METADATA

BASIC INFORMATION			
1	Data Category	:	**Indicators of Financial Inclusion**
2	Statistics Disseminator	:	Statistics Department, Bank Indonesia
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DATA DEFINITION

- **Digital Finance Service (DFS/LKD) agents** are third parties that work together with Issuers and act for and on behalf of Issuers in providing Digital Finance Services.

- **Adult Residents for the purposes of this report** are defined as all the residents of a country aged 15 and above.

DATA COVERAGE

Coverage:

The data presented as Financial Inclusion indicators include:

- The Ratio of bank deposits/Third Party Funds (DPK) to GDP
- The Ratio of bank credit to GDP
- The Ratio of the number of Digital Finance Service agents per 100 thousand adult
- The Ratio of the number of Digital Finance Service agents per 1000 km2
- The Ratio of the number of deposit (DPK) accounts per 1000 adult
- The Ratio of the number of loan accounts per 1000 adult
- The Ratio of the number of MSME loan accounts per 1000 adult
- The Ratio of the number of electronic money accounts per 1000 adult
- The Ratio of the number of electronic money accounts registered with Digital Finance Service agents per 1000 adult
- Total Number of Digital Finance Service agents
- Total Number of electronic money accounts registered with Digital Finance Service agents.
- Total Number of deposit (DPK) accounts
- Total Number of loan accounts
- Total Number of MSME loan accounts
- Total Adult Population
- Size/Area of Indonesia

Units:

- Data on the number of Digital Finance Service agents and number of electronic money accounts per 1000 adult are expressed in units.
- Data on the number of deposit accounts, the number of loan accounts, the number of

MSME loan accounts and electronic money accounts registered with Digital Finance Service agents are expressed in millions of accounts.

- Data on the ratio of bank deposits/Third Party Funds (DPK) to GDP and bank credit to GDP are expressed as a percentage (%).

PERIODICITY OF PUBLICATION

Quarterly for publication Q1 2015 - Q3 2015, and monthly starting in March 2016 edition.

TIMELINESS

One month and three weeks after the end of the reporting month.

ADVANCE RELEASE CALENDAR (ARC)

ARC attached

DATA SOURCES

- Integrated Commercial Bank Reports (LBUT)
- GDP data are from Statistics Indonesia (BPS): Population Data are from BPS
- Data on Area/Size are from the Ministry of Internal Affairs.

METHODOLOGY

- The rasio of deposits/Third Party Funds (DPK) to GDP is calculated according to the following formula:

$$\frac{Total\ DPK\ (month\ t)}{Total\ GDP\ (year\ t)}\ x\ 100$$

- The rasio of credit to GDP is calculated according to the following formula:

$$\frac{Total\ Credit\ (month\ t)}{Total\ GDP\ (year\ t)}\ x\ 100$$

- The ratio of the number of Digital Finance Service (LKD) agents per 100 thousand adults is calculated according to the following formula:

$$\frac{Total\ LKD\ agents\ (month\ t)}{Total\ adult\ population\ (year\ t)}\ x\ 100.000$$

- The ratio of the number of Digital Finance Service (LKD) agents per 1000 km^2 is calculated according to the following formula:

$$\frac{Total\ LKD\ agents\ (month\ t)}{Total\ Area\ (year\ t)}\ x\ 1000$$

- The ratio of the number of bank deposit (DPK) accounts per 1000 adults is calculated according to the following formula:

$$\frac{Total\ bank\ deposit\ (DPK) accounts\ (month\ t)}{Total\ adult\ population\ (year\ t)}\ x\ 1000$$

- The ratio of the number of electronic money accounts per 1000 adults is calculated according to the following formula:

$$\frac{Total\ electronic\ money\ accounts\ (month\ t)}{Total\ adult\ population\ (year\ t)}\ x\ 1000$$

- The ratio of the number of electronic money accounts registered with an LKD agent per 1000 adults is calculated according to the following formula $$\frac{Total\ electronic\ money\ accounts\ registered\ with\ an\ LKD\ agent\ (month\ t)}{Total\ adult\ population\ (year\ t)}\ x\ 1000$$
DATA INTEGRITY
The data presented constitutes the final data at the time of publication, unless otherwise stated. Data revisions are to be carried out in the subsequent publication should any erroneous data be found. Notification will be given with regard to the changes in the methodology when data derived using the new methodology are issued for the first time.
DATA ACCESSIBILITY
Data can be viewed on the BI Website (http://www.bi.go.id/en/statistik/sski/default.aspx)