Euromonitor International

Consumer Credit in Indonesia

February 2026

Table of Contents

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

CATEGORY DATA

Table 1 - Consumer Credit: Outstanding Balance by Category: Value 2020-2025

Table 2 - Consumer Credit: Outstanding Balance by Category: % Value Growth 2020-2025

Table 3 - Consumer Credit: Gross Lending by Category: Value 2020-2025

Table 4 - Consumer Credit: Gross Lending by Category: % Value Growth 2020-2025

Table 5 - Forecast Consumer Credit: Outstanding Balance by Category: Value 2025-2030

Table 6 - Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2025-2030

Table 7 - Forecast Consumer Credit: Gross Lending by Category: Value 2025-2030

Table 8 - Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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?

Consumer lending set to expand as weak purchasing power sustains credit reliance

Auto lending holds potential if incentives support affordability

Housing finance likely to benefit from incentives and a shift towards suburban purchases

MARKET DATA

Table 9 - Consumer Lending: Outstanding Balance by Category: Value 2020-2025

Table 10 - Consumer Lending: Outstanding Balance by Category: % Value Growth 2020-2025

Table 11 - Consumer Lending: Gross Lending by Category: Value 2020-2025

Table 12 - Consumer Lending: Gross Lending by Category: % Value Growth 2020-2025

Table 13 - Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 14 - Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 15 - Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 16 - Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 17 - Forecast Consumer Lending: Outstanding Balance by Category: Value 2025-2030
Table 18 - Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2025-2030
Table 19 - Forecast Consumer Lending: Gross Lending by Category: Value 2025-2030
Table 20 - Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

SOURCES

Summary 1 - Research Sources