CONSUMER SURVEY

OCTOBER 2025 **CONSUMER CONFIDENCE INCREASING**

Consumer Confidence	The latest Consumer Survey conducted by Bank Indonesia in October 2025 indicates increasing consumer confidence in economic conditions relative to conditions one month earlier. This was reflected by an optimistic (index > 100) Consumer Confidence Index (CCI) of 121.2 in the reporting period, up from 115.0 in September 2025.
Current & Expectation Economic Condition	Stronger consumer confidence in October 2025 was supported by the Current Economic Condition Index (CECI) and Consumer Expectation Index (CEI), which increased to 109.1 and 133.4 from 102.7 and 127.2, respectively.

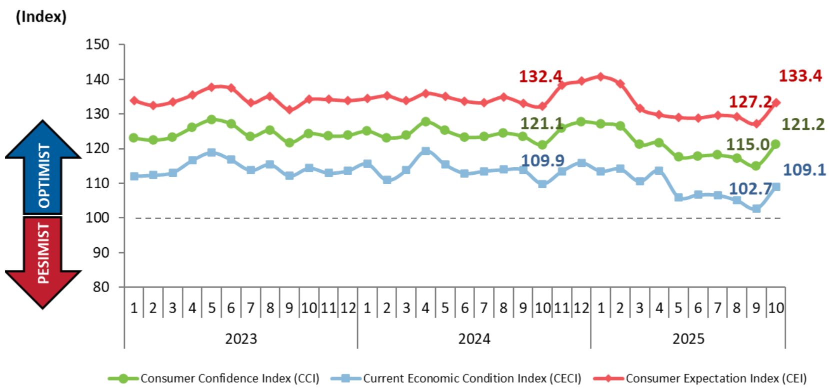
A. Consumer Confidence

A.1. Consumer Confidence Index (CCI)

Consumer confidence increased in October 2025.

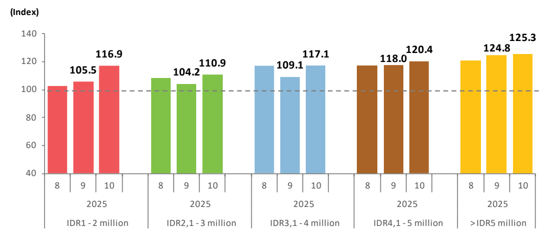
The latest Consumer Survey conducted by Bank Indonesia in October 2025 indicates increasing consumer confidence in economic conditions. This was reflected by an optimistic Consumer Confidence Index (CCI) of 121.2 in October 2025, up from 115.0 in the previous month. Stronger consumer confidence in the reporting period stemmed from consumer confidence in current economic conditions and consumer expectations of future economic conditions, which remained in optimistic territory and tracked an upward trend, with the Current Economic Condition Index (CECI) and Consumer Expectation Index (CEI) recorded at 109.1 and 133.4, respectively (Graph 1).

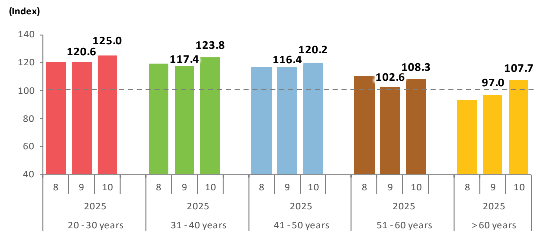
Graph 1 Consumer Confidence Index



Based on spending bracket, consumer confidence in October 2025 posted broad-based gains across all groups, with the highest CCI reported by respondents spending more than Rp5 million per month (125.3), followed by respondents spending Rp4.1-5 million per month (120.4) (Graph 2). Based on age group, consumers from all categories confirmed a higher CCI in the reporting period, led by respondents in the 20-30 age group (125.0) (Graph 3). Regionally, respondents in most of the surveyed cities reported a higher CCI, particularly in Medan, Pontianak and Padang.

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



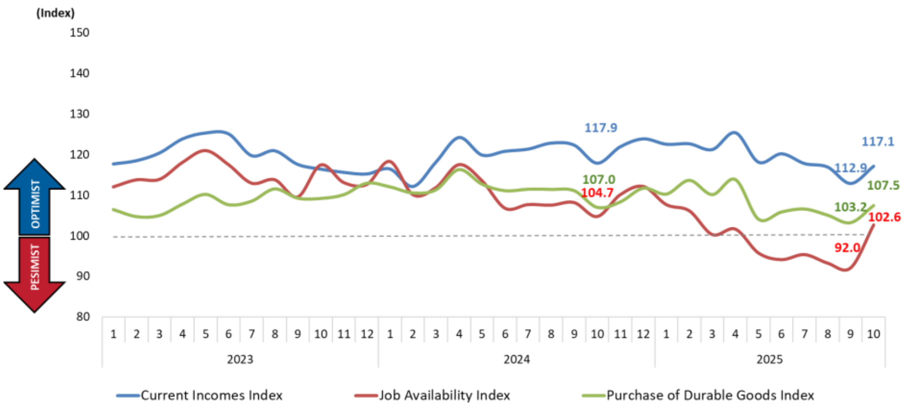


A.2. Current Economic Condition Index (CECI)

Consumer perception of current economic conditions increased.

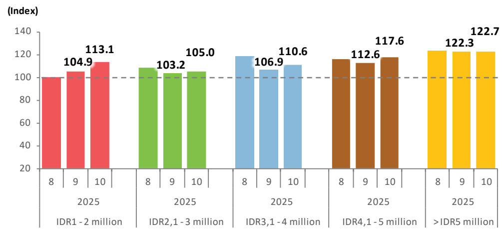
Consumer perception of current economic conditions increased in October 2025, with the Current Economic Condition Index (CECI) climbing to 109.1 from 102.7 in the previous period. The increase was driven by all components, namely the Current Income Index, Purchase of Durable Goods Index and Job Availability Index, reaching 117.1, 107.5 and 102.6, respectively, from 112.9, 103.2 and 92.0 one month earlier (Graph 4). Spatially, respondents in most of the surveyed cities recorded a higher CECI in the reporting period, particularly in Medan, Padang and Pontianak.

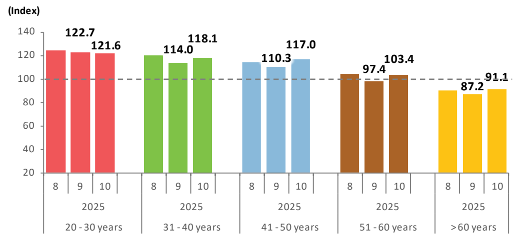
Graph 4	Current Economic Condition Index by Components



In general, consumer confidence in current income increased across all consumer groups. Based on spending, the highest index was reported by respondents spending more than Rp5 million per month (122.7), followed by respondents spending Rp4.1-5 million per month (117.6) (Graph 5). In terms of age, respondents from all age brackets reported a higher Current Income Index in the reporting period, except respondents in the 20-30 age bracket that confirmed a decline to 121.6 (Graph 6).

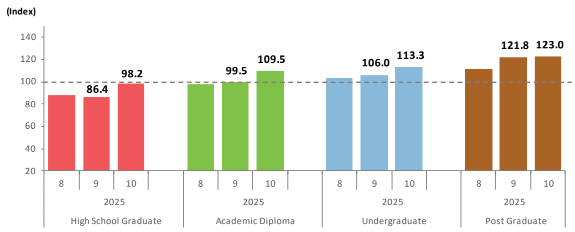
Graph 5	Income Index by Spending Level	Graph 6	Income Index by Respondents' Age

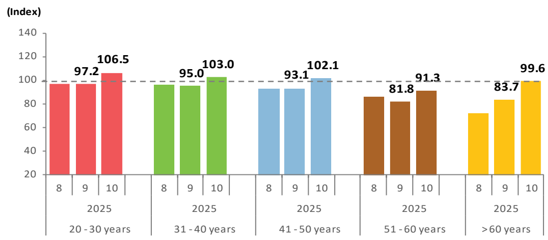




Consumer perception of current job availability also tracked an upward trend across all education and age groups. Based on educational background, the highest index was reported by postgraduates. Meanwhile, high school graduates confirmed the largest index improvement, despite remaining in the pessimistic zone at 98.2 (Graph 7). On the other hand, respondents from all age groups reported a higher Job Availability Index, with respondents over the age of 51 years nevertheless remaining pessimistic regarding current job availability (Graph 8).

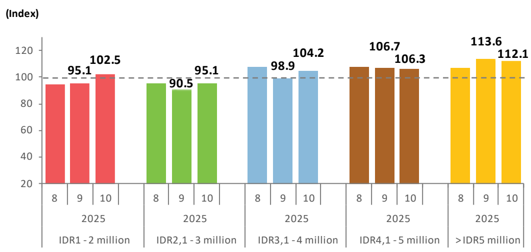
Graph 7	Job Availability Index by Respondents' Educational Background	Graph 8	Job Availability Index by Respondents' Age

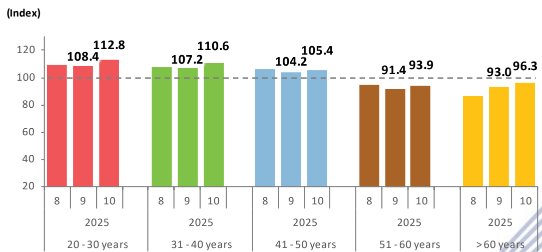




In terms of spending, respondents spending less than Rp4 million per month reported a higher Purchase of Durable Goods Index, with respondents spending more than Rp4.1 million per month reporting a lower index (Graph 9). On the other hand, respondents from all age groups disclosed a higher Purchase of Durable Goods Index in the reporting period, led by the 20-30 age group at 112.8 (Graph 10).

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



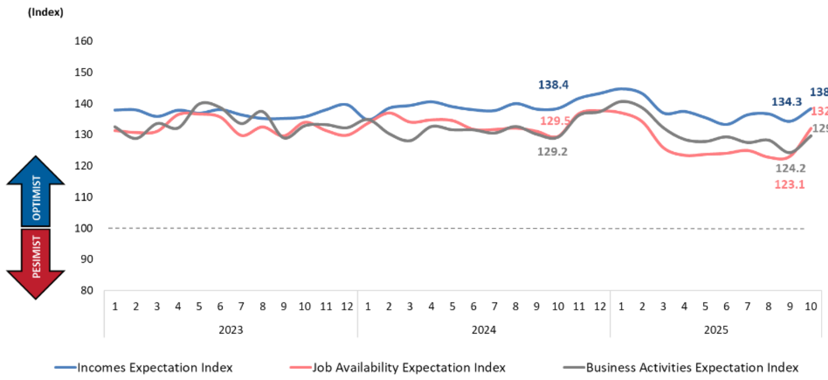


A.3. Consumer Expectation Index (CEI)

Consumer expectations of future economic conditions increased.

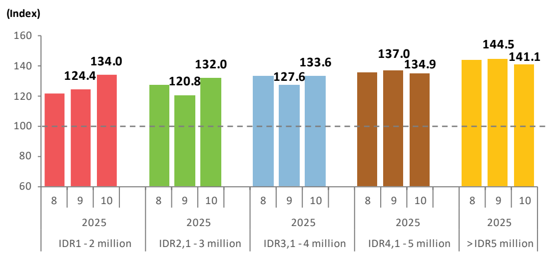
Consumer expectations of economic conditions in the next 6 months increased, as reflected by a Consumer Expectation Index (CEI) in October 2025 of 133.4, up from 127.2 in the previous month. All components contributed to the higher CEI in the reporting period, namely the Income Expectation Index, Job Availability Expectation Index and Business Activity Expectation Index, which increased to 138.4, 132.0 and 129.6 from 134.3, 123.1 and 124.2 (Graph 11). Regionally, respondents in most of the surveyed cities reported a higher CEI in October 2025, led by respondents in Medan, Pontianak and Bandar Lampung.

Graph 11 Consumer Expectation Index by Components

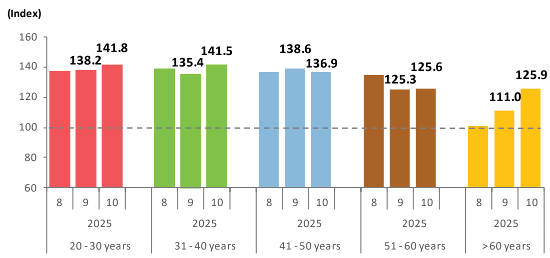


Perception of income expectations for the next 6 months increased among respondents spending less than Rp4 million per month but decreased among respondents spending more than Rp4.1 million per month (Graph 12). Based on age group, income expectations experienced broad-based gains across all age brackets, except the 41-50 age group that decreased to 136.9 (Graph 13).

Graph 12 Income Expectation Index by Spending Level

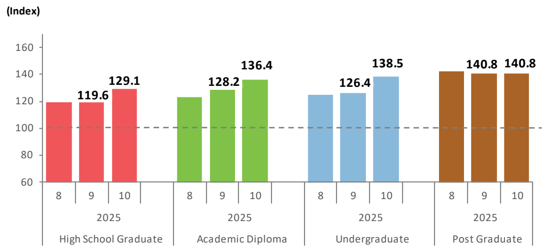


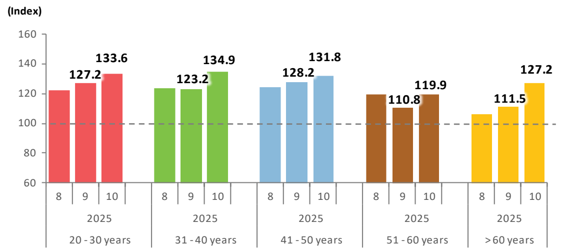
Graph 13 Income Expectation Index by Respondents' Age



Consumer expectations of job availability in the next 6 months increased among high school graduates (129.1), respondents with an academic diploma (136.4) and undergraduates (138.5), while remaining stable among postgraduates at 140.8 (Graph 14). Based on age group, respondents from all age brackets reported higher expectations of job availability moving forward (Graph 15).

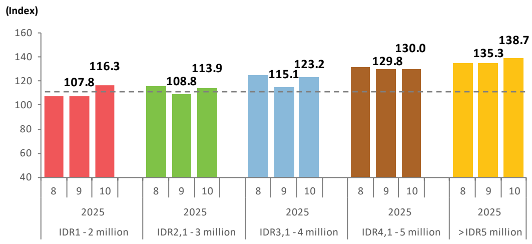
Graph 14	Job Availability Expectation Index by Respondents Educational Background	Graph 15	Job Availability Expectation Index by Respondents' Age

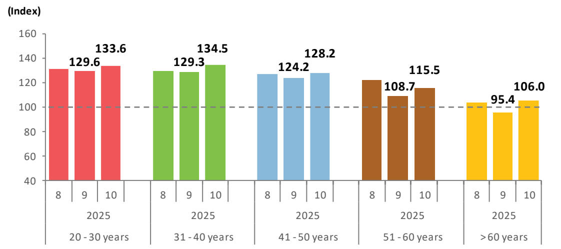




Consumer expectations of future business activity also experienced broad gains across all spending brackets, led by respondents spending Rp1-2 million per month with an index reading of 116.3 (Graph 16). Based on age group, a higher index was reported by respondents from all categories (Graph 17).

Graph 16	Business Activity Expectation Index by Spending Level	Graph 17	Business Activity Expectation Index by Respondents' Age





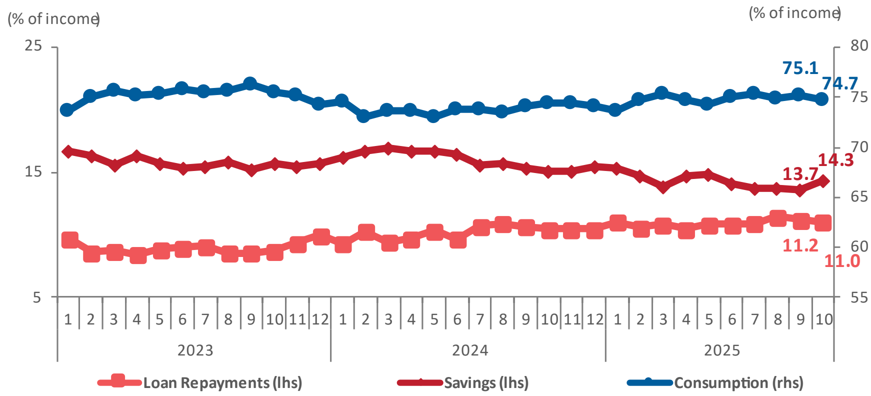
B. Consumer Financial Conditions

The average propensity to consume ratio decreased, while the debt-to-income ratio remained relatively stable and the savings-to-income ratio increased.

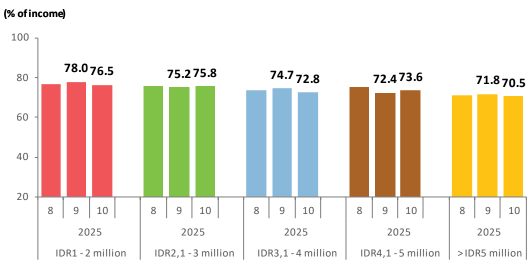
In October 2025, the average propensity to consume ratio was recorded at 74.7%, down from 75.1% in the previous month. Meanwhile, the debt-to-income ratio remained relatively stable at 11.0% compared with 11.2% in the previous period and the savings-to-income ratio increased to 14.3% from 13.7% (Graph 18).

A lower average propensity to consume ratio was indicated by respondents from some spending brackets, namely Rp1-2 million (76.5%), Rp3.1-4 million (72.8%), and more than Rp5 million per month (70.5%) (Graph 19). Meanwhile, respondents from most spending brackets reported a higher savings-to-income ratio, particularly respondents spending more than Rp5 million per month (16.5%) (Graph 20).

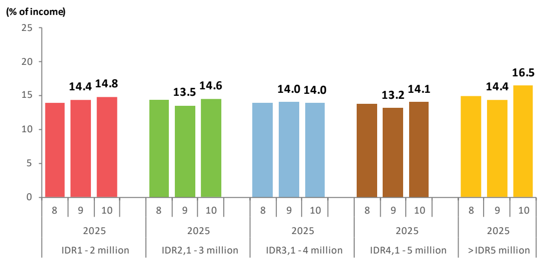
Graph 18 Distribution of Household Income Allocation



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										Changes
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	(Oct-Sep)
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	6.2
- 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	6.4
- 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	6.2
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	4.2
- 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	10.6
- 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	4.3
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	4.1
- 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	8.9
- 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	5.4

Table 2 Consumer Confidence Index by Spending Level

Descriptions	2024												2025										Changes
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	(Oct-Sep)
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	11.4
- 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	6.7
- 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	8.0
- 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	2.4
- 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	0.5
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	11.3
- 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	6.5
- 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	6.5
- 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	5.3
- 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	-0.7
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	11.3
- 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	6.9
- 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	9.4
- 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	-0.6
- 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	1.8
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	8.2
- 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	1.8
- 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	3.7
- 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	5.0
- 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	0.4
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	18.4
- 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	13.1
- 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	10.5
- 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	11.3
- 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	-0.9
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	7.4
- 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	4.6
- 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	5.3
- 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	-0.4
- Expenditure level > Rp. 5 million	119.5	116.7	115.9	116.7	115.7	112.6	109.3	119.7	115.0	109.9	119.7	119.8	112.7	117.2	118.5	125.6	109.0	106.9	109.2	106.6	113.6	112.1	-1.5
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	9.6
- 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	11.2
- 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	6.0
- 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	-2.1
- 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	-3.4
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	15.8
- Expenditure level Rp. 2,1 - 3 million	126.7	129.8	132.4	132.6	127.8	124.1	128.0	133.9	124.3	125.5	132.1	131.5	141.2	132.6	120.3	119.1	122.7	117.6	122.3	116.7	118.4	122.8	4.4
- 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	14.2
- 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	0.1
- 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	5.4
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	8.5
- 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	115.5	108.8	113.9	5.1
- Expenditure level Rp. 3,1 - 4 million	133.7	131.8	129.4	135.0	133.5	132.6	130.4	127.3	130.1	124.3	133.2	137.4	135.5	135.0	127.5	124.4	124.2	122.1	125.8	125.3	115.1	123.2	8.1
- Expenditure level Rp. 4,1 - 5 million	142.5	132.6	131.6	136.2	137.3	135.5	136.2	139.2	131.9	140.6	138.6	148.6	147.6	140.3	134.6	127.6	127.9	134.2	128.0	131.6	129.8	130.0	0.2
- Expenditure level > Rp. 5 million	136.9	134.8	125.3	135.0	130.4	139.2	128.7	145.3	139.4	136.5	155.1	146.4	146.4	142.2	139.7	130.4	132.7	129.8	130.7	135.2	135.3	138.7	3.4

Table 3 Consumer Confidence Index by Respondents' Age

Descriptions	2024												2025										Changes
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	(Oct-Sep)
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	4.4
- 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	6.4
- 41-50 years old	122.4	120.4	122.7	123.3	123.6	121.9	122.8	124.3	121.7	121.2	124.5	128.5	124.1	126.8	119.7	120.9	116.7	117.9	117.0	117.1	116.4	120.2	3.8
- 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	5.7
- >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	10.7
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	4.2
- 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	5.2
- 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	5.7
- 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	6.0
- >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	7.6
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	4.6
- 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	7.7
- 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	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	5.5
- >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	13.7
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	-1.1
- 31-40 years old	121.4	113.5	119.2	127.9	125.8	128.3	123.2	120.8	125.1	117.2	121.5	125.1	123.5	124.3	122.8	128.8	119.3	121.1	121.2	120.0	114.0	118.1	4.1
- 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	6.7
- 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	6.0
- >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	3.9
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	9.3
- 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	8.0
- 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	9.0
- 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	9.5
- >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	15.9
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	4.4
- 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	3.4
- 41-50 years old	106.0	107.9	112.4	113.7	111.3	111.2	109.1	110.9	109.5	107.2	105.6	111.5	110.4	112.5	109.3	109.1	103.5	103.6	103.5	105.9	104.2	105.4	1.2
- 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	2.5
- >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	3.3
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	3.6
- 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	6.1
- 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	-1.7
- 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	0.3
- >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	14.9
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	6.4
- 31-40 years old	132.7	142.0	135.8	137.0	134.6	135.4	134.1	132.2	132.1	129.7	134.9	136.0	134.9	134.7	128.1	123.9	123.7	125.1	125.7	123.5	123.2	134.9	11.7
- 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	3.6
- 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	9.1
- >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	15.7
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	4.0
- 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	5.2
- 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	128.4	128.3	127.2	124.2	128.2	4.0
- 51-60 years old	132.8	125.5	120.4	133.4	125.3	123.8	118.3	131.6	127.1	120.2	139.8	132.8	139.7	139.9	129.1	126.7	120.1	124.2	107.0	122.7	108.7	115.5	6.8
- >60 years old	122.5	106.6	106.3	118.0	117.6	95.4	121.5	116.9	123.7	127.8	136.6	119.2	134.1	122.9	131.7	106.1	113.4	118.3	113.4	104.3	95.4	106.0	10.6

Table 4 Consumer Confidence Index by Respondents' Educational Background

Descriptions	2024												2025										Changes
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	(Oct-Sep)
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	6.8
- 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	5.7
- 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	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	4.4
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	7.5
- 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	3.1
- 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	3.0
- 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	-0.1
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	6.1
- 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	8.3
- 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	7.0
- 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	8.9
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	6.3
- 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	-2.2
- 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	0.7
- 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	4.3
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	11.8
- 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	10.0
- Undergraduate	139.5	118.5	118.1	133.3	136.0	118.5	119.9	117.0	122.4	112.2	125.1	133.0	118.5	115.8	107.2	104.6	101.1	104.8	98.6	103.7	106.0	113.3	7.3
- 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	1.2
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	4.6
- 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	1.4
- 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	1.1
- Postgraduate	137.4	118.0	115.0	95.0	139.2	119.6	125.7	113.7	140.3	133.6	119.7	135.8	104.7	127.5	121.7	124.9	130.6	112.3	133.7	139.6	132.4	126.5	-5.9
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	4.2
- 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	5.3
- 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	1.9
- 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	9.0
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	9.5
- 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	8.2
- Undergraduate	152.4	143.1	138.2	141.1	148.1	137.1	140.1	136.5	138.9	137.3	148.8	148.9	141.9	141.5	126.9	126.0	124.4	131.1	131.1	124.7	126.4	138.5	12.1
- 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	0.0
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	4.5
- 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	11.4
- 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	7.0
- 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	17.9

Table 5 Respondents' Share of Expenditure Allocation

Descriptions	2024												2025										Changes
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	(Oct-Sep)
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	-0.4
- 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	-0.2
- 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	0.6
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	-1.5
- 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	1.1
- 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	0.4
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	0.6
- 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	-1.6
- 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	1.1
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	-1.9
- 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	1.9
- 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	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	1.2
- 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	-2.2
- 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	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	-1.3
- Loan Repayments	14.6	15.7	14.8	14.9	13.9	14.7	17.8	15.3	13.7	14.6	15.6	13.1	14.1	15.8	14.4	12.7	12.5	13.8	13.4	14.1	13.8	13.0	-0.8
- 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	2.1

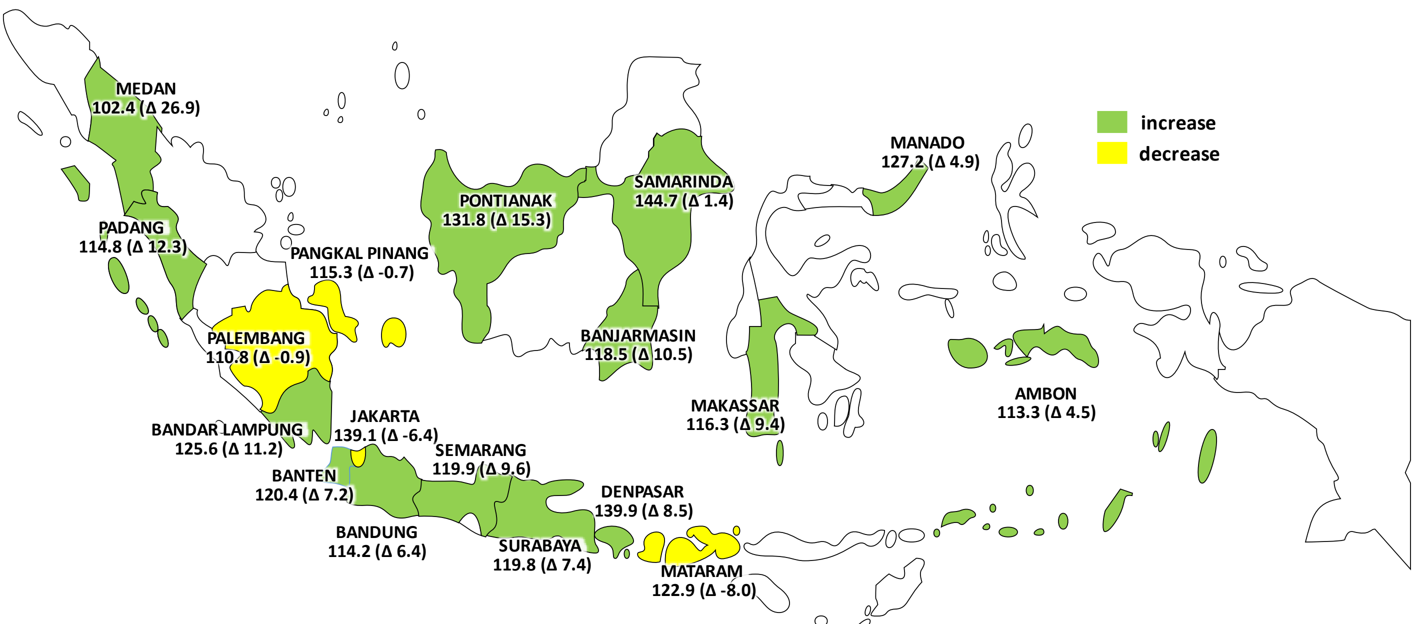
Table 6 Consumer Confidence Index by Cities

Description	2024												2025										Changes
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	(Oct-Sep)
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	-6.4
- 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	-4.3
- 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	-8.5
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	6.4
- 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	88.8	96.6	87.6	103.8	92.9	88.0	88.3	91.1	85.7	93.3	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	5.2
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	9.6
- 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	6.7
- Consumer Expectation Index (CEI)	149.9	147.3	145.4	145.6	145.1	141.1	142.9	145.4	142.7	145.0	147.8	151.4	142.2	137.9	124.4	118.4	131.6	117.6	127.2	121.0	118.8	131.2	12.4
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	7.4
- Current Economic Condition Index (CECI)	130.5	109.9	113.5	132.3	126.4	120.0	125.3	121.1	128.9	116.1	122.1	126.6	125.5	120.2	116.9	109.3	99.8	110.4	107.5	105.3	101.9	109.6	7.7
- 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	7.0
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	114.3	101.6	100.4	106.3	88.9	99.3	92.8	90.4	75.5	102.4	26.9
- 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	103.1	92.0	98.2	102.1	84.7	89.9	85.1	76.6	67.2	93.0	25.8
- 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	125.6	111.2	102.5	110.5	93.2	108.6	100.4	104.1	83.8	111.9	28.1
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	-0.9
- 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	-1.8
- 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	-0.1
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	10.5
- 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	10.7
- 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	10.4
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	11.2
- 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	8.7
- 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	13.7
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	9.4
- 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	5.9
- 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	13.0
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	1.4
- 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	0.5
- 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	2.4
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	8.5
- 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	7.5
- 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	9.5
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	12.3
- Current Economic Condition Index (CECI)	106.5	104.0	87.7	92.5	96.2	83.2	92.8	101.2	104.0	96.7	104.2	94.5	101.2	97.5	95.5	99.8	97.7	100.8	99.2	97.3	89.8	104.7	14.9
- Consumer Expectation Index (CEI)	126.0	127.5	111.0	123.0	116.2	111.5	116.2	125.5	127.2	109.2	134.3	129.3	125.5	122.0	120.5	114.5	118.0	112.7	116.3	118.7	115.2	124.8	9.6
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	15.3
- 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	14.1
- 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	16.5
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	4.9
- Current Economic Condition Index (CECI)	122.7	117.3	120.7	116.2	120.2	109.3	115.5	122.5	113.7	117.3	117.5	123.7	115.8	113.2	109.3	104.5	109.8	112.0	109.8	111.0	100.7	110.8	10.1
- Consumer Expectation Index (CEI)	161.3	166.0	146.2	142.5	157.7	155.7	157.3	165.7	161.7	158.2	156.5	152.3	155.0	146.3	142.0	137.7	146.0	145.2	155.5	146.0	143.8	143.5	-0.3
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	-8.0
- Current Economic Condition Index (CECI)	116.0	108.2	117.0	114.8	113.8	114.7	113.7	112.7	118.2	121.8	117.2	118.3	122.2	118.7	107.7	107.0	112.3	107.5	106.2	100.0	106.8	108.0	1.2
- Consumer Expectation Index (CEI)	148.5	147.8	149.0	148.2	152.0	133.3	149.2	147.7	148.0	151.0	152.7	150.5	162.7	164.7	149.3	138.8	146.2	139.3	133.3	126.7	155.0	137.8	-17.2
16. Pangkal Pinang																							
- Consumer Confidence Index (CCI)	129.7	131.2	126.6	127.8	127.9	117.7	117.7	118.7	121.9	118.3	121.2	122.6	121.8	121.0	120.2	115.1	117.6	115.7	114.0	114.8	116.0	115.3	-0.7
- Current Economic Condition Index (CECI)	121.3	125.3	122.3	122.7	120.8	112.8	115.2	114.3	117.8	116.2	119.3	119.0	119.7	118.5	120.7	114.2	117.7	114.8	111.8	113.7	114.0	111.7	-2.3
- Consumer Expectation Index (CEI)	138.0	137.0	130.8	132.8	135.0	122.5	120.2	123.0	126.0	120.3	123.0	126.2	124.0	123.5	119.7	116.0	117.5	116.5	116.2	116.0	118.0	118.8	0.8
17. Ambon																							
- Consumer Confidence Index (CCI)	121.6	116.8	109.8	117.5	114.3	104.4	111.5	109.8	108.3	109.4	119.3	120.8	116.3	118.0	109.8	106.8	109.2	108.3	107.9	108.5	108.8	113.3	4.5
- Current Economic Condition Index (CECI)	107.0	101.8	95.7	107.0	103.8	94.7	98.7	91.3	96.3	101.5	108.8	106.8	106.5	102.8	96.0	97.2	96.5	98.0	96.0	94.3	93.5	96.3	2.8
- Consumer Expectation Index (CEI)	136.2	131.8	123.8	128.0	124.7	114.2	124.3	128.3	120.2	117.3	129.7	134.7	126.2	133.2	123.7	116.5	121.8	118.5	119.8	122.7	124.0	130.3	6.3
18. Banten																							
- Consumer Confidence Index (CCI)	116.5	116.9	116.3	126.9	120.3	126.3	119.4	119.9	112.8	113.8	117.0	123.6	126.3	124.9	126.7	129.8	119.4	117.5	117.9	117.2	113.2	120.4	7.2
- Current Economic Condition Index (CECI)	106.3	108.8	107.5	120.0	113.7	116.2	107.8	107.8	106.7	103.0	103.2	103.8	110.5	111.3	114.8	116.2	108.5	103.3	105.3	103.2	100.8	106.3	5.5
- Consumer Expectation Index (CEI)	126.7	125.0	125.2	133.8	126.8	136.3	131.0	132.0	119.0	124.5	130.8	143.3	142.0	138.5	138.5	143.5	130.3	131.7	130.5	131.2	125.5	134.5	9.0

Table 7 Respondent Profile

Descriptions	2024												2025									
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct
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
- 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
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
- 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
- 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
- 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
- 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
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
- 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
- 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
- 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
- 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
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
- 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
- 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
- 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

Figure 1 Consumer Confidence Index (CCI) by Region



-City.– CCI Level. –CCI Level Change from previous month (Δ)