

CONSUMER SURVEY



MARCH 2026 CONSUMER CONFIDENCE REMAINS SOLID

Consumer Confidence

The latest Consumer Survey conducted by Bank Indonesia in March 2026 indicates that consumer confidence in economic conditions remained solid. This was reflected by an optimistic (index > 100) Consumer Confidence Index (CCI) of 122.9 in March 2026.

Current & Expectation Economic Condition

Persistently solid consumer confidence in March 2026 was supported by consumer perception of current and expectation economic conditions. The Current Economic Condition Index (CECI) and Consumer Expectation Index (CEI) were maintained at optimistic levels of 115.4 and 130.4, respectively.

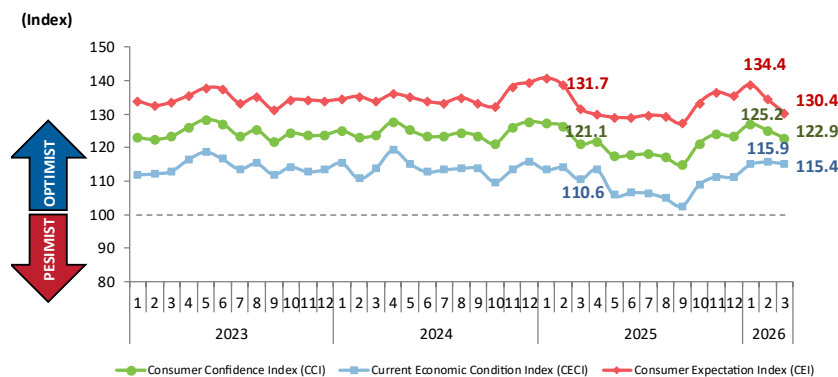
A. Consumer Confidence

A.1. Consumer Confidence Index (CCI)

Consumer confidence remained solid in March 2026.

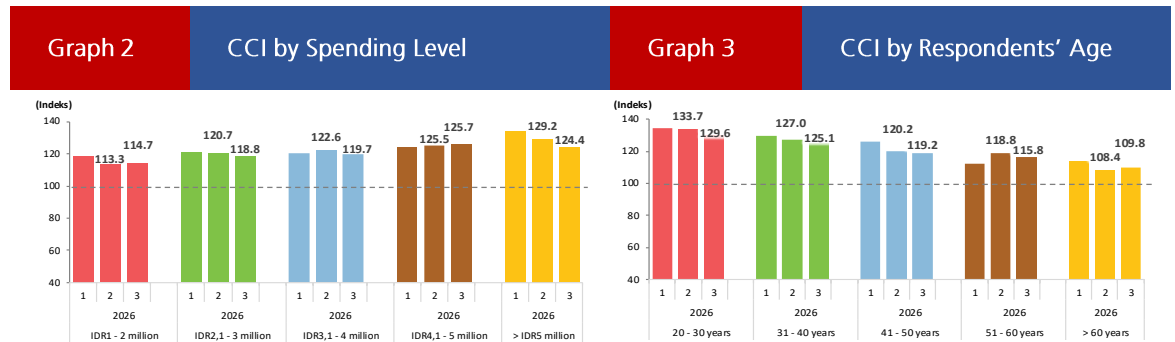
According to the latest Consumer Survey conducted by Bank Indonesia in March 2026, consumer confidence in economic conditions remained solid. This was reflected by an optimistic Consumer Confidence Index (CCI) of 122.9 in March 2026, although lower than the 125.2 recorded in the previous period. Consumer optimism in March 2026 stemmed from persistently strong confidence in current economic conditions and expectations of future economic conditions. Accordingly, the Current Economic Condition Index (CECI) and Consumer Expectation Index (CEI) were recorded at 115.4 and 130.4, respectively (Graph 1).

Graph 1 Consumer Confidence Index



Based on spending, consumer confidence in March 2026 remained optimistic across all spending groups, with the highest CCI recorded among respondents spending Rp4.1–5 million per month at 125.7 (Graph 2). Based on age, all groups also remained in optimistic territory, with the highest index recorded among respondents in the 20–30 age group at 129.6 (Graph 3). Furthermore, the over 60s reported increased optimism compared with the previous period, while other age groups experienced

declines. Regionally, respondents in most surveyed cities reported a lower CCI, particularly in Pontianak, Surabaya and Padang. Meanwhile, the largest increases were recorded in Bandung, Bandar Lampung and Samarinda.

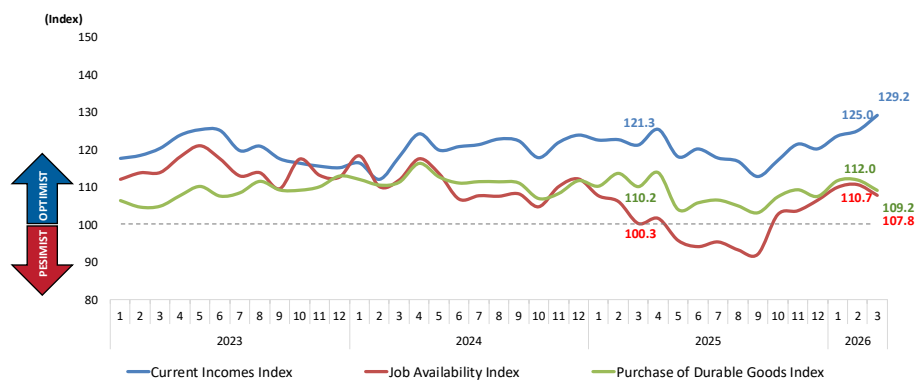


A.2. Current Economic Condition Index (CECI)

Consumer perception of current economic conditions remained solid.

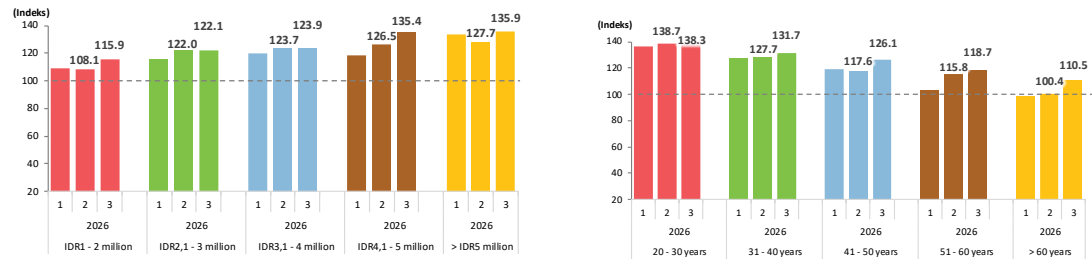
Consumer perception of current economic conditions remained solid, as reflected by a Current Economic Condition Index (CECI) of 115.4 in March 2026, which remained in optimistic territory (index >100), although down slightly from 115.9 in the previous month. The solid CECI was supported by an increase in the Current Income Index, which rose to 129.2 from 125.0 in the previous month. Meanwhile, the Job Availability Index and Purchase of Durable Goods Index remained in optimistic territory at 107.8 and 109.2, respectively, despite moderating from 110.7 and 112.0 in the previous period (Graph 4). Regionally, most cities recorded an increase in the CECI, particularly Denpasar, Medan and Bandung. In contrast, declines were observed in Pontianak, Surabaya and Padang.

Graph 4: Current Economic Condition Index by Components



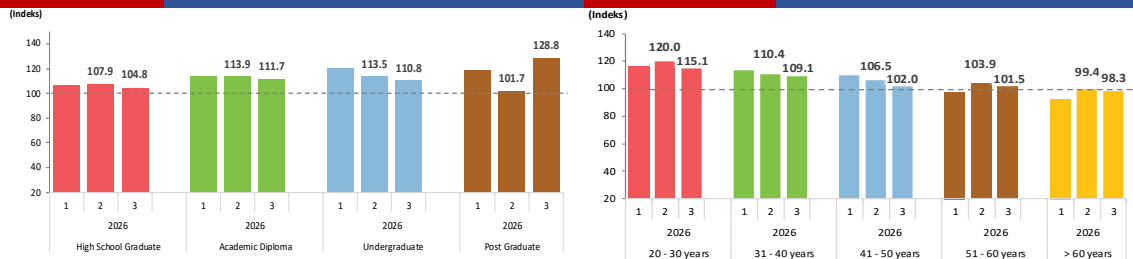
Based on spending bracket, confidence in current income increased across all groups, with the highest index recorded at 135.9 among respondents spending more than Rp5 million per month (Graph 5). In terms of age, all groups reported higher indexes, except for respondents aged 20–30, which declined slightly to 138.3 (Graph 6).

Graph 5 Income Index by Spending Level **Graph 6** Income Index by Respondents' Age



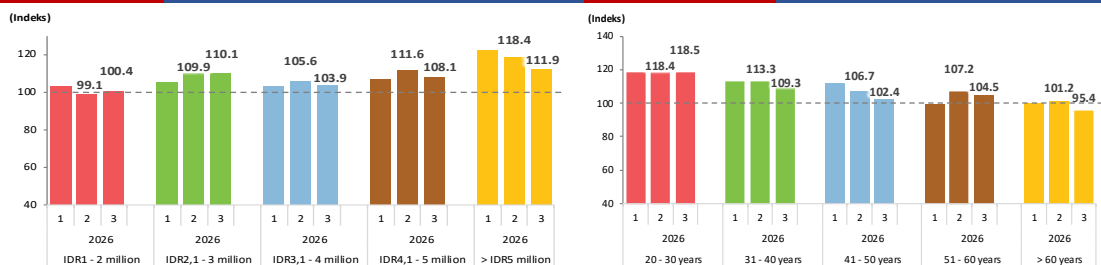
Consumer perception of current job availability remained solid. Based on educational background, respondents with a postgraduate education recorded an increase to 128.8, while the other groups experienced declines (Graph 7). Based on age, the Job Availability Index remained in optimistic territory across all groups except respondents aged over 60, who remained 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, the Purchase of Durable Goods Index increased among respondents spending Rp1–2 million and Rp2.1–3 million per month, rising to 100.4 and 110.1, respectively (Graph 9). Based on age, the highest index was recorded among respondents aged 20–30 at 118.5 (Graph 10).

Graph 9 Purchase of Durable Goods Index by Spending Level **Graph 10** Purchase of Durable Goods Index by Respondents' Age



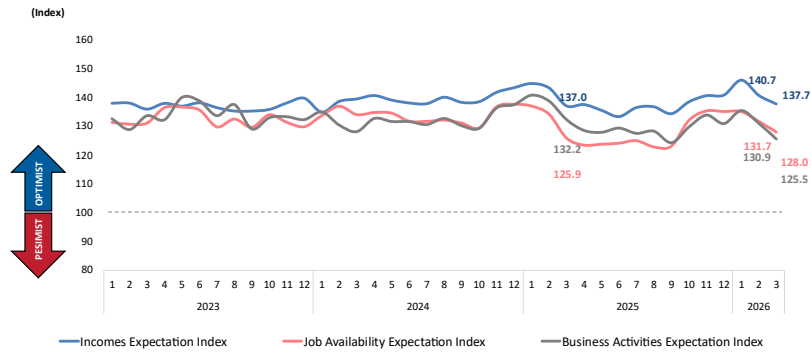
A.3. Consumer Expectation Index (CEI)

Consumer expectations of future economic conditions remained solid.

Consumer expectations of economic conditions in the next 6 months remained solid. This was reflected by a Consumer Expectation Index (CEI) of 130.4 in March 2026, down from 134.4 in the previous month. The solid CEI was supported by optimism regarding income expectations, job availability

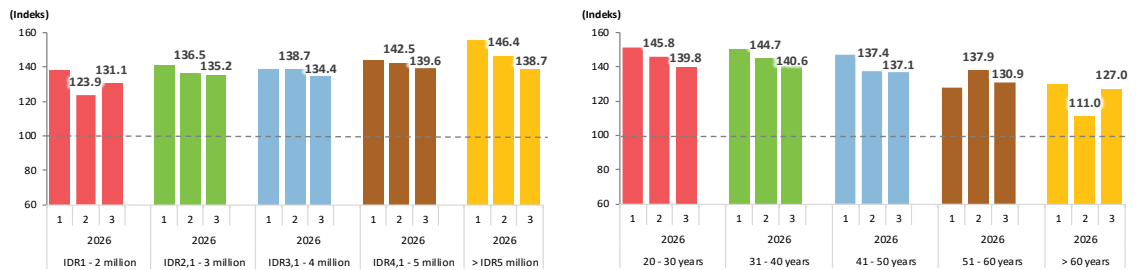
expectations and business activity expectations, with respective indexes of 137.7, 128.0 and 125.5 (Graph 11). Regionally, most cities recorded a decline in the CEI, with the largest decreases reported by respondents in Pontianak, Semarang and Surabaya. Meanwhile, increases were recorded in several other cities, particularly Bandung, Bandar Lampung and Pangkal Pinang.

Graph 11 Consumer Expectation Index by Components



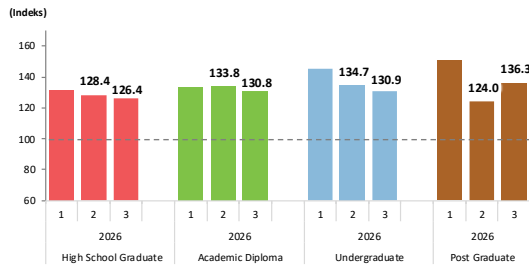
Income expectations for the next 6 months remained in optimistic territory across all spending brackets, although most groups reported lower indexes compared with the previous month. The highest index was recorded among respondents spending Rp4.1–5 million per month at 139.6 (Graph 12). Based on age, the highest index was recorded by respondents in the 31–40 age group at 140.6 (Graph 13).

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

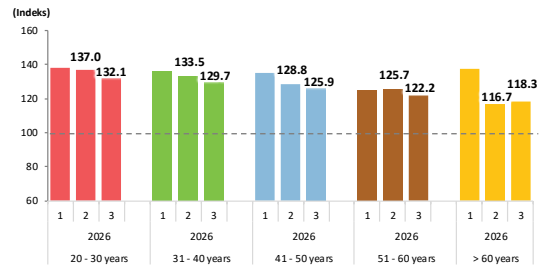


Expectations of job availability in the next 6 months increased among respondents with a postgraduate education to 136.3 (Graph 14), while respondents with other educational backgrounds reported declines. Based on age, only respondents over 60 reported an increase, with an index of 118.3 (Graph 15).

Graph 14 Job Availability Expectation Index by Respondents Educational Background

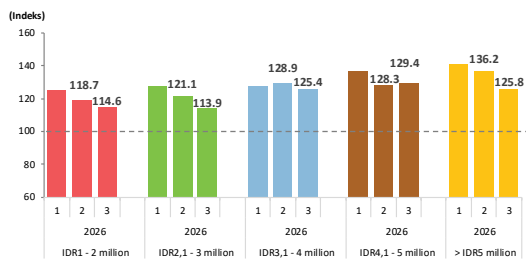


Graph 15 Job Availability Expectation Index by Respondents' Age

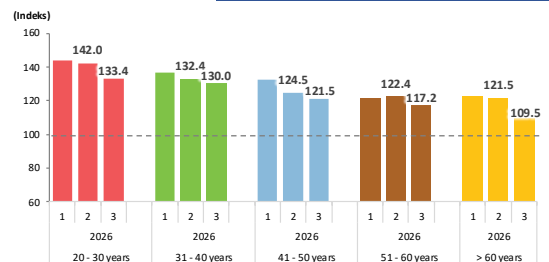


Consumer expectations of future business activity increased among respondents spending Rp4.1–5 million per month, with an index of 129.4 (Graph 16). Based on age, all groups remained in optimistic territory despite experiencing declines (Graph 17).

Graph 16 Business Activity Expectation Index by Spending Level



Graph 17 Business Activity Expectation Index by Respondents' Age

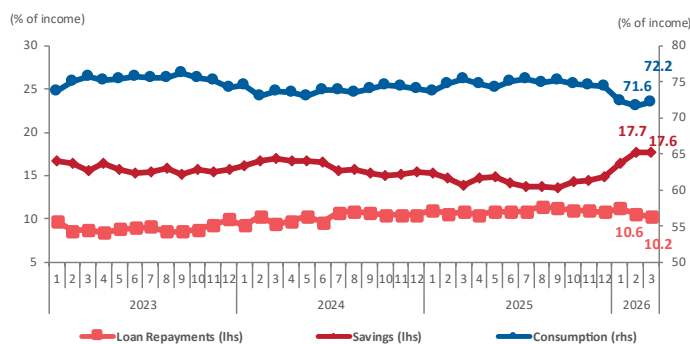


B. Consumer Financial Conditions

In March 2026, the average propensity to consume ratio increased to 72.2% from 71.6% in the previous period. Meanwhile, the debt instalment-to-income ratio declined to 10.2% from 10.6% in the previous month. On the other hand, the savings-to-income ratio was relatively stable at 17.6%, compared with 17.7% in the previous month (Graph 18).

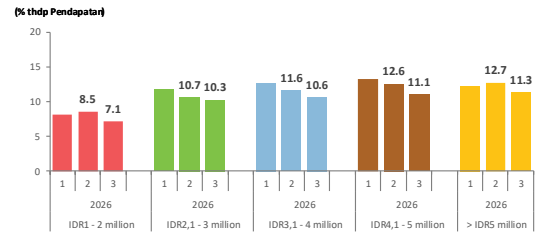
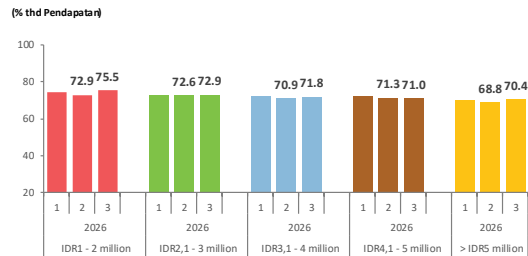
The average propensity to consume ratio increased, accompanied by a lower debt instalment-to-income ratio and relatively stable savings-to-income ratio.

Graph 18 Distribution of Household Income Allocation



The propensity to consume ratio increased across most spending groups (Graph 19), while the debt instalment-to-income ratio declined across all spending groups (Graph 20).

Graph 19	Household Consumption Allocation by Spending Level	Graph 20	Household Loan Repayment by Spending Level
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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 (Mar-Feb)
	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	Mar	
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	125.2	122.9	-2.3
- 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	115.4	-0.5
- 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	130.4	-4.0
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	125.0	129.2	4.2
- Job Availability Index	118.4	110.1	111.9	117.6	113.8	108.8	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	107.8	-2.9
- 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	109.2	-2.8
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	140.7	137.7	-3.0
- Job Availability Expectation Index	133.7	137.0	134.0	134.8	134.5	131.7	131.7	132.2	131.1	129.5	138.8	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	131.7	128.0	-3.7	
- Business Activities Expectation Index	134.9	130.3	126.1	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	125.5	-5.4

Table 2 Consumer Confidence Index by Spending Level

Descriptions	2024												2025												2026			Changes (Mar-Feb)
	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	Mar	
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	113.3	114.7	1.4
- 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	118.8	-1.9
- 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	128.0	120.6	119.9	114.8	118.1	116.1	116.9	109.1	117.1	117.3	118.3	120.7	122.6	119.7	-2.9
- 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	125.7	0.2
- 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	124.4	-4.8
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	104.6	106.2	1.6
- Expenditure level Rp. 2.1 - 3 million	109.2	106.4	109.1	115.6	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	113.0	-0.1
- 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	111.2	-1.1
- 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	118.9	2.0
- 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	108.1	106.0	107.7	112.8	112.1	118.8	117.4	123.7	119.4	118.1	-1.3
C. Consumer Expectation Index (CEI)																												
- Expenditure level Rp. 1 - 2 million	125.6	127.5	121.3	128.2	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	123.1	1.1
- 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	124.7	-3.7
- 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	132.8	128.2	-4.6
- 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	148.1	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	134.0	132.5	-1.5
- 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	130.7	-8.4
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	108.1	115.9	7.8
- 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	122.1	0.1
- Expenditure level Rp. 3.1 - 4 million	118.4	114.6	117.0	129.0	121.4	122.6	121.4	119.6	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	123.9	0.2
- 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	135.4	8.9
- 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	127.7	135.9	8.2
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	106.6	102.5	-4.1
- Expenditure level Rp. 2.1 - 3 million	107.7	108.0	106.5	114.0	107.8	100.8	102.1	108.9	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	107.5	106.7	-0.8
- 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	105.8	-1.8
- 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	113.2	0.5
- 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	106.5	-5.8
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	99.1	100.4	1.3
- 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	110.1	0.2
- 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	108.8	103.9	107.6	98.9	104.2	103.0	102.5	103.5	105.6	103.9	-1.7
- Expenditure level Rp. 4.1 - 5 million	118.2	114.7	116.2	122.1	115.5	116.6	112.4	118.4	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	111.6	108.1	-3.5
- 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	111.9	-6.5
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	123.9	131.1	7.2
- 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	126.7	128.6	130.7	127.4	120.8	132.0	137.3	136.8	140.9	136.5	135.2	-1.3
- 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	138.6	142.0	146.5	148.1	142.9	140.3	138.2	133.6	130.2	131.4	133.5	127.6	133.6	136.2	140.5	139.0	138.7	134.4	-4.3
- 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	139.6	-2.9
- Expenditure level > Rp. 5 million	138.7	144.1	143.4	149.1	145.0	146.6	138.8	148.2	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	138.7	-7.7
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	123.5	123.7	0.2
- Expenditure level Rp. 2.1 - 3 million	126.7	129.6	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	124.9	-2.6
- 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	124.9	-6.0
- 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	128.4	-3

Table 3

Consumer Confidence Index by Respondents' Age

Descriptions	2024												2025												2026			Changes (Mar-Feb)
	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	Mar	
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	133.7	129.6	-4.1
- 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	127.0	125.1	-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	120.2	119.2	-1.0
- 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	115.8	-3.0
- >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	109.8	1.4
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	125.7	124.0	-1.7
- 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	116.7	-0.4
- 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	106.2	109.7	109.1	113.5	110.3	110.1	-0.2
- 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	108.2	-0.8
- >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	100.3	101.4	1.1
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	141.6	135.1	-6.5
- 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	133.5	-3.4
- 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	128.2	-2.0
- 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	123.4	-5.3
- >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	118.3	1.9
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	138.7	138.3	-0.4
- 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	127.7	131.7	4.0
- 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	126.1	8.5
- 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	115.8	118.7	2.9
- >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	110.5	10.1
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	120.0	115.1	-4.9
- 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	108.1	106.7	100.2	102.8	94.6	95.3	100.9	98.4	95.0	103.0	103.7	109.0	113.5	110.4	109.1	-1.3
- 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	102.0	-4.5
- 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	88.0	81.8	91.3	96.1	96.0	97.7	103.9	101.5	-2.4
- >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	67.8	99.2	92.5	99.4	96.3	-1.1
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	118.4	118.5	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	110.8	112.1	112.1	112.9	113.3	109.3	-4.0
- 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	102.4	-4.3
- 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	104.5	-2.7
- >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	95.4	-5.8
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	145.8	139.8	-6.0
- 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	140.6	-4.1
- 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	137.1	-0.3
- 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	130.9	-7.0
- >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	128.3	128.5	117.5	121.7	128.8	122.1	101.0	111.0	125.9	118.7	119.2	129.6	111.0	127.0	16.0
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	137.0	132.1	-4.9
- 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	129.7	-3.8
- 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	138.3	132.9	138.2	121.8	122.4	123.3	124.5	125.4	124.7	128.2	131.8	133.2	135.9	135.0	128.8	125.9	-2.9
- 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	118.2	124.5	119.8	113.8	119.4	110.8	119.9	131.1	133.2	124.7	125.7	122.2	-3.5
- >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</									

Table 4

Consumer Confidence Index by Respondents' Educational Background

Descriptions	2024												2025												2026			Changes (Mar-Feb)
	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	Mar	
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	120.1	118.9	-1.2
- Academic Diploma	132.8	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	127.0	-3.3
- 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	132.5	129.1	-3.4
- 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	139.3	13.2
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	111.1	110.3	-0.8
- 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	122.1	119.7	-2.4
- 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	122.8	-0.7
- Postgraduate	133.9	112.9	116.8	110.4	133.3	132.1	132.3	121.9	136.7	130.2	127.0	126.4	116.5	121.6	112.2	133.8	125.5	113.5	121.1	133.1	129.3	129.2	115.5	119.4	120.2	118.0	136.1	18.1
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	129.0	127.5	-1.5
- 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	134.3	-4.2
- 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	148.6	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	135.4	-6.0
- 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	142.4	8.3
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	118.1	118.3	121.3	3.0
- 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	128.1	129.5	127.3	130.8	127.2	128.7	134.1	134.3	0.2
- 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	142.4	5.3
- 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	150.7	17.8
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	86.4	98.2	100.0	101.2	106.4	107.9	104.8	-3.1
- 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	113.9	111.7	-2.2
- 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	110.8	-2.7
- Postgraduate	136.8	98.9	113.8	112.2	136.1	128.6	122.4	123.7	135.9	123.8	129.6	108.6	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	128.8	27.1
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	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	104.7	-2.5
- 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	118.3	113.1	-5.2
- 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	115.3	-4.7
- 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	128.9	9.4
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	134.8	135.2	0.4
- 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	142.3	-4.3
- 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	141.7	-8.6
- 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	143.8	146.4	2.6
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	126.4	126.4	-2.0
- 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	138.1	133.6	133.8	130.8	-3.0
- Undergraduate	152.4	143.1	136.2	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	130.9	-3.8
- 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	136.3	12.3
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	123.9	121.0	-2.9
- Academic Diploma	140.8	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	129.7	-5.4
- 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	139.2	133.8	-5.4
- 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	144.5	10.1

Table 5 Respondents' Share of Expenditure Allocation

Descriptions	2024												2025												2026			Changes (Mar-Feb)
	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	Mar	
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	71.6	72.2	0.6
- 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	10.2	-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	17.7	17.6	-0.1
B. Rp. 1 million - Rp. 2 million																												
- Consumption	77.8	73.9	76.8	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	72.9	75.5	2.6
- 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	7.1	-1.4
- 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	17.4	-1.2
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	72.6	72.9	0.3
- 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	10.3	-0.4
- 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	14.8	14.5	14.6	15.5	16.8	16.8	0.0
D. Rp. 3.1 million - Rp. 4 million																												
- Consumption	73.6	71.6	73.2	73.3	71.6	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	73.6	73.2	72.0	70.9	71.6	0.9
- 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	10.6	-1.0
- 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	17.5	0.0
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	71.3	71.0	-0.3
- 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	12.6	11.1	-1.5
- 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	18.0	1.9
F. > Rp. 5 million																												
- Consumption	66.1	66.3	65.8	66.2	66.6	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	70.6	70.1	68.8	70.4	1.6
- 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	11.3	-1.4
- 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	18.3	-0.2

Table 6

Consumer Confidence Index by Cities

Description	2024												2025												2026			Changes (Mar-Feb)
	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	Mar	
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	146.2	145.4	-0.8
- 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	136.5	2.2
- 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	154.3	-3.8
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	106.4	116.4	10.0
- Current Economic Condition Index (CECI)	91.2	91.3	97.0	100.1	92.2	98.3	98.0	104.4	97.9	93.6	98.8	97.8	98.8	96.6	97.6	103.8	92.9	88.0	88.3	91.1	85.7	93.3	93.8	94.4	102.0	93.9	99.1	5.2
- 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	123.2	125.1	128.9	125.0	129.9	135.1	131.5	133.9	135.9	119.0	133.6	14.6
3. Semarang																												
- Consumer Confidence Index (CCI)	136.0	133.7	133.1	138.3	136.4	133.6	134.6	138.2	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	115.6	-10.8
- Current Economic Condition Index (CECI)	122.1	120.1	120.8	131.0	127.7	126.0	126.3	128.9	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	113.3	109.7	-3.6
- 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	121.4	-18.0
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	118.2	117.6	112.4	119.8	120.2	120.2	110.1	128.7	114.9	-13.8
- Current Economic Condition Index (CECI)	103.5	109.9	113.5	132.3	126.4	120.0	125.3	121.1	128.9	116.1	122.1	126.6	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	121.0	116.4	-10.4
- 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	129.9	129.9	132.9	130.5	119.6	134.9	117.7	-17.2
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	101.7	102.6	0.9
- Current Economic Condition Index (CECI)	91.2	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	89.9	85.1	76.6	67.2	93.0	104.3	91.4	95.6	96.1	101.9	5.8
- 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	107.4	103.4	-4.0
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	128.7	125.6	-3.1
- 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	121.0	116.4	-4.6
- 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	136.4	134.8	-1.6
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	137.9	136.4	-1.5
- 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	128.3	130.1	1.8
- 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	147.5	142.6	-4.9
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	109.3	117.6	8.3
- 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	108.8	104.8	113.5	122.2	124.8	121.3	107.8	109.8	2.0
- 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	110.8	125.3	14.5
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	120.2	111.9	-8.3
- 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	110.2	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	114.0	-4.8
- 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	109.8	-11.7
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	148.8	150.8	2.0
- 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	154.0	2.7
- 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	147.7	1.5
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	130.6	127.3	-3.3
- Current Economic Condition Index (CECI)	134.3	134.2	136.2	136.7	133.8	131.5	130.8	134.2	137.7	136.8	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	129.8	8.8
- 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	140.2	136.7	138.8	148.3	152.3	147.8	142.7	140.2	124.7	-15.5
12. Padang																												
- Consumer Confidence Index (CCI)	110.3	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	108.8	107.8	108.0	102.5	114.8	116.8	107.1	121.0	125.3	113.8	-11.5
- 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	111.2	-8.0
- Consumer Expectation Index (CEI)	126.0	127.5	111.0	123.0	116.2																							

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	Mar
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	41.1	39.5
- 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	60.5
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	13.7	13.9
- 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	18.4
- 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	18.9
- 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	15.5
- 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	33.2
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	24.6	25.6
- 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	29.1
- 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	25.5
- 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	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	5.7	6.3
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	61.1	60.5
- 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	10.1
- 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	25.3
- 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	4.1

Figure 1

Consumer Confidence Index (CCI) by Region

