138.5	140.6	130.1	130.7	128.6	129.4	129.9	129.7	130.3	132.3	135.7	134.4	138.1	130.2	-7.9
- 51-60 years old	131.2	132.1	128.3	138.8	130.6	130.1	124.7	132.8	131.4	125.0	139.7	134.6	140.5	136.3	126.8	127.5	125.4	124.4	113.4	125.6	114.9	120.4	131.2	130.9	124.8	128.7	3.9
- >60 years old	127.2	114.2	123.9	124.6	125.2	109.1	121.0	124.3	132.1	129.1	132.2	127.1	131.5	126.2	128.5	111.9	117.7	123.6	116.3	104.0	106.0	119.7	127.4	120.3	129.7	116.4	-13.3
<b>B1. Current Income Index</b>																											
- 20-30 years old	119.2	118.7	119.4	127.6	123.5	124.9	128.0	128.8	127.5	126.1	128.0	127.6	131.9	129.5	128.0	134.6	128.8	127.6	124.2	124.7	122.7	121.6	125.9	123.1	136.6	138.7	2.1
- 31-40 years old	121.4	113.5	119.2	127.9	125.8	128.3	123.2	120.8	125.1	117.2	121.5	125.1	123.5	124.3	122.8	126.8	119.3	121.1	121.2	120.0	114.0	118.1	123.4	126.9	127.1	127.7	0.6
- 41-50 years old	114.3	108.0	119.6	117.1	116.3	119.9	120.2	124.2	119.4	116.8	120.1	126.0	116.1	122.2	119.0	121.7	115.8	119.1	115.5	114.8	110.3	117.0	120.4	119.4	119.5	117.6	-1.9
- 51-60 years old	109.3	103.7	112.4	127.7	108.8	108.1	108.9	121.0	111.9	107.9	118.8	113.9	119.7	119.4	115.5	115.8	109.3	108.0	103.9	104.6	97.4	103.4	113.9	112.3	103.1	115.8	12.7
- >60 years old	99.9	92.4	90.2	107.4	96.0	88.0	98.0	93.0	109.2	109.3	100.6	106.6	105.0	100.5	112.2	110.2	104.2	99.0	100.6	90.3	87.2	91.1	100.5	97.8	98.3	100.4	2.1
<b>B2. Job Availability Index</b>																											
- 20-30 years old	119.7	113.4	112.2	115.9	113.2	107.0	113.1	111.9	107.2	109.8	111.7	113.7	113.8	112.5	107.9	102.4	103.1	97.2	97.6	97.2	97.2	106.5	108.9	111.0	116.0	120.0	4.0
- 31-40 years old	120.1	114.3	112.5	119.7	117.9	112.2	109.7	107.2	111.2	103.1	106.6	112.1	106.1	106.7	100.2	102.8	94.6	95.3	100.9	96.4	95.0	103.0	103.7	109.0	113.5	110.4	-3.1
- 41-50 years old	117.4	107.5	110.2	114.3	112.2	106.4	106.9	108.4	106.2	106.1	110.5	115.4	102.5	104.3	99.5	102.9	95.3	96.6	93.1	92.9	93.1	102.1	102.4	105.8	109.4	106.5	-2.9
- 51-60 years old	109.1	103.8	110.3	124.2	106.4	101.3	102.1	103.4	110.8	95.2	109.8	105.1	110.3	107.8	94.2	99.2	95.3	89.0	84.7	86.0	81.8	91.3	96.1	96.0	97.7	103.9	6.2
- >60 years old	106.5	95.3	113.3	118.8	105.2	88.9	86.9	94.0	107.9	114.8	111.6	102.0	99.4	97.0	94.8	91.5	83.8	64.3	94.6	72.0	83.7	99.6	87.8	99.2	92.5	99.4	6.9
<b>B3. Purchase of Durable Goods Index</b>																											
- 20-30 years old	115.4	116.3	115.3	120.8	115.6	116.2	117.0	116.5	114.9	112.0	116.4	114.4	117.5	120.4	115.3	120.7	109.3	114.8	109.5	109.2	108.4	112.8	113.9	117.4	118.5	118.4	-0.1
- 31-40 years old	116.3	114.0	112.1	116.3	113.6	114.4	114.0	111.0	113.5	108.4	106.7	114.9	111.8	117.8	111.2	117.4	106.5	107.7	112.5	107.5	107.2	110.6	112.1	112.1	112.9	113.3	0.4
- 41-50 years old	106.0	107.9	112.4	113.7	111.3	111.2	109.1	110.9	109.5	107.2	105.6	111.5	110.4	112.5	109.3	109.1	103.5	103.6	103.5	105.9	104.2	105.4	106.2	101.9	111.7	106.7	-5.0
- 51-60 years old	105.0	101.6	104.7	117.2	108.2	104.6	105.4	107.3	107.5	99.2	102.1	103.2	102.0	105.2	101.8	103.4	98.8	94.9	95.1	94.9	91.4	93.9	97.6	96.9	99.4	107.2	7.8
- >60 years old	98.8	98.0	83.0	103.9	100.2	88.2	96.9	94.9	109.3	94.5	109.3	103.9	89.4	100.1	103.1	94.5	92.6	89.8	110.2	86.2	93.0	96.3	107.3	89.1	99.6	101.2	1.6
<b>C1. Incomes Expectation Index</b>																											
- 20-30 years old	136.3	137.8	141.7	142.8	138.6	140.1	142.8	142.7	141.6	142.5	144.9	147.4	147.0	147.4	139.9	141.7	143.5	136.2	138.6	137.6	138.2	141.8	145.0	145.2	151.5	145.8	-5.7
- 31-40 years old	135.0	140.5	141.2	141.7	141.9	141.4	139.3	140.7	137.7	140.4	142.4	144.6	145.6	145.6	138.1	137.6	133.7	132.4	141.4	139.0	135.4	141.5	141.1	146.3	150.0	144.7	-5.3
- 41-50 years old	132.9	138.3	137.0	137.9	136.8	136.5	137.6	139.4	137.8	138.9	140.8	142.8	144.9	143.4	137.8	138.3	134.9	135.3	135.9	137.1	138.6	136.9	140.6	139.7	146.9	137.4	-9.5
- 51-60 years old	130.4	135.4	134.5	142.5	137.7	134.0	130.8	135.4	135.8	134.2	139.5	138.1	144.1	138.2	132.0	137.6	131.6	129.3	119.3	134.6	125.3	125.6	133.3	136.0	128.2	137.9	9.7
- >60 years old	130.0	123.0	135.0	123.9	133.4	117.3	113.1	123.1	133.8	121.1	120.1	124.8	124.7	126.3	128.5	117.5	121.7	128.8	122.1	101.0	111.0	125.9	118.7	119.2	129.6	111.0	-18.6
<b>C2. Job Availability Expectation Index</b>																											
- 20-30 years old	135.9	136.7	138.2	136.5	137.0	134.7	135.3	135.0	131.0	132.0	136.9	142.1	144.1	135.0	131.4	125.7	126.1	124.9	128.4	122.6	127.2	133.6	138.4	136.8	138.4	137.0	-1.4
- 31-40 years old	132.7	142.0	135.8	137.0	134.6	135.4	134.1	132.2	132.1	129.7	134.9	136.0	134.9	134.7	128.1	123.9	123.7	125.1	125.7	123.5	123.2	134.9	134.6	134.9	136.1	133.5	-2.6
- 41-50 years old	131.4	134.1	131.5	130.4	135.0	128.8	132.2	130.4	129.3	129.8	135.3	136.3	132.9	138.2	121.8	122.4	123.3	124.5	125.4	124.7	126.2	131.8	133.2	135.9	135.0	128.8	-6.2
- 51-60 years old	130.5	135.3	129.9	140.7	128.9	132.7	124.9	131.4	131.4	120.7	139.8	132.9	137.7	130.9	119.3	118.2	124.5	119.8	113.8	119.4	110.8	119.9	131.1	133.2	124.7	125.7	1.0
- >60 years old	129.0	113.0	130.5	131.9	124.6	114.7	128.5	133.0	138.7	138.4	139.8	137.2	135.8	129.3	125.3	112.0	118.0	123.7	113.4	106.6	111.5	127.2	137.5	125.5	137.3	116.7	-20.6
<b>C3. Business Activities Expectation Index</b>																											
- 20-30 years old	138.4	134.2	132.7	137.3	131.8	137.8	137.3	136.6	133.5	136.1	134.6	139.5	146.5	143.4	135.2	133.0	138.0	131.5	131.7	131.5	129.6	133.6	139.8	134.1	143.9		

**Table 4 Consumer Confidence Index by Respondents' Educational Background**

Descriptions	2024												2025												2026		Changes (Feb-Jan)
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	
<b>A. Consumer Confidence Index (CCI)</b>																											
- High School Graduate	120.3	118.9	120.4	123.2	119.7	118.8	118.8	119.3	118.0	116.2	119.1	120.5	121.9	120.9	116.3	115.7	112.8	111.2	113.1	111.4	108.2	115.0	119.7	118.3	121.4	120.1	-1.3
- Academic Diploma	132.6	129.5	124.6	128.9	125.1	128.2	125.7	128.7	128.3	129.1	133.8	136.5	132.1	130.1	130.4	136.2	119.2	123.3	124.8	123.2	123.2	128.9	130.0	127.7	129.1	130.3	1.2
- Undergraduate	141.5	132.9	132.6	138.8	140.7	132.6	136.9	134.9	137.4	131.1	139.6	144.8	137.0	136.8	127.1	128.4	123.2	128.8	124.6	126.6	127.2	132.2	131.9	132.7	137.7	132.5	-5.2
- Postgraduate	139.4	132.7	125.4	121.0	141.5	140.4	142.1	132.5	141.2	137.9	138.4	139.1	133.5	131.1	119.7	135.0	130.6	121.5	126.9	140.5	135.6	140.0	129.3	131.1	138.7	126.1	-12.6
<b>B. Current Economic Condition Index (CECI)</b>																											
- High School Graduate	110.6	105.9	110.0	114.1	109.7	107.5	108.2	108.0	107.8	105.0	105.8	108.0	107.1	108.3	104.3	106.3	100.1	99.6	101.4	98.6	95.2	102.7	107.3	105.4	109.2	111.1	1.9
- Academic Diploma	124.7	119.9	113.1	122.2	112.7	117.8	116.6	115.7	118.7	119.8	122.1	125.8	117.9	118.2	120.3	130.9	110.8	113.3	114.3	113.7	114.7	117.8	118.2	118.9	118.9	122.1	3.2
- Undergraduate	132.5	122.8	123.7	133.0	133.3	124.2	129.3	125.9	128.9	118.1	129.4	135.5	127.4	125.3	119.4	121.6	114.0	120.1	113.0	116.6	118.8	121.8	120.8	124.3	127.1	123.5	-3.6
- Postgraduate	133.9	112.9	118.8	110.4	133.3	132.1	132.3	121.9	136.7	130.2	127.0	126.4	118.5	121.8	112.2	133.8	125.5	113.5	121.1	133.1	129.3	129.2	115.5	119.4	120.2	118.0	-2.2
<b>C. Consumer Expectation Index (CEI)</b>																											
- High School Graduate	129.9	131.9	130.9	132.4	129.7	130.1	129.4	130.5	128.3	127.3	132.4	133.0	136.6	133.6	128.2	125.0	125.5	122.8	124.8	124.2	121.2	127.3	132.1	131.3	133.7	129.0	-4.7
- Academic Diploma	140.5	139.2	136.0	135.6	137.5	138.5	134.9	141.7	137.8	138.3	145.6	147.1	146.4	142.0	140.4	141.5	127.7	133.2	135.3	132.7	131.7	140.0	141.8	136.6	139.3	138.5	-0.8
- Undergraduate	150.5	143.0	141.5	144.7	148.2	141.0	144.4	143.9	145.9	144.1	149.9	154.1	146.6	148.2	134.8	135.2	132.4	137.5	136.2	134.7	135.6	142.6	143.0	141.1	148.3	141.4	-6.9
- Postgraduate	144.9	152.4	132.0	131.6	149.6	148.7	151.9	143.0	145.7	145.5	149.8	151.8	150.5	140.5	127.2	136.2	135.8	129.4	132.6	148.0	141.8	150.7	143.0	142.9	157.2	134.1	-23.1
<b>B1. Current Income Index</b>																											
- High School Graduate	112.5	105.6	113.9	119.0	114.4	113.8	113.6	114.1	114.5	111.1	113.8	114.3	115.2	116.1	113.1	116.8	109.5	111.3	112.3	109.9	103.7	110.0	116.9	114.1	116.1	118.3	2.2
- Academic Diploma	121.4	125.1	119.3	128.4	113.9	126.7	126.4	133.0	133.6	132.8	128.4	137.1	132.0	126.0	132.8	143.5	125.1	131.5	121.3	126.1	129.5	127.3	130.8	127.2	128.7	134.1	5.4
- Undergraduate	132.4	131.0	131.6	137.9	139.9	134.2	144.8	138.8	140.1	133.3	140.9	147.2	139.0	137.4	134.2	137.4	131.4	136.3	128.4	130.6	131.9	132.6	131.6	135.1	136.9	137.1	0.2
- Postgraduate	127.6	121.9	127.6	123.9	124.6	148.0	148.7	128.3	134.0	133.3	131.6	136.8	126.4	132.9	126.1	143.4	140.2	133.9	129.4	148.0	133.9	138.2	132.2	123.0	124.4	132.9	8.5
<b>B2. Job Availability Index</b>																											
- High School Graduate	112.0	105.0	107.7	110.2	106.7	101.6	101.8	102.4	102.0	100.3	103.0	103.6	102.4	100.3	94.5	95.4	92.0	88.0	91.9	88.2	86.4	98.2	100.0	101.2	106.4	107.9	1.5
- Academic Diploma	133.6	121.5	113.2	121.7	108.8	111.7	116.0	107.7	113.7	112.5	118.9	124.0	107.0	111.5	110.4	119.1	95.8	99.7	102.8	97.5	99.5	109.5	110.1	112.8	113.9	113.9	0.0
- Undergraduate	139.5	118.5	118.1	133.3	136.0	118.5	119.9	117.0	122.4	112.2	125.1	133.0	118.5	115.8	107.2	104.6	101.1	104.8	98.6	103.7	106.0	113.3	112.8	117.0	120.4	113.5	-6.9
- Postgraduate	136.6	96.9	113.8	112.2	136.1	128.6	122.4	123.7	135.9	123.8	129.6	106.6	118.2	104.9	89.0	133.1	105.8	94.3	100.3	111.7	121.8	123.0	99.9	117.1	118.7	101.7	-17.0
<b>B3. Purchase of Durable Goods Index</b>																											
- High School Graduate	107.5	107.0	108.5	112.9	107.9	107.3	109.3	107.5	106.8	103.6	100.6	106.0	103.8	108.4	105.3	106.6	98.7	99.5	100.0	97.7	95.4	100.0	105.0	100.8	105.1	107.2	2.1
- Academic Diploma	119.1	113.0	107.0	116.6	115.6	115.2	107.5	106.6	108.9	114.3	119.1	116.3	114.7	117.1	117.9	130.1	111.4	108.8	118.9	117.6	115.1	116.5	113.6	116.6	114.2	116.3	4.1
- Undergraduate	125.8	119.0	121.4	127.9	124.0	119.9	123.2	122.0	124.2	108.9	122.1	126.3	124.7	122.7	116.8	122.7	109.6	119.3	112.0	115.4	118.4	119.5	117.9	120.7	124.1	120.0	-4.1
- Postgraduate	137.4	118.0	115.0	95.0	139.2	119.6	125.7	113.7	140.3	133.6	119.7	135.8	104.7	127.5	121.7	124.9	130.6	112.3	133.7	139.6	132.4	126.5	114.4	118.2	117.4	119.5	2.1
<b>C1. Incomes Expectation Index</b>																											
- High School Graduate	130.2	135.6	136.0	137.3	132.9	134.2	134.7	136.0	133.5	132.9	137.3	136.7	141.6	138.5	133.1	132.1	132.4	128.1	132.5	131.5	128.0	132.2	136.6	135.9	140.6	134.8	-5.8
- Academic Diploma	140.5	142.6	140.4	137.8	143.9	144.7	138.5	147.7	144.4	147.7	147.5	149.2	147.1	143.8	150.3	148.4	132.7	137.6	141.3	141.2	142.1	147.4	144.0	143.0	149.2	146.6	-2.6
- Undergraduate	146.4	144.3	149.0	147.3	149.4	143.6	145.6	147.7	150.7	150.3	151.1	156.3	148.9	151.9	141.1	146.7	138.5	140.5	140.9	143.2	142.6	144.5	146.5	147.7	153.8	150.3	-3.5
- Postgraduate	150.9	140.9	133.8	138.1	140.8	150.8	152.6	157.0	169.2	146.2	149.7	159.9	162.1	144.6	148.5	143.7	145.3	138.1	134.3	152.9	146.1	155.1	133.9	141.8	157.3	143.8	-13.5
<b>C2. Job Availability Expectation Index</b>																											
- High School Graduate	129.5	133.8	132.3	132.4	130.3	129.1	128.7	130.7	128.4	126.7	131.4	133.6	133.3	131.0	123.2	119.2	122.2	118.6	121.3	119.7	119.6	129.1	133.4	132.1	131.2	128.4	-2.8
- Academic Diploma	140.4	139.9	135.4	134.0	135.2	134.2	138.0	133.9	132.2	131.0	145.9	144.9	141.2	136.2	128.4	137.8	120.9	131.1	130.2	123.3	128.2	136.4	136.9	136.1	133.6	133.8	0.2
- Undergraduate	152.4	143.1	138.2	141.1	148.1	137.1	140.1	136.5	138.9	137.3	148.8	148.9	141.9	141.5	126.9	126.0	124.4	131.1	131.1	124.7	126.4	138.5	140.6	138.1	145.2	134.7	-10.5
- Postgraduate	142.4	166.2	129.5	139.0	157.5	146.8	149.0	132.5	145.0	143.9	143.6	136.3	132.3	122.0	110.5	119.3	118.3	130.4	124.9	142.7	140.8	140.8	143.4	145.3	150.7	124.0	-26.7
<b>C3. Business Activities Expectation Index</b>																											
- High School Graduate	129.9	126.1	124.2	127.4	125.7	127.0	124.7	124.9	123.0	122.3	128.6	128.7	135.0	131.2	128.4	123.8	122.0	121.5	120.6	121.3	116.1	120.6	126.2	125.9	129.2	123.9	-5.3
- Academic Diploma	140.6	135.1	132.1	135.0	133.4	136.5	128.1	143.3	136.9	136.1	143.3	147.3	150.7	145.9	142.5	138.3	129.4	130.9	134.4	133.5	124.8	136.2	144.5	130.6	135.0	135.1	0.1
- Undergraduate	152.8	141.8	137.4	145.5	147.0	142.2	147.4	147.3	147.9	144.8	149.8	156.9	149.0	151.3	136.4	132.8	134.2	141.0	136.5	136.3	137.8	144.8	142.0	137.6	145.8	139.2	-6.6
- Postgraduate	141.4	150.1	132.6	119.7	150.7	148.6	154.0	139.6	123.0	146.5	156.0	159.1	157.0	154.8	124.7	145.6	143.6	119.8	138.6	148.4	138.4	156.3	151.8	141.5	163.7	134.4	-29.3

**Table 5** Respondents' Share of Expenditure Allocation

Descriptions	2024												2025												2026		Changes (Feb-Jan)
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	
<b>A. Total</b>																											
- Consumption	74.6	73.0	73.6	73.6	73.0	73.9	73.8	73.5	74.1	74.5	74.4	74.1	73.6	74.7	75.3	74.8	74.3	75.1	75.4	74.8	75.1	74.7	74.6	74.3	72.3	71.6	-0.7
- Loan Repayments	9.3	10.3	9.4	9.7	10.3	9.6	10.7	10.9	10.6	10.5	10.5	10.5	11.1	10.6	10.8	10.5	10.8	10.8	10.9	11.4	11.2	11.0	11.0	10.8	11.2	10.6	-0.6
- Savings	16.2	16.7	17.0	16.7	16.6	16.5	15.5	15.7	15.3	15.0	15.1	15.5	15.3	14.7	13.8	14.8	14.9	14.1	13.7	13.7	13.7	14.3	14.4	14.9	16.5	17.7	1.2
<b>B. Rp. 1 million - Rp. 2 million</b>																											
- Consumption	77.8	73.9	76.6	74.7	75.0	75.8	76.5	73.5	76.0	78.2	76.3	76.7	75.0	76.2	79.0	78.1	77.3	76.0	78.4	78.5	78.0	78.5	78.5	77.3	0.0	72.9	72.9
- Loan Repayments	6.8	9.1	6.2	7.1	7.3	7.7	7.4	8.1	8.0	7.9	7.9	7.4	8.4	8.5	7.1	7.9	7.8	9.9	8.0	9.6	7.6	8.7	9.6	8.6	8.1	8.5	0.4
- Savings	15.3	17.0	17.3	18.3	17.7	16.5	16.1	18.5	16.0	15.9	15.7	15.9	16.6	15.3	13.9	14.0	14.9	14.1	13.6	13.9	14.4	14.8	13.9	14.2	17.4	18.6	1.2
<b>C. Rp. 2,1 million - Rp. 3 million</b>																											
- Consumption	74.9	74.8	75.0	75.0	73.1	73.4	74.3	73.1	74.4	74.9	74.1	73.8	74.0	76.7	75.6	75.8	75.7	76.7	75.9	75.5	75.2	75.8	75.0	74.6	72.7	72.6	-0.1
- Loan Repayments	8.9	8.7	8.6	9.2	10.2	9.2	10.1	10.7	10.5	9.4	10.7	10.5	10.8	9.9	10.2	9.7	9.9	10.2	10.5	10.2	11.2	9.6	10.6	10.8	11.8	10.7	-1.1
- Savings	16.2	16.4	16.4	15.8	16.7	17.5	15.5	16.2	15.1	15.7	15.2	15.8	15.2	13.4	14.2	14.5	14.4	13.1	13.6	14.3	13.5	14.6	14.5	14.6	15.5	16.8	1.3
<b>D. Rp. 3,1 million - Rp. 4 million</b>																											
- Consumption	73.6	71.6	73.2	73.3	71.8	73.1	72.9	73.2	72.6	73.9	73.1	72.8	70.9	74.5	74.7	73.6	73.2	73.5	75.3	73.9	74.7	72.8	73.8	73.2	72.0	70.9	-1.1
- Loan Repayments	9.8	11.4	9.8	10.3	11.2	10.7	11.7	12.3	12.5	10.9	11.5	11.5	13.2	11.1	12.1	11.1	12.3	11.8	10.9	12.1	11.3	13.2	11.9	11.3	12.7	11.6	-1.1
- Savings	16.6	17.0	17.0	16.4	17.0	16.2	15.4	14.5	14.8	15.2	15.4	15.7	16.0	14.4	13.2	15.3	14.4	14.7	13.7	14.0	14.0	14.0	14.3	15.5	15.3	17.5	2.2
<b>E. Rp. 4,1 million - Rp. 5 million</b>																											
- Consumption	71.3	70.5	70.5	69.2	69.4	72.6	69.5	70.4	71.7	72.3	73.1	72.6	70.9	73.8	72.6	73.0	72.6	73.9	74.4	75.1	72.4	73.6	73.8	70.9	72.0	71.3	-0.7
- Loan Repayments	11.2	11.6	12.0	12.3	12.9	10.1	14.4	12.4	12.9	13.4	12.3	11.7	12.7	10.5	12.7	12.2	12.0	12.4	11.7	11.2	14.5	12.3	11.8	13.5	13.2	12.6	-0.6
- Savings	17.5	17.9	17.5	18.5	17.6	17.3	16.1	17.2	15.4	14.3	14.5	15.7	16.4	15.7	14.7	14.8	15.3	13.7	13.9	13.7	13.2	14.1	14.6	15.7	14.8	16.1	1.3
<b>F. &gt; Rp. 5 million</b>																											
- Consumption	66.1	66.3	65.8	66.2	66.8	67.4	65.9	67.4	69.2	68.5	68.6	68.6	69.4	67.9	70.8	70.8	71.3	70.7	70.8	71.0	71.8	70.5	71.4	70.8	70.1	68.8	-1.3
- Loan Repayments	14.6	15.7	14.8	14.9	13.9	14.7	17.8	15.3	13.7	14.6	15.6	13.1	14.1	15.8	14.4	12.7	12.5	13.8	13.4	14.1	13.8	13.0	12.7	12.8	12.3	12.7	0.4
- Savings	19.3	17.9	19.4	19.0	19.2	18.0	16.4	17.2	17.1	16.9	15.8	18.3	16.5	16.3	14.9	16.5	16.2	15.6	15.8	14.9	14.4	16.5	15.9	16.4	17.5	18.5	1.0

**Table 6** Consumer Confidence Index by Cities

Description	2024												2025												2026		Changes (Feb-Jan)	
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb		
<b>1. Jakarta</b>																												
- Consumer Confidence Index (CCI)	141.9	144.4	143.8	142.1	144.9	137.7	140.7	139.0	138.5	135.5	139.7	144.2	141.1	144.9	144.9	149.0	143.2	144.5	149.7	150.0	145.5	139.1	144.3	145.3	149.8	146.2	-3.6	
- Current Economic Condition Index (CECI)	129.5	129.6	133.0	131.5	135.0	123.5	128.9	126.5	127.0	122.4	124.1	128.4	125.1	131.7	134.4	142.4	129.0	132.9	136.1	136.2	134.2	129.9	132.3	131.9	138.5	134.3	-4.2	
- Consumer Expectation Index (CEI)	154.2	159.1	154.5	152.7	154.8	151.8	152.5	151.5	150.1	148.6	155.3	160.1	157.1	158.0	155.3	155.5	157.5	156.2	163.2	163.8	156.8	148.3	156.4	158.8	161.1	158.1	-3.0	
<b>2. Bandung</b>																												
- Consumer Confidence Index (CCI)	100.9	103.6	109.6	110.4	104.3	111.1	109.1	113.9	108.4	105.7	113.0	109.2	109.7	113.1	103.8	113.0	108.3	106.3	105.1	108.0	107.8	114.2	112.6	114.1	119.0	106.4	-12.6	
- Current Economic Condition Index (CECI)	91.2	91.3	97.0	100.1	92.2	98.3	96.0	104.4	97.9	93.6	98.8	97.8	88.8	96.6	87.6	103.8	92.9	88.0	88.3	91.1	85.7	93.3	93.8	94.4	102.0	93.9	-8.1	
- Consumer Expectation Index (CEI)	110.6	115.9	122.3	120.7	116.3	123.9	120.1	123.3	118.9	117.9	127.2	120.7	130.6	129.6	120.1	122.2	123.7	124.6	121.9	125.0	129.9	135.1	131.5	133.9	135.9	119.0	-16.9	
<b>3. Semarang</b>																												
- Consumer Confidence Index (CCI)	136.0	133.7	133.1	138.3	136.4	133.6	134.6	136.2	134.9	134.3	134.3	139.7	130.5	129.6	116.3	111.6	120.8	109.9	116.8	108.5	110.3	119.9	118.2	115.8	130.8	126.4	-4.4	
- Current Economic Condition Index (CECI)	122.1	120.1	120.8	131.0	127.7	126.0	126.3	126.9	127.1	123.6	120.9	127.9	118.8	121.2	108.2	104.7	110.0	102.3	106.3	96.0	101.9	106.6	107.7	102.0	116.0	113.3	-2.7	
- Consumer Expectation Index (CEI)	149.9	147.3	145.4	145.6	145.1	141.1	142.9	145.4	142.7	145.0	147.8	151.4	142.2	137.9	124.4	118.4	131.6	117.6	127.2	121.0	118.8	131.2	128.8	129.7	145.6	139.4	-6.2	
<b>4. Surabaya</b>																												
- Consumer Confidence Index (CCI)	131.8	119.2	121.8	135.3	132.9	126.7	132.5	130.7	134.3	125.8	130.8	134.0	132.7	131.6	126.5	122.5	113.9	121.8	118.2	117.6	112.4	119.8	120.2	120.2	110.1	128.7	18.6	
- Current Economic Condition Index (CECI)	130.5	109.9	113.5	132.3	126.4	120.0	125.3	121.1	128.9	116.1	122.1	126.6	125.5	120.2	116.9	109.3	99.8	110.4	107.5	105.3	101.9	109.6	107.6	109.9	100.6	122.5	21.9	
- Consumer Expectation Index (CEI)	133.2	128.5	130.1	138.3	139.5	133.5	139.8	140.3	139.6	135.5	139.4	141.4	139.9	143.0	136.1	135.7	127.9	133.2	128.9	129.8	122.9	129.9	132.9	130.5	119.6	134.9	15.3	
<b>5. Medan</b>																												
- Consumer Confidence Index (CCI)	105.3	94.1	91.0	101.3	94.4	99.0	96.0	89.5	98.5	101.3	106.3	105.9	104.6	101.6	100.4	106.3	88.9	99.3	92.8	90.4	75.5	102.4	114.8	98.1	104.6	101.7	-2.9	
- Current Economic Condition Index (CECI)	102.2	83.3	85.5	97.0	81.9	87.3	83.7	80.3	83.4	88.5	95.1	97.4	95.6	92.0	98.2	102.1	84.7	89.9	85.1	76.6	67.2	93.0	104.3	91.5	95.6	96.1	0.5	
- Consumer Expectation Index (CEI)	108.4	105.0	96.5	105.6	106.9	110.6	108.4	98.6	113.5	116.2	117.5	114.4	113.5	111.2	102.5	110.5	93.2	106.6	100.4	104.1	83.8	111.9	125.3	104.7	113.5	107.4	-6.1	
<b>6. Palembang</b>																												
- Consumer Confidence Index (CCI)	132.5	137.5	138.6	132.7	131.4	129.2	123.4	118.0	114.4	110.9	122.4	126.8	124.9	125.4	125.7	123.2	118.8	113.4	113.9	112.3	111.7	110.8	110.6	113.1	128.1	128.7	0.6	
- Current Economic Condition Index (CECI)	121.1	120.1	120.8	121.3	119.4	123.4	111.4	103.4	105.1	102.2	112.9	115.8	115.2	116.1	111.2	120.9	112.7	113.3	113.3	111.4	111.1	109.3	108.3	109.6	121.0	121.0	0.0	
- Consumer Expectation Index (CEI)	143.9	151.8	146.7	144.0	143.3	134.9	135.3	132.6	123.8	119.7	132.0	137.8	134.6	134.7	140.2	125.4	125.0	113.7	113.1	114.4	113.1	112.3	112.2	112.9	116.7	135.2	136.4	1.2
<b>7. Banjarmasin</b>																												
- Consumer Confidence Index (CCI)	114.4	101.7	102.9	101.3	95.1	96.8	111.6	116.1	109.7	114.2	114.5	117.1	134.1	125.7	130.5	120.0	115.4	114.7	118.3	110.4	108.0	118.5	124.0	124.6	128.6	137.9	9.3	
- Current Economic Condition Index (CECI)	103.5	87.9	93.8	94.7	84.2	89.6	101.3	101.5	91.9	98.8	103.2	101.7	116.9	107.8	116.4	107.4	105.6	100.1	103.5	100.1	92.5	103.2	111.8	110.9	119.7	128.3	8.6	
- Consumer Expectation Index (CEI)	125.3	115.4	112.1	107.8	106.1	104.0	121.9	130.7	127.4	129.6	125.8	132.5	151.3	143.6	144.6	132.6	125.3	124.2	133.2	120.7	123.5	133.9	136.3	132.2	137.5	147.5	10.0	
<b>8. Bandar Lampung</b>																												
- Consumer Confidence Index (CCI)	138.3	133.1	129.0	141.8	138.3	139.0	122.8	123.1	123.2	132.1	133.8	144.8	142.1	130.2	124.8	108.5	111.8	107.8	109.8	118.6	114.4	125.6	136.5	132.7	134.1	109.3	-24.8	
- Current Economic Condition Index (CECI)	121.5	117.3	117.0	125.2	127.8	129.8	123.2	115.5	114.7	118.0	120.0	130.7	124.5	119.0	120.3	112.5	107.7	96.0	100.0	109.8	104.8	113.5	122.2	124.8	121.3	107.8	-13.5	
- Consumer Expectation Index (CEI)	155.2	148.8	141.0	158.3	148.7	148.2	122.3	130.7	127.4	146.2	147.5	158.8	159.7	141.3	129.3	104.5	116.0	119.7	119.5	127.3	124.0	137.7	150.0	140.5	146.8	110.8	-36.0	
<b>9. Makassar</b>																												
- Consumer Confidence Index (CCI)	142.0	144.4	144.5	132.7	138.4	117.9	121.2	129.8	126.6	122.8	127.1	128.0	121.9	124.3	107.6	109.5	102.0	111.1	104.8	99.9	106.9	116.3	119.7	120.8	118.9	120.2	1.3	
- Current Economic Condition Index (CECI)	129.7	131.7	139.5	126.0	129.5	105.7	109.3	117.8	116.3	113.3	117.7	119.2	117.0	115.3	105.3	103.8	96.8	110.2	98.3	96.8	105.3	111.2	114.5	119.3	117.5	118.8	1.3	
- Consumer Expectation Index (CEI)	154.3	157.2	149.5	139.3	147.3	130.2	133.0	141.7	136.8	132.3	136.5	136.8	126.8	133.2	109.8	115.2	107.2	112.0	111.2	103.0	108.5	121.5	124.8	122.3	120.3	121.5	1.2	
<b>10. Samarinda</b>																												
- Consumer Confidence Index (CCI)	145.5	147.2	148.9	150.3	149.6	150.3	149.4	151.6	150.3	151.5	150.8	152.5	153.8	152.1	149.2	146.8	145.6	147.8	145.6	143.8	143.3	144.7	146.0	145.8	147.9	148.8	0.9	
- Current Economic Condition Index (CECI)	144.2	146.7	149.2	151.3	150.3	150.2	150.3	153.2	150.8	153.5	152.0	154.0	155.8	153.8	151.0	149.7	148.3	150.3	147.7	146.2	143.2	143.7	144.2	147.5	149.7	151.3	1.6	
- Consumer Expectation Index (CEI)	146.8	147.7	148.7	149.3	148.8	150.3	148.5	150.0	149.7	149.5	149.5	151.0	151.7	150.3	147.3	144.0	142.8	145.3	143.5	141.5	143.3	145.7	147.8	144.0	146.2	146.2	0.0	
<b>11. Denpasar</b>																												
- Consumer Confidence Index (CCI)	138.6	141.7	142.0	144.5	140.1	140.0	138.6	139.8	145.7	142.8	143.1	139.5	144.9	137.8	139.0	129.8	126.3	130.8	133.7	129.5	131.4	139.9	141.6	139.4	135.5	130.6	-4.9	
- Current Economic Condition Index (CECI)	134.3	134.2	136.2	136.7	133.8	131.5	130.8	134.2	137.7	135.8	131.8	132.7	135.0	128.3	126.7	121.3	116.8	121.0	121.2	122.3	124.0	131.5	130.8	131.0	128.3	121.0	-7.3	
- Consumer Expectation Index (CEI)	142.8	149.2	147.8	152.3	146.3	148.5	146.3	145.5	153.7	149.7	154.3	146.3	154.8	147.2	151.3	138.2	135.8	140.7	146.2	136.7	138.8	148.3	152.3	147.8	142.7	140.2	-2.5	
<b>12. Padang</b>																												
- Consumer Confidence Index (CCI)	116.3	115.8	99.3	107.8	106.2	97.3	104.5	113.3	115.6	102.9	119.3	111.9	113.3	109.8	108.0	107.2	107.8	106.8	107.8	108.0	102.5	114.8	116.8	107.1	121.0	125.3	4.3	
- Current Economic Condition Index (CECI)	106.5	104.0	87.7	92.5	96.2	83.2	92.8	101.2	104.0	96.7	104.2	94.5	101.2	97.5	95.5	99.8	97.7	100.8	99.2	97.3	89.8	104.7	106.8	98.2	111.3	119.2	7.9	
- Consumer Expectation Index (CEI)	126.0	127.5	111.0	123.0	116.2	111.5	116.2	125.5	127.2	109.2	134.3	129.3	125.5	122.0	120.5	114.5	118.0	112.7	116.3	118.7	115.2	124.8	126.8	116.0	130.7	131.3	0.6	
<b>13. Pontianak</b>																												
- Consumer Confidence Index (CCI)	127.8																											

Table 7

Respondent Profile

Descriptions	2024												2025												2026	
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb
<b>Gender</b>																										
- Male	37.6	37.1	38.7	38.0	39.3	37.7	39.2	37.7	38.3	36.8	35.7	37.3	37.6	37.6	37.8	38.9	38.4	38.4	38.7	36.9	36.9	38.3	38.8	36.9	40.2	41.1
- Female	62.4	62.9	61.3	62.0	60.7	62.3	60.8	62.3	61.7	63.2	64.3	62.7	62.4	62.4	62.2	61.1	61.6	61.6	61.3	63.1	63.1	61.7	61.2	63.1	59.8	58.9
<b>Household Expenses</b>																										
- Rp. 1 million - Rp. 2 million	20.8	20.2	20.5	20.6	19.4	19.3	19.0	20.2	19.5	19.6	19.2	19.3	19.1	18.8	17.7	17.4	16.7	16.3	15.5	14.7	14.2	13.8	13.5	13.7	13.6	13.7
- Rp. 2,1 million - Rp. 3 million	24.1	25.0	24.4	25.4	24.0	24.2	24.1	22.4	23.4	24.2	24.8	24.6	24.3	22.8	22.2	22.1	20.6	21.4	20.0	19.8	19.5	19.8	19.2	19.0	19.1	18.6
- Rp. 3,1 million - Rp. 4 million	24.4	25.3	25.2	25.1	26.0	26.6	26.8	25.9	26.2	26.7	26.9	26.0	24.1	23.4	23.2	22.1	21.1	20.8	21.1	21.6	20.7	19.8	21.2	20.4	19.5	20.2
- Rp. 4,1 million - Rp. 5 million	14.7	13.2	13.6	13.7	14.6	14.6	14.6	15.6	15.3	14.2	14.8	14.7	14.0	13.6	13.9	13.5	13.8	13.5	13.8	13.9	15.4	15.5	15.5	15.5	15.3	14.9
- Over than Rp. 5 million	16.0	16.3	16.3	15.2	16.0	15.3	15.5	15.9	15.6	15.3	14.3	15.3	18.5	21.4	23.1	24.9	27.8	28.0	29.6	30.0	30.2	31.1	30.6	31.3	32.5	32.7
<b>Ages</b>																										
- 20-30 years	30.2	28.7	30.7	27.8	27.8	30.4	28.2	28.8	28.8	28.3	27.6	28.2	27.0	26.8	26.3	27.2	24.6	27.8	25.4	25.7	25.4	26.6	25.8	25.3	25.5	24.6
- 31-40 years	27.4	27.6	26.7	28.3	27.9	25.9	28.8	27.8	27.6	26.9	26.8	27.6	27.6	27.9	27.9	29.3	29.4	30.0	27.6	28.8	28.9	28.9	29.5	28.6	30.2	29.6
- 41-50 years	24.6	25.2	24.7	25.2	25.9	24.7	24.3	24.5	26.0	26.5	26.3	26.5	25.1	26.2	25.8	25.5	25.7	23.6	26.8	25.8	24.9	26.1	26.4	26.3	26.0	25.8
- 51-60 years	13.6	14.0	13.0	13.5	14.3	14.4	14.5	14.4	13.3	13.6	14.5	13.4	15.1	14.1	14.3	13.2	14.7	14.1	14.9	14.5	15.4	13.4	14.1	14.8	13.6	14.4
- 60 years above	4.3	4.5	5.0	5.1	4.0	4.5	4.1	4.6	4.3	4.6	4.8	4.3	5.3	5.0	5.6	4.7	5.5	4.4	5.3	5.2	5.4	4.9	4.1	5.0	4.7	5.7
<b>Educational Level</b>																										
- High School Graduate	67.5	67.0	66.4	66.5	66.2	66.4	64.9	65.2	64.4	65.8	64.7	64.5	64.9	64.4	65.4	64.9	64.8	64.1	64.6	64.2	63.9	63.8	62.5	62.9	61.1	61.1
- Academic Diploma	9.5	8.3	9.4	9.8	9.0	8.6	10.1	9.9	9.7	9.3	9.1	9.3	9.5	9.1	8.5	8.8	9.2	8.8	8.8	9.2	9.1	8.9	9.4	9.5	10.0	9.8
- Undergraduate	20.5	21.9	21.1	20.9	21.7	22.6	21.9	21.9	23.2	21.8	23.6	23.3	22.7	22.9	22.7	23.0	22.3	23.1	22.7	22.9	22.9	23.3	23.9	23.4	24.4	24.8
- Postgraduate	2.4	2.7	3.1	2.9	3.1	2.4	3.1	3.0	2.7	3.1	2.7	2.9	2.9	3.7	3.3	3.3	3.7	4.0	3.9	3.7	4.1	4.0	4.1	4.3	4.5	4.3

Figure 1

Consumer Confidence Index (CCI) by Region

