

CONSUMER SURVEY



JANUARY 2026 CONSUMER CONFIDENCE INCREASING

Consumer Confidence

The latest Consumer Survey conducted by Bank Indonesia in January 2026 indicates increasing consumer confidence in economic conditions relative to the previous period. This was reflected by an optimistic (index >100) Consumer Confidence Index (CCI) of 127.0 in January 2026, up from 123.5 in December 2025.

Current & Expectation Economic Condition

Increasing consumer confidence in January 2026 was supported by the Current Economic Condition Index (CECI) and Consumer Expectation Index (CEI), both of which remained in optimistic territory at 115.1 and 138.8, respectively, up from 111.4 and 135.6 the month earlier.

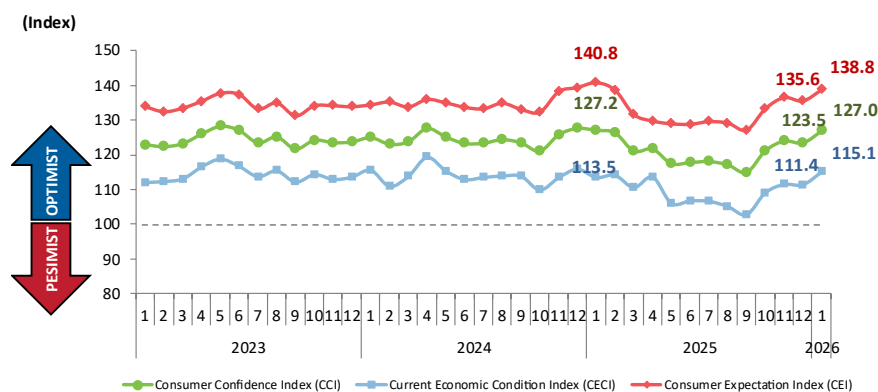
A. Consumer Confidence

A.1. Consumer Confidence Index (CCI)

Consumer confidence increased in January 2026.

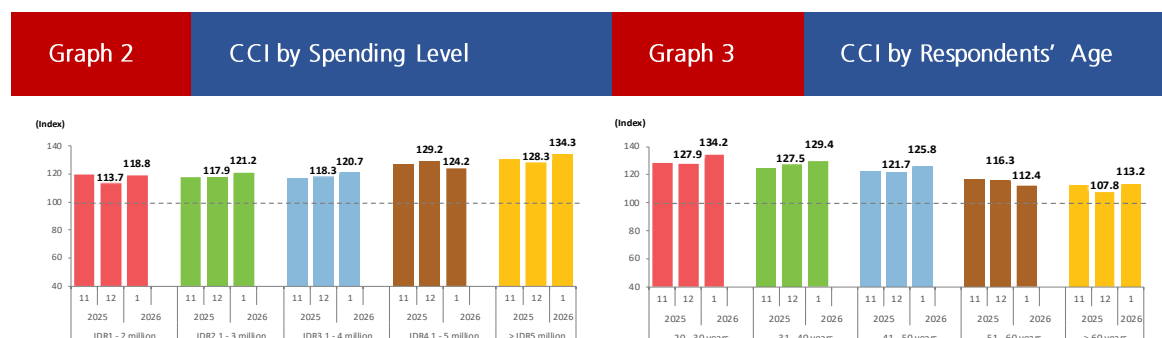
The latest Consumer Survey conducted by Bank Indonesia in January 2026 indicates increasing consumer confidence in economic conditions. This was reflected by an optimistic Consumer Confidence Index (CCI) of 127.0 in January 2026, up from 123.5 the month earlier. Consumer confidence was buoyed by current economic conditions and expectations of future economic conditions, which remained in optimistic territory and increased relative to the previous period. Accordingly, the Current Economic Condition Index (CECI) and the Consumer Expectation Index (CEI) were recorded at 115.1 and 138.8, respectively (Graph 1).

Graph 1 Consumer Confidence Index



Based on spending bracket, consumer confidence in January 2026 experienced broad-based gains across all spending groups, except respondents spending Rp4.1-5 million per month, who reported a decrease in the CCI to a level of 124.2 (Graph 2). Based on age, respondents from most age groups reported a higher CCI in the reporting period, with the highest index recorded among respondents in

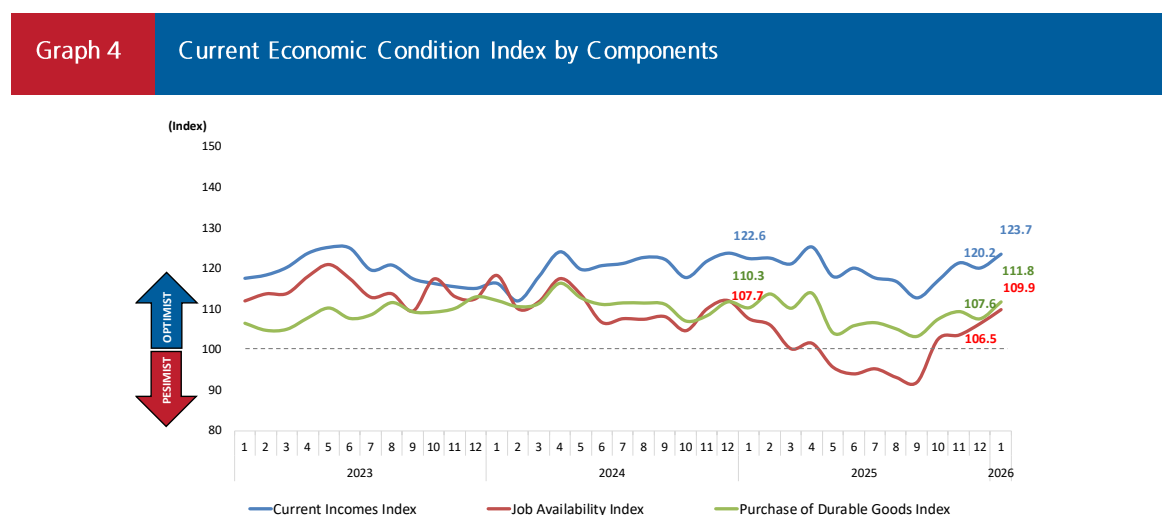
the 20-30 age group (134.2) (Graph 3). Regionally, respondents in most of the surveyed cities confirmed a higher CCI, particularly in Semarang, Palembang and Padang.



A.2. Current Economic Condition Index (CECI)

Consumer perception of current economic conditions increased.

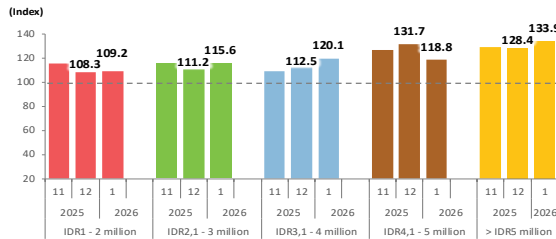
Consumer perception of current economic conditions increased, as reflected by an uptick in the Current Economic Condition Index (CECI) to a level of 115.1 in January 2026 from 111.4 in December 2025. The CECI was edged upwards by increases observed in all component indexes, namely the Current Income Index, Job Availability Index, and Purchase of Durable Goods Index, which climbed to 123.7, 109.9 and 111.8 in the reporting period from 120.2, 106.5 and 107.6 one month earlier (Graph 4). Spatially, respondents in most of the surveyed cities recorded a higher CECI in January 2026, particularly in Semarang, Padang and Palembang.



In general, consumer confidence in current income increased. Based on spending, respondents from all spending brackets reported a higher index, except respondents spending Rp4.1-5 million per month, who reported a decrease in the CECI to a level of 118.8 (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 (136,6) (Graph 6).

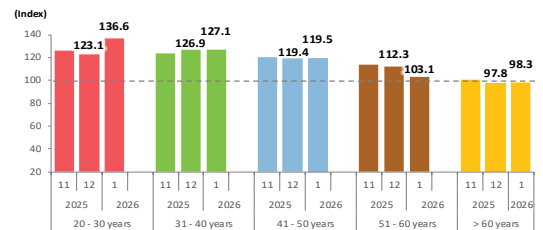
Graph 5

Income Index by Spending Level



Graph 6

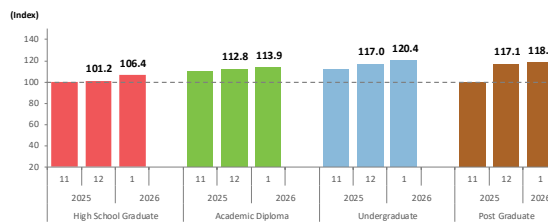
Income Index by Respondents' Age



Consumer perception of current job availability also tracked an upward trend in the reporting period. Based on educational background, all respondent groups reported a higher index, with the highest reading linked to undergraduates (120.4) (Graph 7). Meanwhile, respondents from most age groups also confirmed a higher Job Availability Index in the reporting period, despite respondents over the age of 51 remaining in the pessimistic zone (Graph 8).

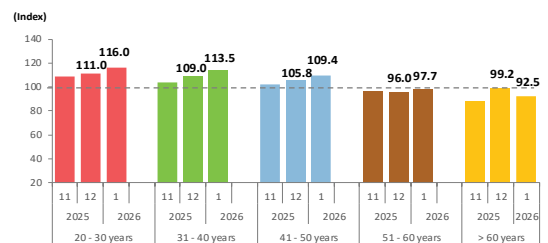
Graph 7

Job Availability Index by Respondents' Educational Background



Graph 8

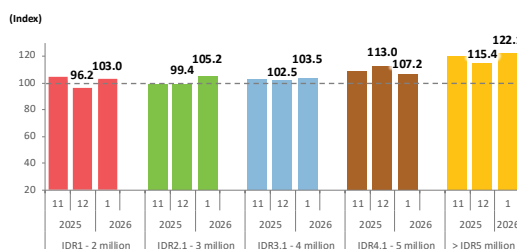
Job Availability Index by Respondents' Age



In terms of spending, respondents from all spending brackets confirmed a higher Purchase of Durable Goods Index in the reporting period, except respondents spending Rp4.1-5 million per month, who reported a lower index of 107.2 (Graph 9). Based on age, respondents from all age groups confirmed a higher Purchase of Durable Goods Index in the reporting period, with the highest index of 118.5 reported by respondents in the 20-30 age group (Graph 10).

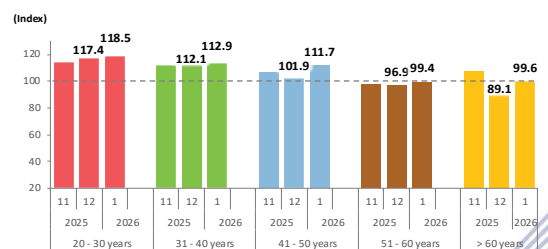
Graph 9

Purchase of Durable Goods Index by Spending Level



Graph 10

Purchase of Durable Goods Index by Respondents' Age

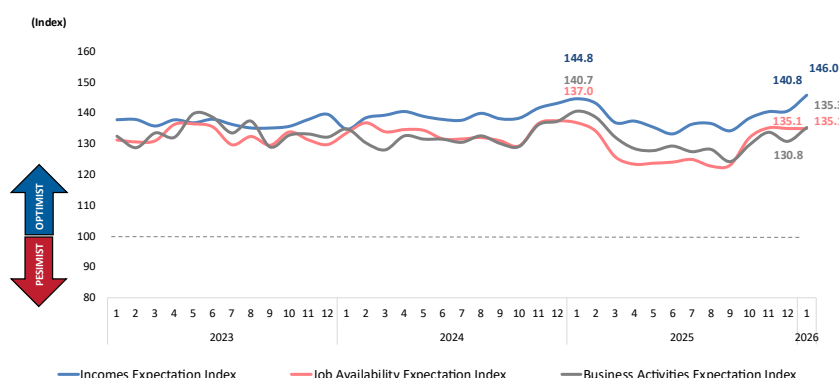


Consumer expectations of future economic conditions increased.

A.3. Consumer Expectation Index (CEI)

Consumer expectations of economic conditions in the next 6 months increased, as reflected by a bump in the Consumer Expectation Index (CEI) in January 2026 to 138.8 from 135.6 in the previous period. The higher CEI in January 2026 was supported by respective increases observed in the Income Expectation Index and Business Activity Expectation Index to 146.0 and 135.3 from 140.8 and 130.8 the month earlier. Meanwhile, the Job Availability Expectation Index remained relatively stable at 135.1 (Graph 11). Regionally, respondents in most of the surveyed cities reported a higher CEI in the reporting period, with the largest gains confirmed by respondents in Palembang, Semarang and Padang.

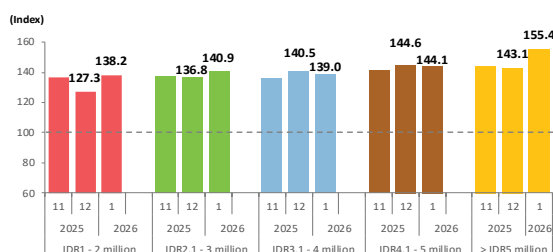
Graph 11 Consumer Expectation Index by Components



Income expectations for the next 6 months increased among respondents spending Rp1-3 million and more than Rp5 million per month (Graph 12). Based on age, income expectations experienced broad-based gains across all age brackets, except the 51-60 age group that decreased to 128.2 in the reporting period (Graph 13).

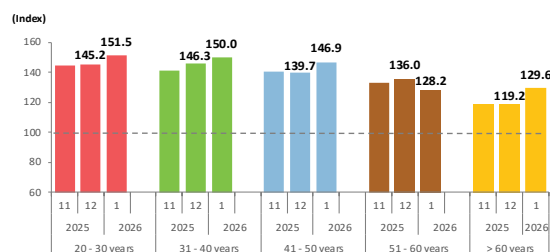
Graph 12

Income Expectation Index by Spending Level



Graph 13

Income Expectation Index by Respondents' Age



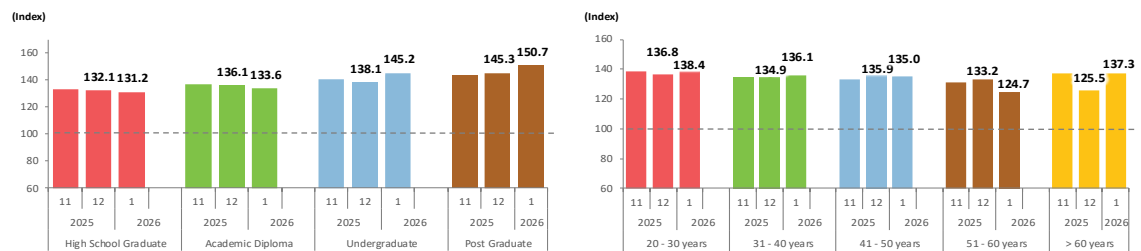
Undergraduates (145.2) and postgraduates (150.7) were more upbeat on job availability in the next 6 months (Graph 14). Based on age, consumer expectations of future job availability increased among respondents in the 20-40 age cohort as well as the over 60s, contrasting lower expectations among respondents aged 41-60 (Graph 15).

Graph 14

Job Availability Expectation Index by Respondents Educational Background

Graph 15

Job Availability Expectation Index by Respondents' Age



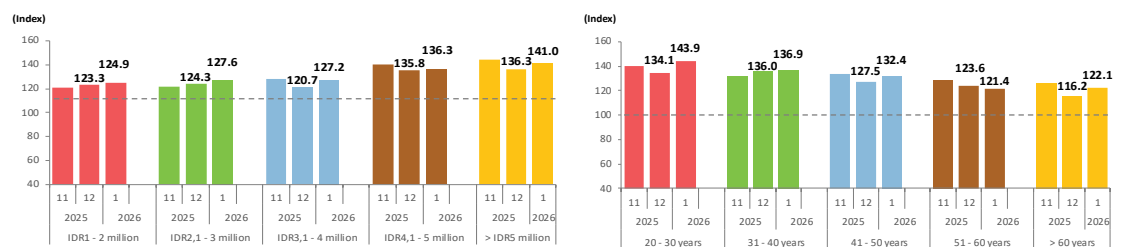
Consumer expectations of future job activity increased across all spending brackets, led by respondents spending Rp3.1-4 million per month with an index reading of 127.2 (Graph 16). On the other hand, respondents from all age groups reported a higher index, except respondents in the 51-60 age group (Graph 17).

Graph 16

Business Activity Expectation Index by Spending Level

Graph 17

Business Activity Expectation Index by Respondents' Age



B. Consumer Financial Conditions

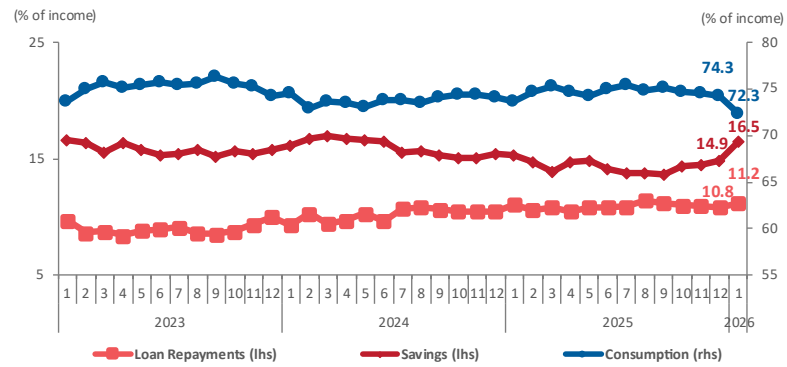
The average propensity to consume ratio decreased in the reporting period, accompanied by a relatively stable debt instalment-to-income ratio and a higher savings-to-income ratio.

In January 2026, the average propensity to consume ratio decreased to 72.3% from 74.3% in December 2025. Meanwhile, the debt instalment-to-income ratio remained relatively stable at 11.2% compared with 10.8% the month earlier and the savings-to-income ratio increased to 16.5% from 14.9% (Graph 18).

Respondents from most spending brackets reported a lower average propensity to consume ratio in the reporting period, namely respondents spending Rp1-4 million and more than Rp5 million per month (Graph 19). Meanwhile, most respondents confirmed a higher savings-to-income ratio, particularly respondents spending Rp1-2 million per month (17.4%) (Graph 20).

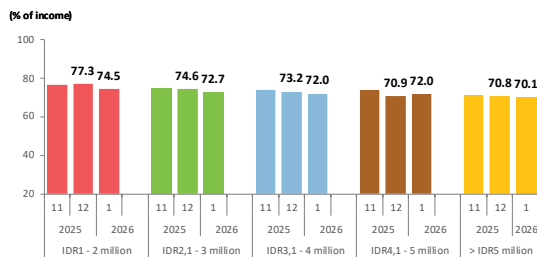
Graph 18

Distribution of Household Income Allocation



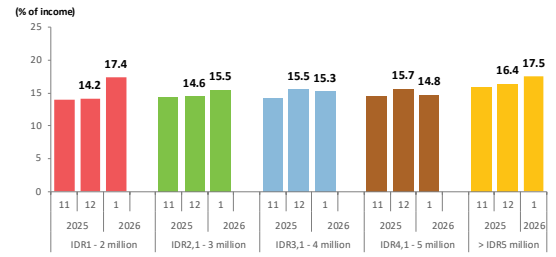
Graph 19

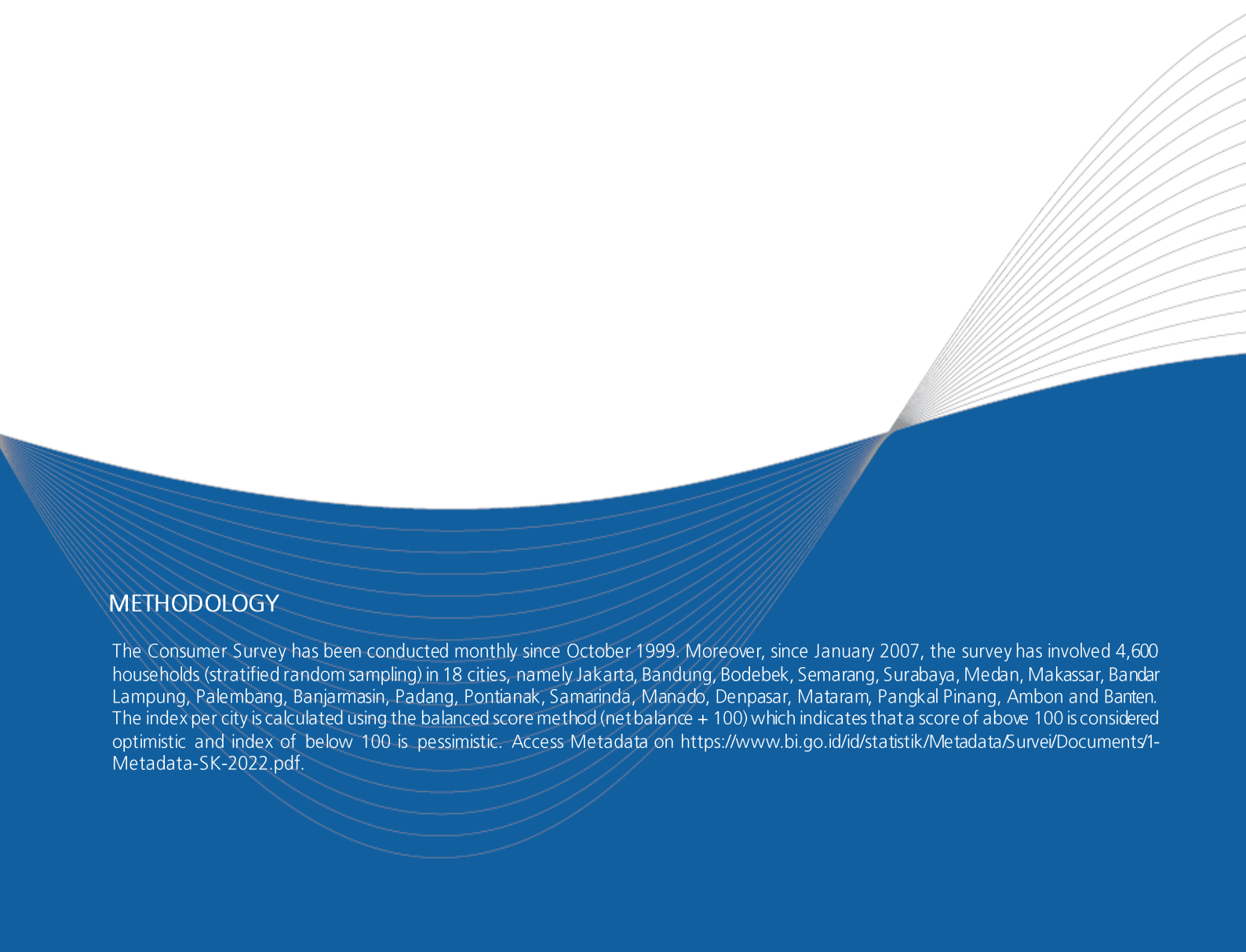
Household Consumption Allocation by Spending Level



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
		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	(Jan-Dec)
A. Consumer Confidence Index (CCI)																											
- 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	3.5
- 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	3.7
- 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	3.2
Current Economic Condition Index (compared to the previous 6 months)																											
- 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	3.5
- 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	3.4
- 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	4.2
Consumer Expectation Index (the next 6 months compared to the current condition)																											
- 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	5.2
- 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	0.0
- 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	4.5

Table 2

Consumer Confidence Index by Spending Level

Descriptions				2024												2025												2026	Changes	
				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	(Jan-Dec)	
A. Consumer Confidence Index (CCI)																														
- 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	5.1	
- 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	3.3	
- 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	116.9	109.1	117.1	117.3	118.3	120.7	2.4	
- 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	-5.0	
- 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	6.0	
B. Current Economic Condition Index (CECI)																														
- 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	1.8	
- 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	5.0	
- 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	4.7	
- 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	-7.6	
- 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	6.3	
C. Consumer Expectation Index (CEI)																														
- 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	8.4	
- 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	1.7	
- 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	0.0	
- 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	139.8	137.5	-2.3	
- 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	5.7	
B1. Current Income Index																														
- 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	0.9	
- 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	4.4	
- Expenditure level Rp. 3.1 - 4 million				118.4	114.6	117.0	129.0	121.4	122.6	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	7.6	
- 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	-12.9	
- 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	5.5	
B2. Job Availability Index																														
- 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	-2.4	
- 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	96.5	100.3	102.4	107.0	4.6	
- 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	5.5	
- 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	-4.1	
- 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	6.7	
B3. Purchase of Durable Goods Index																														
- 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	6.8	
- Expenditure level Rp. 2.1 - 3 million				106.1	105.4	107.0	113.2	109.6	108.4	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	5.8	
- 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	1.0	
- 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	-5.8	
- 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	6.7	
C1. Incomes Expectation Index																														
- 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	10.9	
- 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	4.1	
- 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	-1.5	
- 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	-0.5	
- 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	12.3	
C2. Job Availability Expectation Index																														
- 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	12.6	
- Expenditure level Rp. 2.1 - 3 million				126.7	129.8	132.4	132.6	127.8	124.1	128.0	130.9	133.9	124.3	125.5	132.1	131.5	141.2	136.2	120.3	119.1	122.7	117.6	122.3	116.7	118.4	122.8	130.8	133.2	131.0	-2.2
- Expenditure level Rp. 3.1 - 4 million				132.8	142.6	133.6	135.4	138.2	134.6	136.0	130.7	135.3	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	132.8	134.3	129.2	-5.1	
- 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	-6.8	
- 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	126.6	122.8	122.4	126.6	123.2	130.3	135.7	139.2	138.3	138.5	0.2	
C3. Business Activities Expectation Index																														
- Expenditure level Rp. 1 - 2 million				124.8	122.0	115.5	124.0	125.1	115.0	120.3	125.8	128.3	123.1	127.3	132.2	132.6	131.1	133.0	127.7	120.2	120.2	109.8	107.1	107.8	116.3	120.5	123.3	124.9	1.6	
- Expenditure level Rp. 2.1 - 3 million				131.8	129.9	126.1	128.8	127.1	122.2	127.0	126.0	117.9	122.1	128.2	126.3	138.8	135.0	122.8	124.0	116.5	118.3	118.8								

Table 3 Consumer Confidence Index by Respondents' Age

Descriptions				2024												2025												2026	Changes
				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	(Jan-Dec)
A. Consumer Confidence Index (CCI)																													
- 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	6.3
- 31-40 years old				126.8	126.2	125.2	129.2	128.3	127.8	125.2	124.0	125.4	121.2	124.6	128.8	126.9	127.9	122.5	123.0	117.7	118.5	122.3	119.4	117.4	123.8	124.5	127.5	129.4	1.9
- 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	4.1
- 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	-3.9
- >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	5.4
B. Current Economic Condition Index (CECI)																													
- 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	6.5
- 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	1.8
- 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	4.4
- 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	-1.6
- >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	98.8	93.6	84.4	101.8	82.8	88.0	95.6	98.5	95.4	96.8	1.4
C. Consumer Expectation Index (CEI)																													
- 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	5.9
- 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	1.9
- 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	3.7
- 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	-6.1
- >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	9.4
B1. Current Income Index																													
- 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	13.5
- 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	128.8	119.3	121.1	121.2	120.0	114.0	118.1	123.4	126.9	127.1	0.2
- 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	114.6	110.3	117.0	120.4	119.4	119.5	0.1
- 51-60 years old				109.3	103.7	112.4	127.7	108.8	108.1	108.9	121.0	111.9	107.9	118.6	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	-9.2
- >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	0.5
B2. Job Availability Index																													
- 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	5.0
- 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	4.5
- 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	3.6
- 51-60 years old				109.1	103.6	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	1.7
- >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	-6.7
B3. Purchase of Durable Goods Index																													
- 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	1.1
- 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	0.8
- 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	9.8
- 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	2.5
- >60 years old				98.8	96.0	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	10.5
C1. Incomes Expectation Index																													
- 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	6.3
- 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	3.7
- 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	7.2
- 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	-7.8
- >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	10.4
C2. Job Availability Expectation Index																													
- 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	1.6
- 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	134.8	134.6	134.9	136.1	1.2
- 41-50 years old				131.4	134.1	131.5	134.0	135.0	128.8	132.2	130.4	129.3	129.8	135.3	138.3	138.9	138.2	121.8	122.4	123.3	124.5	125.4	124.7	128.2	131.9	133.2	135.9	135.0	-0.9
- 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	116.2	124.5	119.8	113.8	119.4	110.8	119.9	131.1	133.2	124.7	-8.5
- >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	11.8
C3. Business Activities Expectation Index																													
- 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	9.8
- 31-40 years old				135.6	133.0	130.2	132.6	135.8	135.3	131.0	131.8	132.7	128.3	135.5	140.3	139.4	138.2	134.7	127.6	128.1	129.5	132.3	130.2	129.3	134.5	132.0	136.0	136.9	0.9
- 41-50 years old				132.2	126.4	125.4	126.7	130.0	128.5	130.9	132.7	128.2	128.3	134.5	136.9	137.7	140.3	130.7	131.4	127.5	12								

Table 4

Consumer Confidence Index by Respondents' Educational Background

Descriptions				2024												2025												2026	Changes
				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	(Jan-Dec)
A. Consumer Confidence Index (CCI)																													
- 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	3.1
- 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	1.4
- 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	125.6	127.2	132.2	131.9	132.7	137.7	5.0
- 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	7.6
B. Current Economic Condition Index (CECI)																													
- 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	3.8
- 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	0.0
- 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	2.8
- 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	116.5	121.8	112.2	133.8	125.5	113.5	121.1	133.1	129.3	129.2	115.5	119.4	120.2	0.8
C. Consumer Expectation Index (CEI)																													
- 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	2.4
- 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	2.7
- 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	7.2
- 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	14.3
B1. Current Income Index																													
- 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	2.0
- 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	1.5
- 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	1.8
- 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	1.4
B2. Job Availability Index																													
- 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	88.4	98.2	100.0	101.2	106.4	5.2
- 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	102.6	97.5	99.5	109.5	110.1	112.8	113.9	1.1
- 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	3.4
- Postgraduate				136.6	98.9	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	1.6
B3. Purchase of Durable Goods Index																													
- 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	106.4	105.3	106.6	98.7	99.5	100.0	97.7	95.4	100.0	105.0	100.8	105.1	4.3
- 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	-2.4
- 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	3.4
- 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	-0.8
C1. Incomes Expectation Index																													
- 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	4.7
- 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	6.2
- 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	6.1
- Postgraduate				150.9	140.9	133.8	136.1	140.8	150.8	152.6	157.0	169.2	146.2	149.7	159.9	162.1	144.6	146.5	143.7	145.3	138.1	134.3	152.9	146.1	155.1	133.9	141.8	157.3	15.5
C2. Job Availability Expectation Index																													
- 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	-0.9
- 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	-2.5
- 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	7.1
- 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	5.4
C3. Business Activities Expectation Index																													
- 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	3.3
- 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	4.4
- 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	8.2
- 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	145.0	141.5	161.7	22.2

Table 5 Respondents' Share of Expenditure Allocation

Descriptions	2024												2025												2026	Changes
	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	(Jan-Dec)
A. Total																										
- 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	-2.0
- 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	0.4
- 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	1.6
B. Rp. 1 million - Rp. 2 million																										
- Consumption	77.8	73.9	76.6	74.7	75.0	75.8	76.5	73.5	76.0	76.2	76.3	76.7	75.0	76.2	79.0	78.1	77.3	76.0	78.4	76.5	78.0	76.5	76.5	77.3	74.5	-2.8
- 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	-0.5
- 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	3.2
C. Rp. 2,1 million - Rp. 3 million																										
- 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	-1.9
- 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	1.0
- 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	0.9
D. Rp. 3,1 million - Rp. 4 million																										
- 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	-1.2
- 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	1.4
- 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	-0.2
E. Rp. 4,1 million - Rp. 5 million																										
- 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	1.1
- 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	11.6	13.5	13.2	-0.3
- 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	-0.9
F. > Rp. 5 million																										
- 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	-0.7
- 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	-0.5
- 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	1.1

Table 6 Consumer Confidence Index by Cities

Description	2024												2025												2026	Changes	
	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	(Jan-Dec)	
1. Jakarta																											
- 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		4.5
- 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		6.6
- 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		2.3
2. Bandung																											
- 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		4.9
- Current Economic Condition Index (CECI)	91.2	91.3	97.0	100.1	92.2	96.3	98.0	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		7.6
- 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		2.0
3. Semarang																											
- 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		15.0
- 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	108.6	107.7	102.0	116.0		14.0
- 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		15.9
4. Surabaya																											
- 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	117.2	117.6	112.4	119.8	120.2	120.2	110.1		-10.1
- 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	102.3	105.3	101.9	109.6	107.6	109.9	100.6		-9.3
- 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		-10.9
5. Medan																											
- 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		6.5
- Current Economic Condition Index (CECI)	102.2	83.3	85.5	97.0	81.9	87.3	83.7	80.3	83.4	86.5	95.1	97.4	95.6	92.0	98.2	102.1	84.7	89.0	85.1	76.6	67.2	93.0	104.3	91.5	95.6		4.1
- Consumer Expectation Index (CEI)	108.4	105.0	96.5	105.6	106.9	110.8	108.4	98.6	113.5	116.2	117.5	114.4	113.5	111.2	102.5	110.5	93.2	108.6	100.4	104.1	83.8	111.9	125.3	104.7	113.5		8.8
6. Palembang																											
- 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		15.0
- Current Economic Condition Index (CECI)	121.1	123.2	130.6	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	113.7	113.3	111.4	111.1	109.3	108.3	109.6	121.0		11.4
- 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	113.1	114.4	113.1	112.3	112.2	112.9	116.7	135.2		18.5
7. Banjarmasin																											
- 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		4.0
- 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	105.1	103.5	100.1	92.5	103.2	111.8	116.9	119.7		2.8
- 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		5.3
8. Bandar Lampung																											
- 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		1.4
- 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		-3.5
- Consumer Expectation Index (CEI)	155.2	148.8	141.0	158.3	148.7	148.2	122.3	130.7	131.7	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	150.8	140.5	146.8		6.3
9. Makassar																											
- 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		-1.9
- 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		-1.8
- Consumer Expectation Index (CEI)	154.3	157.2	149.5	139.3	147.3	130.2	133.0	147.1	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		-2.0
10. Samarinda																											
- 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		2.1
- 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		2.2
- 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		2.2
11. Denpasar																											
- 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		-3.9
- 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		-2.7
- 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		-5.1
12. Padang																											
- 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		13.9
- 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		13.1
- Consumer Expectation Index (CEI)	126.0	127.5	111.0	123.0	116.2	111.5	126.2	125.5	127.2	109.2	134.3	29.3	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		14.7
13. Pontianak																											
- Consumer Confidence Index (CCI)	127.8	129.9	127.1	138.2	130.6	119.6	109.3	122.4	119.9	112.3	120.2	125.1	128.8	128.8	124.3	117.3	117.8	113.5	120.4	113.7	116.5	131.8	126.6	126.4	136.9		10.5
- Current Economic Condition Index (CECI)	114.2	119.2	113.7	133.0	119.7	108.5	102.5	111.8	110.5	102.2	111.5	113.0	117.5	120.5	115.2	107.2	105.0	108.2	112.3	108.8	104.7	118.8	116.0	116.5	124.0		7.5
- Consumer Expectation Index (CEI)	141.3	140.7	140.5	143.3	141.5	130.7	116.0	133.0	129.3	122.3	128.8	137.2	140.0	137.2	133.3	127.3	130.5	118.8	128.5	118.5	128.3	144.8	141.2	136.3	149.8		13.5
14. Manado																											
- Consumer Confidence Index (CCI)	142.0	141.7	133.4	129.3	138.9	132.5	136.4	144.1	137.7	137.8	137.0	138.0	135.4	129.8	125.7	121.1	127.9	128.6	132.7	128.5	122.3	127.2	141.8	144.9	138.5		-6.4
- Current Economic Condition Index (CECI)	122.7	137.3	120.7	116.2	120.0	109.3	115.5	122.5	113.7	117.3	117.5	123.7	115.8	113.2	109.3	104.4	105.8	112.0	109.8	111.0	100.7	110.8	124.3	129.5	117.8		-1.1
- Consumer Expectation Index (CEI)	161.3	160.0	146.2	142.5	157.7	155.7	157.3	165.7	161.7	158.2	156.5	153.2	155.0	146.3	142.0	137.7	146.0	145.2	155.5	146.0	143.5	159.3	160.3	159.2		-1.7	
15. Mataram																											
- Consumer Confidence Index (CCI)	132.3	128.0	133.0	131.5	132.9	124.0	131.4	130.2	133.1	136.4	134.9	134.4	142.4	141.7	128.5	122.9	129.3	123.4	119.8	113.3	130.9	122.9	135.8	142.5	137.8		-4.7
- Current Economic Condition Index (CECI)	116.0	108.2	117.0	114.8	113.8	114.7	113.7																				

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
Gender																									
- 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
- 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
Household Expenses																									
- 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
- 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
- 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
- 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
- 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
Ages																									
- 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
- 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
- 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
- 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
- 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
Educational Level																									
- 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
- 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
- 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
- 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

Figure 1 Consumer Confidence Index (CCI) by Region

