

Tabel 6. Nilai dari pembayaran non tunai dan transaksi penarikan/penyetoran
Table 6. Value of cashless payments and withdrawal/deposit transactions

Komponen	Satuan/Unit	2012	2013	2014	2015	2016	2017	2018	2019	2020	Component
BAGIAN A: Nilai pembayaran non tunai											PART A: Value of cashless payments
1 Nilai pembayaran non tunai	Juta Rp/Millions Rp	4,004,953,290	17,449,376,182	17,363,258,949	18,654,812,867	22,102,967,774	24,507,240,592	30,626,042,651	36,106,622,131	36,178,467,719	Total Value of cashless payments
2 Rincian nilai pembayaran non tunai menurut jenis instrumen	Juta Rp/Millions Rp										Breakdown of total Value of cashless payments' by instrument type
3 Transfer kredit	Juta Rp/Millions Rp	2,175,526,304	15,446,479,007	15,291,610,069	16,628,163,421	20,127,700,704	22,882,873,260	29,131,036,506	34,535,124,029	34,873,643,133	Credit transfers
4 Rincian transfer kredit pengiriman domestik dan luar negeri	Juta Rp/Millions Rp										Breakdown of 'credit transfers' into domestic and cross-border sent
5 Domestik	Juta Rp/Millions Rp	2,175,526,304	15,446,479,007	15,291,610,069	16,628,163,421	20,127,700,704	22,882,873,260	29,131,036,506	34,535,124,029	34,873,643,133	Domestic
6 Rincian transfer kredit berdasarkan ketersediaan perangkat	Juta Rp/Millions Rp										Breakdown of 'credit transfers' by device presence/absence
7 Perangkat berbasis kertas	Juta Rp/Millions Rp	632,242,254	886,015,952	1,204,549,512	1,693,258,912	2,721,741,495	2,419,421,448	2,741,333,582	3,217,908,469	3,685,228,180	Device-present: paper-based
8 Perangkat lainnya	Juta Rp/Millions Rp	1,543,284,050	1,976,047,155	2,343,651,845	2,586,622,592	3,018,622,895	3,385,344,162	3,796,444,683	3,937,459,246	3,641,119,562	Device-present: other
9 Tidak ada perangkat	Juta Rp/Millions Rp	nav	12,584,415,901	11,743,408,711	12,348,281,917	14,387,336,314	17,078,107,651	22,593,258,241	27,379,756,314	27,547,295,391	Device-not-present
10 Debit langsung	Juta Rp/Millions Rp	nav	nav	nav	nav	nav	222	144,391	245,668	306,243	Direct debits
11 Rincian debit langsung penarikan domestik dan luar negeri	Juta Rp/Millions Rp										Breakdown of 'direct debits' into domestic and cross-border
12 Domestik	Juta Rp/Millions Rp	nav	nav	nav	nav	nav	222	144,391	245,668	306,243	Domestic
13 Cek	Juta Rp/Millions Rp	198,328,870	214,347,670	214,942,819	207,581,368	203,434,708	151,430,017	145,005,235	134,303,824	108,971,906	Cheques
14 Rincian cek	Juta Rp/Millions Rp										Partial breakdown of 'cheques'
15 a.l. berbasis kertas	Juta Rp/Millions Rp	198,328,870	214,347,670	214,942,819	207,581,368	203,434,708	151,430,017	145,005,235	134,303,824	108,971,906	Of which: paper-based
16 Instrumen pembayaran lain	Juta Rp/Millions Rp	1,320,957,098	1,419,502,182	1,422,568,088	1,330,256,694	1,239,972,117	885,434,684	704,177,435	626,232,839	474,300,648	Other payment instruments
17 Pembayaran dengan kartu dan uang elektronik (dengan kartu dan uang elektronik yang diterbitkan di dalam negeri)	Juta Rp/Millions Rp	310,141,018	369,047,323	434,137,973	488,811,385	531,860,245	587,502,408	645,679,084	810,715,770	721,245,788	Card and e-money payments (with cards and e-money issued inside the country)
18 Rincian pembayaran dengan kartu dan uang elektronik berdasarkan fungsi	Juta Rp/Millions Rp										Breakdown of card and e-money payments' by function
19 Kartu dengan fungsi debit	Juta Rp/Millions Rp	110,667,531	147,112,907	180,640,902	210,386,400	251,846,504	286,214,063	293,279,148	332,905,552	284,783,507	By card with a debit function
20 Kartu dengan fungsi kredit	Juta Rp/Millions Rp	197,490,440	219,026,984	250,177,515	273,141,967	272,950,052	288,912,876	305,201,320	332,644,750	231,553,111	By card with a credit function
21 Uang elektronik	Juta Rp/Millions Rp	1,983,048	2,907,432	3,319,556	5,283,018	7,063,689	12,375,469	47,198,616	145,159,192	204,905,170	E-money payments
22 Rincian pembayaran dengan kartu dan uang elektronik domestik dan	Juta Rp/Millions Rp										Breakdown of 'card and e-money payments into domestic and cross-border
23 Domestik	Juta Rp/Millions Rp	1,983,048	342,951,817	402,828,782	457,440,963	498,250,786	547,245,747	601,980,179	757,456,546	693,130,444	Domestic
24 Rincian pembayaran dengan kartu dan	Juta Rp/Millions Rp										Breakdown of 'card and e-money
25 Kartu dengan	Juta Rp/Millions Rp	nav	145,440,520	179,162,173	208,668,174	248,848,001	280,587,581	287,443,267	321,814,761	277,632,259	By card with a debit fi
26 Kartu dengan	Juta Rp/Millions Rp	nav	194,603,865	220,347,052	243,489,771	242,339,096	254,282,697	267,338,296	290,482,594	210,592,799	By card with a credit i
27 Uang elektr	Juta Rp/Millions Rp	1,983,048	2,907,432	3,319,556	5,283,018	7,063,689	12,375,469	47,198,616	145,159,192	204,905,385	E-money payments
28 Pengiriman luar negeri	Juta Rp/Millions Rp	nav	26,095,506	31,309,191	31,370,422	33,609,458	40,256,661	43,698,905	53,259,224	28,115,347	Cross-border sent
29 MEMO: Pembayaran dengan kartu dan uang elektronik di terminal dalam negeri (dengan kartu dan uang elektronik yang diterbitkan di dalam dan	Juta Rp/Millions Rp	nav	397,271,248	508,067,177	585,054,213	652,186,158	725,052,735	689,934,587	824,540,349	709,686,622	MEMO: Card and e-money payments at terminals inside the country (with cards and e-money issued inside and outside country)
30 Rincian pembayaran dengan kartu dan uang elektronik di terminal dalam negeri	Juta Rp/Millions Rp										Breakdown of 'card and e-money payments at terminals inside the country by function
31 Kartu dengan fungsi debit	Juta Rp/Millions Rp	nav	149,020,283	221,336,507	270,717,564	332,912,224	372,977,791	325,194,827	338,443,259	278,880,579	By card with a debit function
32 Kartu dengan fungsi kredit	Juta Rp/Millions Rp	nav	245,343,532	283,411,113	309,053,631	312,210,245	339,699,475	317,541,145	340,937,899	225,900,658	By card with a credit function
33 Uang elektronik	Juta Rp/Millions Rp	1,983,048	2,907,432	3,319,556	5,283,018	7,063,689	12,375,469	47,198,616	145,159,192	204,905,385	E-money payments
34 Rincian pembayaran dengan kartu dan uang elektronik di terminal dalam negeri	Juta Rp/Millions Rp	nav	397,271,248	508,067,177	585,054,213	652,186,158	725,052,735	689,934,587	824,540,349	709,686,622	Partial breakdown of 'card and e-money payments at terminals inside the country by device
35 a.l. pembayaran dengan perangkat	Juta Rp/Millions Rp										Of which: device-present payments
36 Rincian pembayaran dengan kartu dan uang elektronik di terminal	Juta Rp/Millions Rp										Partial breakdown down of 'card and e-money payments at terminals inside the country,
37 a.l. nirkontak	Juta Rp/Millions Rp	1,983,048	2,907,432	3,319,556	5,283,018	7,063,689	12,375,469	47,198,616	145,159,192	204,905,385	Of which: contactless
38 a.l. magstripe	Juta Rp/Millions Rp	nav	394,363,815	504,747,621	579,771,196	645,122,469	712,677,266	642,735,971	679,381,157	504,781,237	Of which: magstripe
39 Rincian pembayaran dengan kartu dan uang elektronik di terminal dalam negeri	Juta Rp/Millions Rp										Partial breakdown of 'card and e-money payments at terminals inside the country by location of the
40 a.l. di terminal dalam negeri	Juta Rp/Millions Rp	nav	28,223,925	73,929,204	96,242,829	120,325,913	137,550,327	83,841,238	67,083,803	16,556,178	Of which: at terminals inside the country with cards and e-money issued outside the
41 dengan kartu dan uang	Juta Rp/Millions Rp										Partial breakdown of 'total Value of cashless payments' by issuer
42 Rincian nilai pembayaran non tunai oleh penerbit	Juta Rp/Millions Rp										Of which: issued by a non-bank
43 a.l. diterbitkan oleh lembaga selain bank	Juta Rp/Millions Rp	267,716	526,047	690,759	1,556,279	2,217,979	4,299,397	24,128,192	112,836,744	176,030,061	
BAGIAN B: Nilai transaksi penarikan/penyetoran											PART B: Value of withdrawal/deposit transactions
44 Nilai penarikan/penyetoran	Juta Rp/Millions Rp	1,422,930,159	1,687,300,264	1,936,322,839	2,123,196,897	2,379,199,708	2,570,775,431	3,039,154,297	3,532,453,908	3,286,319,742	Total Value of withdrawals/deposits
45 Rincian nilai penarikan/penyetoran	Juta Rp/Millions Rp										Breakdown of 'total Value of withdrawals/deposits into withdrawals and deposits
46 Penarikan Tunai	Juta Rp/Millions Rp	1,422,930,159	1,684,058,519	1,932,106,459	2,115,516,540	2,369,957,878	2,548,849,320	2,858,006,653	3,226,594,837	3,004,609,011	Cash withdrawals
47 Rincian penarikan tunai berdasarkan lokasi penarikan	Juta Rp/Millions Rp										Breakdown of 'cash withdrawals' by withdrawal location
48 Penarikan tunai dengan kartu yang diterbitkan di dalam negeri di lokasi dalam negeri	Juta Rp/Millions Rp	1,422,930,159	1,678,552,970	1,925,660,633	2,108,187,407	2,361,513,713	2,537,727,765	2,846,636,429	3,214,497,095	2,998,322,657	Cash withdrawals with cards issued inside the country at locations inside the country
49 Rincian penarikan tunai dengan kartu yang diterbitkan di dalam negeri di lokasi dalam negeri	Juta Rp/Millions Rp										Breakdown of 'cash withdrawals with cards issued inside the country at locations inside the country' by terminal
50 Di ATM	Juta Rp/Millions Rp	1,422,930,159	1,678,552,970	1,925,660,633	2,108,187,407	2,361,513,713	2,537,727,765	2,846,636,429	3,214,497,095	2,998,322,657	At ATMs
51 Penarikan tunai dengan kartu yang diterbitkan di dalam negeri di lokasi luar negeri	Juta Rp/Millions Rp	nav	5,505,549	6,445,826	7,329,133	8,444,165	11,121,555	11,370,224	12,097,742	6,286,353	Cash withdrawals with cards issued inside the country at locations outside the country
52 Transaksi pemuatan/pembongkaran uang elektronik	Juta Rp/Millions Rp	nav	3,241,745	4,216,380	7,680,357	9,241,831	21,926,111	181,147,643	305,859,071	281,710,731	E-money loading/unloading transactions

Sumber: Bank Indonesia

Source: Bank Indonesia