



**Euromonitor
International**

Consumer Credit in Indonesia

February 2026

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Consumer Credit in Indonesia - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Rate cuts and promotions lift consumer credit as weak purchasing power sustains demand

INDUSTRY PERFORMANCE

Rate cuts and subsidised housing lift consumer credit as vehicle finance headwinds persist

Durables lending leads growth as low ticket sizes and retailer promotions accelerate uptake

BNPL growth accelerates as layoffs and income stagnation push short-tenor borrowing

WHAT'S NEXT?

Weak purchasing power to keep credit demand elevated through 2026–2027

BNPL likely to sustain strong growth as promotions and acceptance points expand

Auto lending needs incentives to reduce purchase costs and sustain hybrid support

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Consumer Lending in Indonesia - Industry Overview

EXECUTIVE SUMMARY

Consumer lending growth holds up as households lean on borrowing and policy support builds

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Economic stability and rate cuts support another year of consumer lending growth

Weaker purchasing power lifts most subcategories as auto lending loses momentum

Housing lending grows but slows, while BNPL expands quickly as short-term credit use rises

WHAT'S NEXT?

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Auto lending holds potential if incentives support affordability

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