

Tabel 5e. Uang Elektronik
Table 5e. Electronic Money

KOMPONEN	SATUAN/ UNIT	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1 Jumlah Kartu/ Instrumen	Juta Unit/ Millions of Unit	3.02	7.91	14.30	21.87	36.23	35.74	34.31	51.20	90.00	167.21	292.30
2 Berdasarkan media penyimpanan												
3 <i>Chip Based</i>	Juta Unit/ Millions of Unit	-	-	-	-	14.94	15.80	20.36	26.38	40.91	55.48	60.34
4 <i>Server Based</i>	Juta Unit/ Millions of Unit	-	-	-	-	21.28	19.94	13.96	24.82	49.09	111.72	231.96
5 Berdasarkan pencatatan data												
6 <i>Registered</i>	Juta Unit/ Millions of Unit	-	-	-	-	2.75	3.51	5.64	10.52	25.07	23.28	34.75
7 <i>Unregistered</i>	Juta Unit/ Millions of Unit	-	-	-	-	33.48	32.23	28.68	40.69	64.93	143.93	257.55
8 Jumlah Kartu dalam rangka LKD	Juta Unit/ Millions of Unit	-	-	-	-	-	-	1.15	1.25	1.46	11.24	12.66
9												
10 Volume Transaksi	Ribu Transaksi/ Thousands of Transaction	17,437	26,542	41,060	100,635	533,478	239,166	590,736	758,778	1,162,277	3,429,015	7,053,583
11 Volume Transaksi Belanja	Ribu Transaksi/ Thousands of Transaction	17,437	26,542	41,060	100,635	137,901	203,370	535,580	683,133	943,320	2,922,699	5,226,700
12 Internasional	Ribu Transaksi/ Thousands of Transaction	-	-	-	-	0	0	0	0	23	39	32
13 Domestik	Ribu Transaksi/ Thousands of Transaction	-	-	-	-	137,901	203,370	535,580	683,133	943,296	2,922,660	5,226,668
14 Volume Transaksi Transfer Antar Uang Elektronik	Ribu Transaksi/ Thousands of Transaction	-	-	-	-	27,400	2,411	5,337	10,794	26,207	73,265	295,650
15 Volume Transaksi <i>Initial</i> (isi pertama kali)	Ribu Transaksi/ Thousands of Transaction	-	-	-	-	2,374	4,079	4,862	6,550	18,114	26,007	59,000
16 Volume Transaksi <i>Reload/Top Up¹⁾</i>	Ribu Transaksi/ Thousands of Transaction	-	-	-	-	261,577	27,986	41,911	54,063	160,119	380,443	1,414,716
17 Volume Transaksi Tarik Tunai Uang Elektronik	Ribu Transaksi/ Thousands of Transaction	-	-	-	-	104,076	1,160	2,894	4,118	10,883	20,256	31,523
18 Volume Transaksi <i>Reedem</i>	Ribu Transaksi/ Thousands of Transaction	-	-	-	-	151	159	153	120	3,634	6,344	25,993
19												
20 Nilai Transaksi	Rp Miliar/Billions of Rp	519	693	981	1,972	6,147	8,777	14,756	18,338	38,080	106,780	473,443
21 Nilai Transaksi Belanja	Rp Miliar/Billions of Rp	519	693	981	1,972	2,907	3,320	5,283	7,064	12,375	47,199	145,165
22 Internasional	Rp Miliar/Billions of Rp	-	-	-	-	0	0	0	0	69	90	6
23 Domestik	Rp Miliar/Billions of Rp	-	-	-	-	2,907	3,320	5,283	7,064	12,307	47,109	145,159
24 Nilai Transaksi Transfer Antar Uang Elektronik	Rp Miliar/Billions of Rp	-	-	-	-	137	787	1,793	2,037	3,800	7,205	22,419
25 Nilai Transaksi <i>Initial</i> (isi pertama kali)	Rp Miliar/Billions of Rp	-	-	-	-	281	366	661	720	1,657	2,606	6,861
26 Nilai Transaksi <i>Reload/Top Up¹⁾</i>	Rp Miliar/Billions of Rp	-	-	-	-	2,687	3,789	5,815	7,153	17,192	43,730	290,170
27 Nilai Transaksi Tarik Tunai Uang Elektronik	Rp Miliar/Billions of Rp	-	-	-	-	116	494	1,182	1,339	3,020	6,013	8,803
28 Nilai Transaksi <i>Reedem</i>	Rp Miliar/Billions of Rp	-	-	-	-	17	21	22	25	35	27	25
29												
30 Dana Float²⁾	Rp Miliar/Billions of Rp	-	-	-	-	345	494	738	982	2,421	4,033	6,143
31 Dana Float Penerbit Uang Elektronik Bank	Rp Miliar/Billions of Rp	-	-	-	-	294	423	630	784	1,561	2,564	2,812
32 Dana Float seluruh Penerbit Uang Elektronik Non Bank	Rp Miliar/Billions of Rp	-	-	-	-	52	72	108	198	860	1,469	3,331
33												
34 Penyelenggara Uang Elektronik												
35 Penerbit	Satuan/Unit	-	-	-	12	17	19	20	21	27	34	40
36 Bank Umum	Satuan/Unit	-	-	-	6	9	9	9	9	11	12	12
37 Lembaga Selain Bank/LSB	Satuan/Unit	-	-	-	6	8	10	11	12	16	22	28
38 <i>Acquirer</i>	Satuan/Unit	-	-	-	-	-	-	-	-	-	-	-
39 <i>Prinsipal</i>	Satuan/Unit	-	-	-	-	-	-	-	-	-	-	-
40 Penyelenggara Kliring	Satuan/Unit	-	-	-	-	-	-	-	-	-	-	-
41 Penyelenggara Penyelesaian Akhir	Satuan/Unit	-	-	-	-	-	-	-	-	-	-	-

Keterangan:

¹⁾ Data dalam proses verifikasi

²⁾ Dana *float* merupakan nilai uang elektronik yang diterima penerbit atas hasil penerbitan uang elektronik dan/ atau pengisian ulang yang masih merupakan kewajiban penerbit kepada pemegang dan pedagang

- Sehubungan dengan diterbitkannya Peraturan Bank Indonesia (PBI) No. 11/12/PBI/2009 tanggal 13 April 2009 tentang Uang Elektronik, maka per tanggal 13 April 2009 pengaturan mengenai Uang Elektronik terpisah dengan pengaturan mengenai Alat Pembayaran dengan Menggunakan Kartu. PBI tentang Uang Elektronik ini memuat pengaturan antara lain mengenai tata cara perizinan dan peralihan perizinan, tata cara penyelenggaraan, pengawasan, peningkatan keamanan teknologi dan sanksi.

*Angka Sementara
Sumber: Bank Indonesia

2020	2021	2021										2022			COMPONENTS	
		Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan*	Feb*	Mar*		
432.28	575.32	470.81	483.35	498.20	511.25	495.28	513.97	530.66	544.19	558.96	575.32	583.34	594.17	604.41	Number of Cards / Instruments	1
															Based on Storage Media	2
68.40	79.58	70.85	72.02	73.34	74.11	75.04	73.25	74.01	74.78	76.46	79.58	80.69	81.19	82.13	Chip Based	3
363.88	495.75	399.96	411.33	424.86	437.15	420.24	440.72	456.66	469.41	482.50	495.75	502.65	512.98	522.28	Server Based	4
															Based on Recording Data	5
59.96	100.24	63.10	66.06	68.27	85.75	69.18	79.67	84.47	87.80	97.28	100.24	98.42	99.20	98.96	Registered	6
372.33	475.09	407.71	417.29	429.93	425.50	426.10	434.30	446.19	456.40	461.68	475.09	484.92	494.97	505.45	Unregistered	7
14.79	26.39	15.65	16.20	16.61	16.01	16.91	16.70	18.40	20.82	25.93	26.39	24.83	23.18	25.05	In The Framework of Digital Financial Services	8
																9
15,043,475*	8,263,282	632,263	628,782	715,266	685,803	655,242	683,135	731,037	753,097	783,654	887,048	827,200	753,843	851,987	Volume of Transaction	10
4,625,704*	5,451,335	420,637	421,733	450,557	444,463	415,283	439,045	470,977	514,378	530,022	602,293	538,107	477,718	534,339	Volume of Purchase Transaction	11
25	16	1	2	2	2	1	1	1	1	1	1	0	0	0	Intemasional	12
4,625,678*	5,451,626	420,636	421,732	450,555	444,461	415,282	439,044	470,976	514,377	530,157	602,463	538,107	477,718	534,339	Domestik	13
244,604	469,908	28,416	25,888	33,090	45,024	35,307	39,341	42,670	49,121	56,270	66,775	82,656	82,509	98,780	Volume of Electronic Money Transfer Transaction	14
47,712	78,418	6,744	5,853	7,338	5,673	6,700	6,913	7,935	6,981	6,760	7,515	7,643	7,532	7,237	Volume of Initial Transaction	15
10,050,718*	2,125,322	167,152	164,919	212,976	179,333	186,736	186,676	197,136	168,309	176,361	195,398	185,411	173,812	196,661	Volume of Reload/Top Up ¹⁾	16
65,901	122,626	8,364	9,231	9,908	9,938	9,923	9,876	10,999	12,882	12,436	13,029	12,048	11,071	13,420	Volume of Electronic Money Withdrawals	17
8,838*	15,365	949	1,157	1,398	1,372	1,292	1,285	1,320	1,425	1,668	1,867	1,335	1,201	1,550	Volume of Redeem Transaction	18
																19
504,956*	786,454	56,259	61,421	71,026	64,898	67,664	66,505	73,701	69,079	72,532	79,807	72,323	68,290	78,040	Value of Transaction	20
204,909*	305,446	21,422	22,849	23,661	24,162	25,390	24,754	27,638	29,232	31,299	35,101	29,390	27,339	30,652	Value of Purchase Transaction	21
4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	Intemasional	22
204,905*	305,432	21,420	22,848	23,659	24,160	25,390	24,754	27,637	29,231	31,298	35,100	29,390	27,339	30,652	Domestik	23
18,336	38,717	2,164	2,302	2,773	2,836	2,946	3,255	3,694	4,302	4,827	5,823	7,910	7,787	8,481	Value of Electronic Money Transfer Transaction	24
7,015	9,049	559	944	664	542	641	541	1,453	1,248	998	543	546	519	567	Value of Initial Transaction	25
252,579*	386,680	29,155	31,821	39,967	33,490	35,061	34,351	36,689	29,422	30,524	32,972	29,869	28,479	33,253	Value of Reload/Top Up ¹⁾	26
20,579	41,004	2,644	3,118	3,472	3,383	3,159	3,121	3,725	4,322	4,271	4,685	4,121	3,741	4,515	Value of Electronic Money Withdrawals	27
1,538*	5,569	316	389	490	486	468	483	502	554	614	683	486	456	571	Value of Redeem Transaction	28
																29
7,893	98,787	7,438	7,690	7,946	8,092	8,296	7,843	8,217	8,390	8,399	11,112	10,645	13,442	11,179	Float Funds 2 ¹⁾	30
3,017	39,750	2,992	3,023	3,059	3,058	3,123	3,179	3,216	3,264	3,246	5,679	5,355	7,747	5,533	Float Funds Issued by Bank	31
4,877	59,037	4,446	4,667	4,887	5,034	5,173	4,664	5,001	5,126	5,153	5,433	5,289	5,695	5,646	Float Funds Issued by Non Bank	32
																33
																34
55	63	55	57	57	60	60	60	60	61	62	63	63	63	65	Operators of Electronic Money	35
16	18	16	16	16	17	17	17	17	17	18	18	18	18	18	Issuers	36
39	45	39	41	41	43	43	43	43	44	44	45	45	45	47	Commercial Banks	37
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Non-Bank Institutions	38
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Acquirer	39
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Principals	40
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Operators of Clearing	41
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Operators of Settlement	42

Notes:

¹⁾ Verification in progress

²⁾ Outstanding value on e-money storages is the difference between the value of cash loaded onto an e-money storage and the value spent.

- With the issuance of Bank Indonesia Regulation Number 11/12/PBI/2009 on Electronic Money, on April 13, 2009, electronic money regulation is detached from card-cased payment instrument regulation. Electronic money regulation consist of requirements and procedures for licensing, guideline of electronic money's activity, oversight and sanction, also enhancement of technology security.

*Preliminary Figures

Source: Bank Indonesia