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INDONESIA'S FINANCIAL LITERACY AND INCLUSION INDICES CONTINUE TO RISE

OJK, IDIC, and Statistics Indonesia Announce the 2026 National Survey of Financial Literacy and Inclusion (SNLIK) Results

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Jakarta, 11 August 2026. Indonesia Financial Services Authority (OJK), Indonesia Deposit Insurance Company (LPS/IDIC), and Statistics Indonesia (BPS) announced the 2026 SNLIK results, showing public financial literacy index at 69.57 percent and public financial inclusion index at 93.61 percent.

The index increases from the 2025 SNLIK index, marked at 66.64 percent for financial literacy index and 92.74 percent for financial inclusion index.

The 2026 SNLIK results have also exceeded the 2025-2029 National Medium-Term Development Plan (RPJMN) for the 2029 targets, namely 69.35 percent financial literacy index and 93 percent and financial inclusion index.

Chairperson of Board of Commissioners of OJK Friderica Widyasari Dewi, Chairman of Board of Directors of IDIC Anggito Abimanyu, and Chief Statistician Amalia Adininggar Widyasanti presented the 2026 SNLIK results at Statistics Indonesia Office, Jakarta, Monday (10/8).

SNLIK serves as a key reference for understanding the state of financial literacy and inclusion across Indonesia and for formulating policies and programs to strengthen public access, understanding, and use of financial products and services. The 2026 SNLIK marks the first collaboration among OJK, IDIC, and BPS, building on the previous surveys jointly conducted by OJK and BPS in 2024 and 2025.

The collaboration aims to provide a more comprehensive picture of financial literacy and inclusion across Indonesia, incorporating lessons from previous surveys and supporting the government's data requirements through the National Financial Inclusion Council (DNKI).

The 2026 SNLIK covers financial services institutions and products across the financial services sector, including banking, capital markets, insurance, financing institutions, pension funds, pawnshops, microfinance institutions, fintech lending, payment system providers, social security program providers, and other financial services institutions, including sui generis institutions, surety institutions, financial sector technology innovation, and digital financial assets and crypto-asset services.

Survey Methodology

The 2026 SNLIK was conducted in 38 provinces and covered 514 cities/regencies in Indonesia. The 2026 SNLIK sampled 75,000 respondents within the age of 15 to 79 years old. The scope widened compared to the 2024 and 2025 SNLIK, which surveyed 10,800 respondents in 120 cities/regencies in 34 provinces.

The 2026 SNLIK field data was collected throughout 26 January to 18 February 2026 through direct interview using Computer Assisted Personal Interviewing (CAPI) by 3,480 officers.

Stratified multistage cluster sampling was used as a sampling method, through the following steps:

- Local Community Unit Selection (SLS) in each selected city/regency using Probability Proportional to Size – Systematic Sampling method, with family number unit measurement and urban/village representative considerations, using implicit stratification based on the welfare concentration index stratification.
- Selection of ten households that fulfils the requirement of SLS using Systematic Sampling with implicit stratification based on educational level of the head of the household.
- Selection of one respondent that fulfils the age requirement of 15-79 years old from each household, random sampling with implicit stratification based on the household members' ages using Kish Table.

The 2026 SNLIK also uses the financial literacy parameter, consisting of knowledge, skills, confidence, attitude and behaviour. Meanwhile the financial inclusion index uses the usage parameter on financial products and services.

Comprehensive Survey Results

Based on the comprehensive calculation results, the public financial literacy and inclusion index characteristics are as follows:

- Based on the village classification, the financial literacy and inclusion indexes in cities are 72.54 percent and 95.47 percent respectively, higher than village areas at 64.42 percent and 90.39 percent.
- Based on the gender, the financial literacy and inclusion indexes among males relatively on the same standing with the financial literacy and inclusion indexes among females. The financial literacy index among males and females are at 69.54 percent and 69.61 percent respectively. On the other hand, the financial inclusion index among males and females are at 93.49 percent and 93.73 percent respectively.
- Based on the age groups, the financial literacy and inclusion indexes have a normal distribution pattern, where the productive age (26-35 years old) has higher financial literacy and inclusion indexes compared to other age groups. The 15-17 years old age group, 18-25 years old age group, 26-35 years old age group, 36-50 years old age group, and 51-79 years old age group's financial literacy index are at

56.04 percent, 73.32 percent, 78.70 percent, 73.81 percent, and 60.01 percent respectively. The 15-17 years old age group, 18-25 years old age group, 26-35 years old age group, 36-50 years old age group, and 51-79 years old age group's financial inclusion index are at 89.13 percent, 95.69 percent, 96.27 percent, 94.76 percent, and 90.51 percent respectively.

- Based on the most recent education level, financial literacy and inclusion indexes align with the education level. Therefore, the higher the education level, the higher the financial literacy and inclusion indexes. The financial literacy indexes of no education/does not finish primary school level, primary school level, secondary high school level, high school level, and higher education institution level are at 45.23 percent, 59.67 percent, 67.72 percent, 79.17 percent, and 93.46 percent respectively. The financial inclusion index of no education/does not finish primary school level, primary school level, secondary high school level, high school level, and higher education institution level are at 85.80 percent, 89.85 percent, 93.42 percent, 97.36 percent, and 99.49 percent.
- Based on the job/daily activities, the retired/veteran group, employed/professionals, and entrepreneurs have the highest financial literacy index at 85.15 percent, 85.12 percent and 76.51 percent respectively.

  On the contrary, the unemployed, farmers/breeders/plantation workers, fishermen, and school and university student groups have the lowest financial literacy index at 53.89 percent, 59.75 percent and 62.72 percent respectively.

  Next, the retired/veteran group, employed/professionals, and entrepreneurs have the highest financial inclusion index at 99,54 percent, 98.89 percent and 96.03 percent respectively.

  On the other hand, the unemployed, farmers/breeders/plantation workers, fishermen, and school and university student groups have the lowest financial inclusion index at 87.82 percent, 89.59 percent and 92.76 percent.
- Based on the provinces, three provinces with the highest financial literacy index are Special Capital Region of Jakarta (84.01%), South Kalimantan (79.69%) and Bali (78.77%). Meanwhile the three provinces with the highest financial inclusion index are Special Capital Region of Jakarta (99.74%), Special Region of Yogyakarta (98.74%), and Riau Islands (98.43%). Generally, several provinces have financial literacy and inclusion index below the national benchmark, particularly provinces in the eastern regions.
- The highest financial literacy and inclusion index in in banking and Social Security Program Organizers. Banking and Social Security Program Organizers financial literacy indexes are 66.46 percent and 65.13 percent respectively, while the financial inclusion indexes are at 70.64 percent and 77.13 percent respectively.
- Based on the conventional and sharia finance classification, the financial literacy and inclusion indexes of conventional finances are at 69.57 percent and 93.53 percent. Meanwhile, the financial literacy and inclusion indexes of sharia finances are at 43.07 percent and 13.24 percent.

The 2026 SNLIK results showed that the foundational public knowledge on deposit insurance has been established, although yet to be fairly distributed and connected with introduction to IDIC. 62.51 percent customers know that their saving deposits are insured, while only 46.31 percent of them recognizes IDIC. Policy insurance knowledge is far lower at 12.47 percent of non-Social Security Program Organizer insurance product owners. This finding shows that IDIC's challenges in the future are not only increasing awareness, but to connect the three understanding of deposit insurance, IDIC as the insurance company, and how deposit insurance works.

Analysis based on respondents' characteristics in accordance with their education, income, amount of saving deposits, regions, and financial literacy rate shows knowledge level disparity on insurance and IDIC.

There is also a clear geographical disparity. Between 38 provinces, there are 14 provinces which are relatively well-informed on deposit insurance and IDIC, while 14 other provinces are still below the national benchmark. Other provinces face more intricate issues, such as understanding deposit insurance but less informed on IDIC or vice versa. This means literacy strategy shall be tailored in accordance with the respective region's needs instead of merely expanding the number of events held.

The customers segmentation provides a more concrete direction. 38.8 percent of people has discovered about deposit insurance and IDIC, thereby requiring deeper understanding. 23.7 percent understands deposit insurance, but has yet to know IDIC, thereby requiring introduction and further dissemination on IDIC's roles. 7.5 percent knows about IDIC, but has yet to understand deposit insurance, thereby requiring education on deposit insurance benefits and functions. 30 percent of people who has yet to know and understand both deposit insurance and IDIC shall be brought to attention as the priority target of IDIC literacy program.

Joint Commitment to Improving Public Financial Literacy and Inclusion

The 2026 SNLIK is one of the main references for OJK, IDIC, and other stakeholders in preparing policies, strategies, as well as financial products and services designs tailored to the consumers' needs and capability in improving social welfare.

The 2026 SNLIK results also showed that the segments with financial literacy and inclusion rate lower than the national benchmark:

- Based on the village classification, people who lives in the villages/rural areas;
- Based on the age group, people in the 15-17 years old age group and 51-79 years old age group;
- Based on the most recent completed education, people who has not completed secondary high school level education and under;
- Based on the job/daily activities, the unemployed, farmers/breeders/plantation workers, fishermen, and school and university student groups.

Therefore, financial literacy and inclusion programs will be prioritized for the segments.

Moreover, the 2026 SNLIK results analysis showed that IDIC literacy programs in the future shall move into a more directed, measured, and segmented education, with five main objectives:

- Precise targeting. IDIC literacy programs shall be prioritized for people with high school level education and lower, lower income, and from regions with deposit insurance and IDIC awareness under the national benchmark.
- Precise message. Consistent and simple message is the key. Each communicated message on deposit security must explicitly mention “insured deposit” and “IDIC as insurer”, in accordance with deposit insurance program requirements. For groups who have been exposed to both topics, education will be focusing more on insurance procedure, mechanism, and requirements.
- Precise channels and locations. Education must be available and present in a place where the communities carried out their activities and transactions, such as banks and BPR/S, marketplaces, cooperatives, communities, regional government, and interactive spaces for customers such as creating bank account, banking apps, ATMs, and digital channels.
- Precise approaches. Communication strategies shall differ in accordance with the segment. Groups that have not been reached for basic education, groups that have yet to discover IDIC will require further branding education. Groups that have been educated will require further understanding.
- Early Policy Insurance Program Literacy. The 12.47 percent awareness requires gradual and systematic education to the public regarding the existence, objectives, targets, and mechanism of Policy Insurance Programs, thereby shaping the public’s perception before the programs have been fully carried out.

The 2026 SNLIK results provided a clearer direction, that IDIC shall hold more literacy events, as well as targeting precisely the audience, message, channel, and region.

Literacy program must go beyond “reaching as many people as possible”, moving to “precisely reaching and expanding their insights”. The success is not merely measured by how many people recognizes IDIC’s name. It shall be measured through how many people knows that their saving deposits are insured, knows IDIC as a deposit insurer, understands deposit insurance requirements, and trusts the financial system.

Therefore, financial literacy for IDIC will not only be public communication programs, but as an instrument to establish and expand insight and knowledge, to cement trust, enhance deposit resilience, and ultimately to support the national financial system stability.

As mandated by Law Number 4 of 2026 on Amendment of Law Number 4 of 2023 on the Development and Strengthening of the Financial Sector (P2SK Law), OJK, IDIC, and other stakeholders will continue to strengthen and develop financial literacy and inclusion in accordance with the 2023-2027 Roadmap of Market Conduct Supervision, Education, and Consumer Protection, the 2025-2029, National Medium-Term Development Plan, and 2025-2045 National Long-Term Development Plan.

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