



KEMENTERIAN KOORDINATOR
BIDANG PEREKONOMIAN
REPUBLIK INDONESIA

SNKI STRATEGI
NASIONAL
KEUANGAN
INKLUSIF
Membangun Indonesia Sejahtera

INDONESIA'S ECONOMIC POTENTIAL

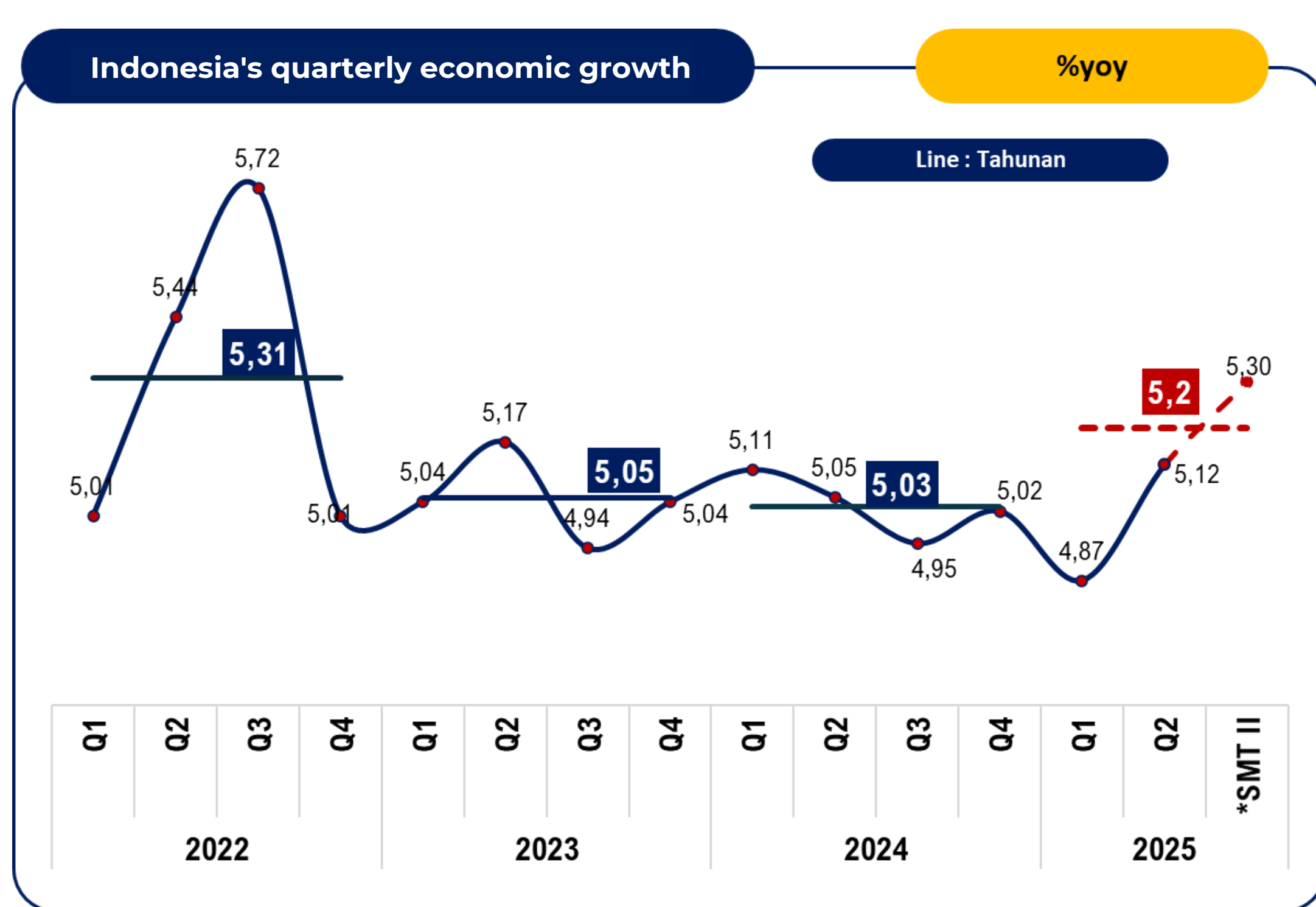
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Assistant Deputy for Financial Inclusion Improvement,
Coordinating Ministry for Economic Affairs

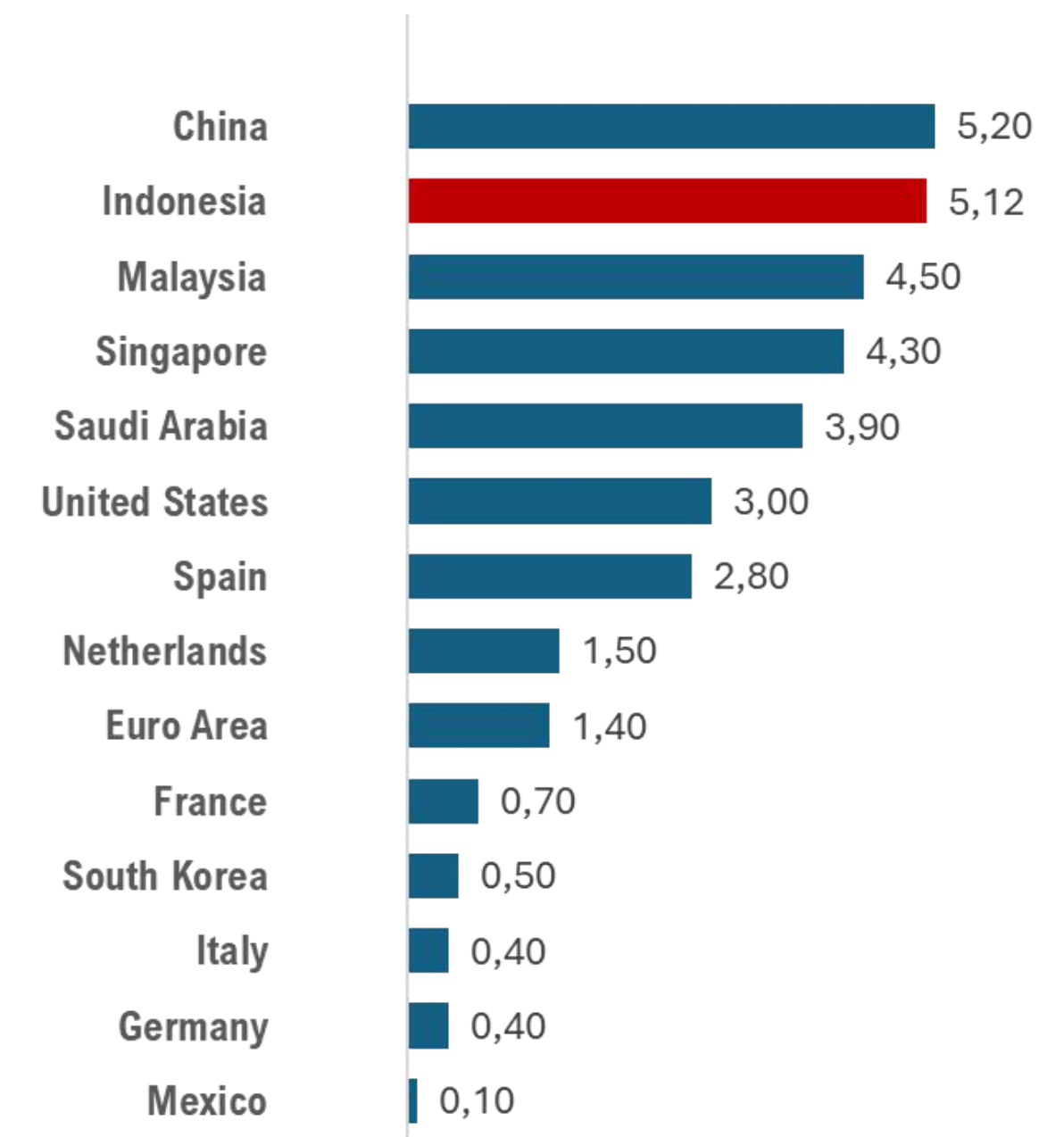
Jakarta, Agustus 12, 2025



INDONESIA'S ECONOMY REMAINS SOLID IN Q2-2025 AMID GLOBAL UNCERTAINTY. INDONESIA'S ECONOMIC GROWTH IS HIGHER THAN MOST ASEAN AND G-20 COUNTRIES



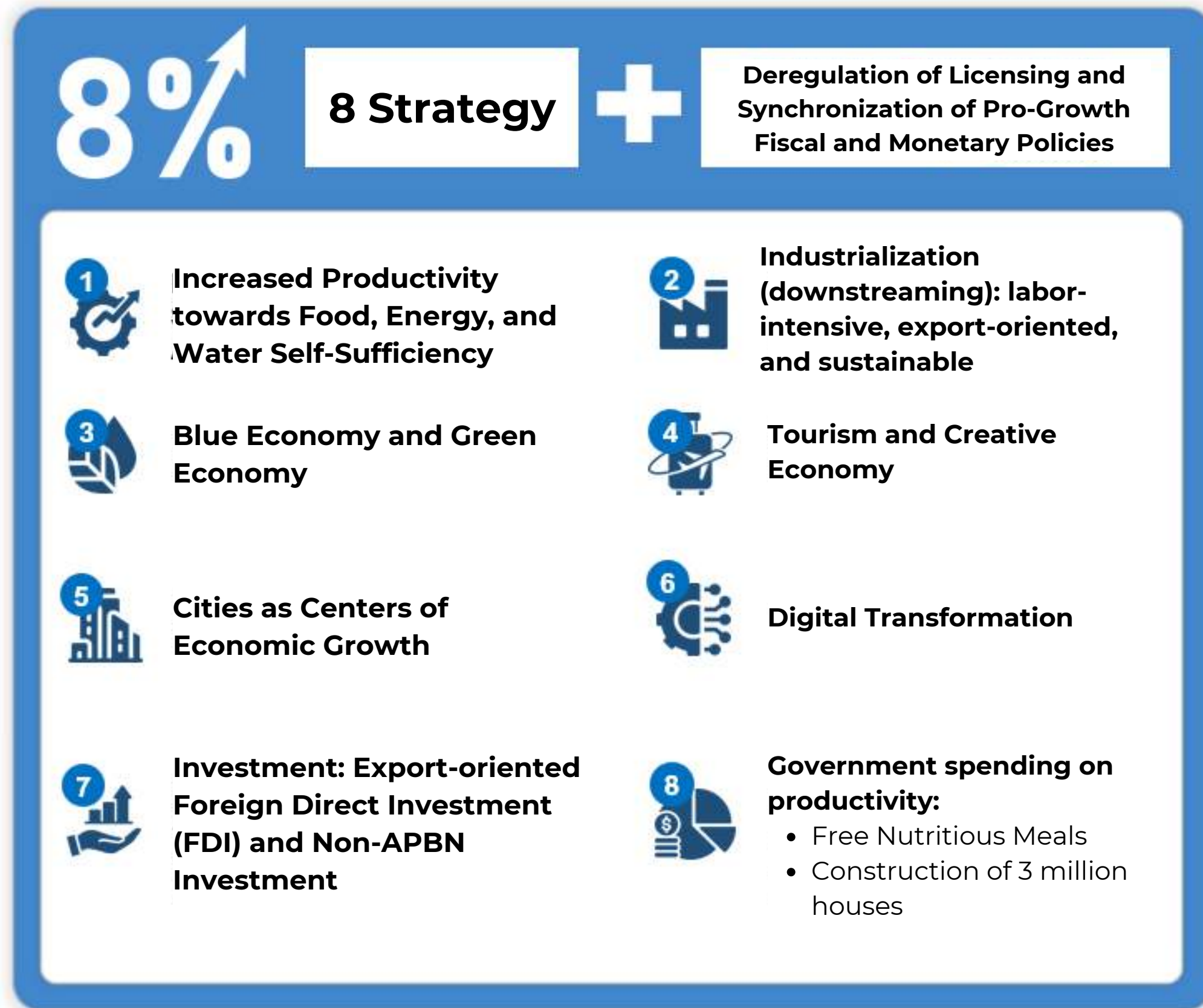
Economic Growth of G-20 & ASEAN Countries in Q2-2025 (%YoY)



2nd semester growth target of at least 5.4% to achieve FY 2025 growth of 5.2%

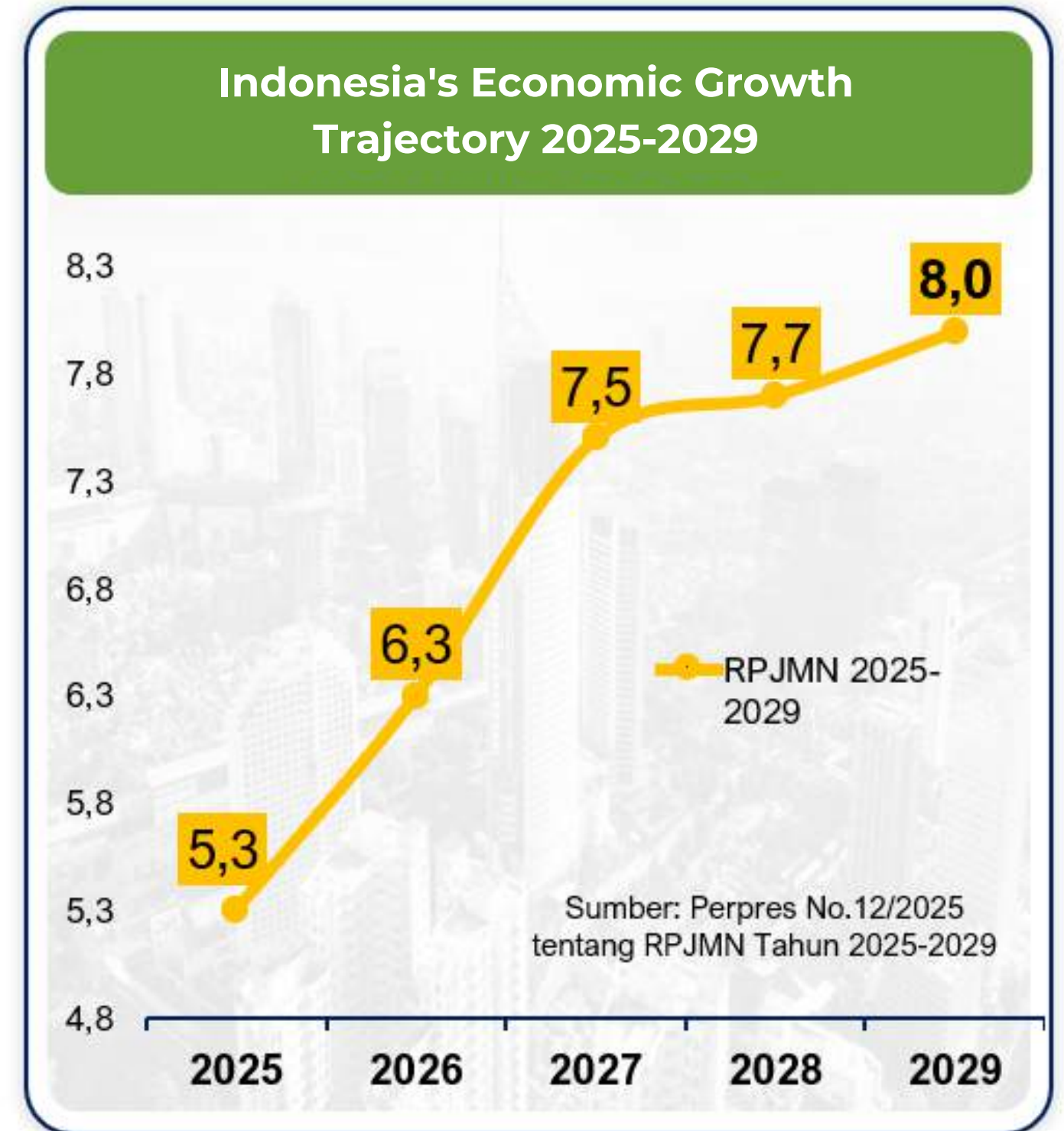
Sumber: BPS, Trading Economics

MEDIUM-TERM ECONOMIC POLICY STRATEGY: ACCELERATING GROWTH TOWARDS 8.0 PERCENT



Sumber: Bappenas

National economic growth needs to be supported by provinces/districts/cities



DEMOGRAPHIC BONUS AS AN OPPORTUNITY AND A CHALLENGE A CHALLENGE IN BUILDING HUMAN RESOURCE PRODUCTIVITY AND DIGITAL TALENT

Indonesia is currently experiencing its lowest population dependency ratio (demographic bonus peak).



The Dependency Ratio is the ratio between the number of people aged 0-14 years plus the number of people aged 65 years and above (non-productive population) compared to the number of people aged 15-64 years (productive age).

Sumber: Olahan BPS dari Proyeksi Penduduk Indonesia Hasil SUPAS 2015-2045

CHALLENGES

1. **Indonesia still lacks digital talent that meets industry needs.** Indonesia needs around 9 million digital talents (600,000 people per year) until 2030.
2. **There is a gap between Financial Literacy and Financial Inclusion.** The 2022 Financial Inclusion index is 85.1%, while Financial Literacy is 49.68% in 2022.
3. **The number of unbanked people is still relatively large** -> namely 97.7 million people or 48% of the population.
4. **The majority of Indonesia's workforce still works in the informal sector.** The informal sector accounts for 59.11% of the total working population. Meanwhile, the remaining 57.18 million people or 40.89% work in the formal sector.

OPPORTUNITIES

1. **Indonesia has high digital economic potential in the ASEAN market** → Indonesia contributed around 40% of total digital economic transactions in ASEAN in 2023. In 2025, its growth is projected to reach USD 109 billion, and is estimated to reach USD 210 to 360 billion in 2030.
2. **A larger productive-age population** -> meaning a higher labor supply to grow the industry. This is a major asset for developing Indonesia.
3. **A population consisting of millennials and Generation Z** -> millennials and Generation Z have unique behavioral patterns, including 3C (Creative, Confident, and Connected).

INDONESIA'S INVESTMENT REALISATION IN 2024 EXCEEDS THE PRESIDENT'S TARGET

Investment realisation in 2024 amounted to Rp1714.2 trillion, an increase of 20.8% (yoy). This investment realisation exceeded the President's target of Rp1,650 trillion (103.9%). The absorption of Indonesian workers (TKI) during 2024 was 2,456,130 people.



To support the economic growth target of 8% in 2025 to 2029, **an investment target of IDR 13,032.8 trillion has been set.**

Tahun	Total Target	Total Realisasi	% Realisasi
2017	678,8	692,8	102,1
2018	765,0	721,3	94,3
2019	792,0	809,6	102,2
2020	817,2	826,3	101,1
2021	900,0	901,0	100,0
2022	1.200,0	1.207,2	100,6
2023	1.400	1.418,9	101,3
2024	1.650	1.714,2	103,9

Tahun	Total Target (Rp ribu T)
2025	1.905,60
2026	2.175,26
2027	2.567,47
2028	2.969,64
2029	3.414,82

Top 5 Foreign and Domestic Investment Realizations in 2024

BASED ON COUNTRY

-  1. Singapura (USD20,1 M)
-  2. Hongkong, RRT (USD8,2 M)
-  3. R.R. Tiongkok (USD8,1 M)
-  4. Malaysia (USD4,2 M)
-  5. Amerika Serikat (USD3,7 M)

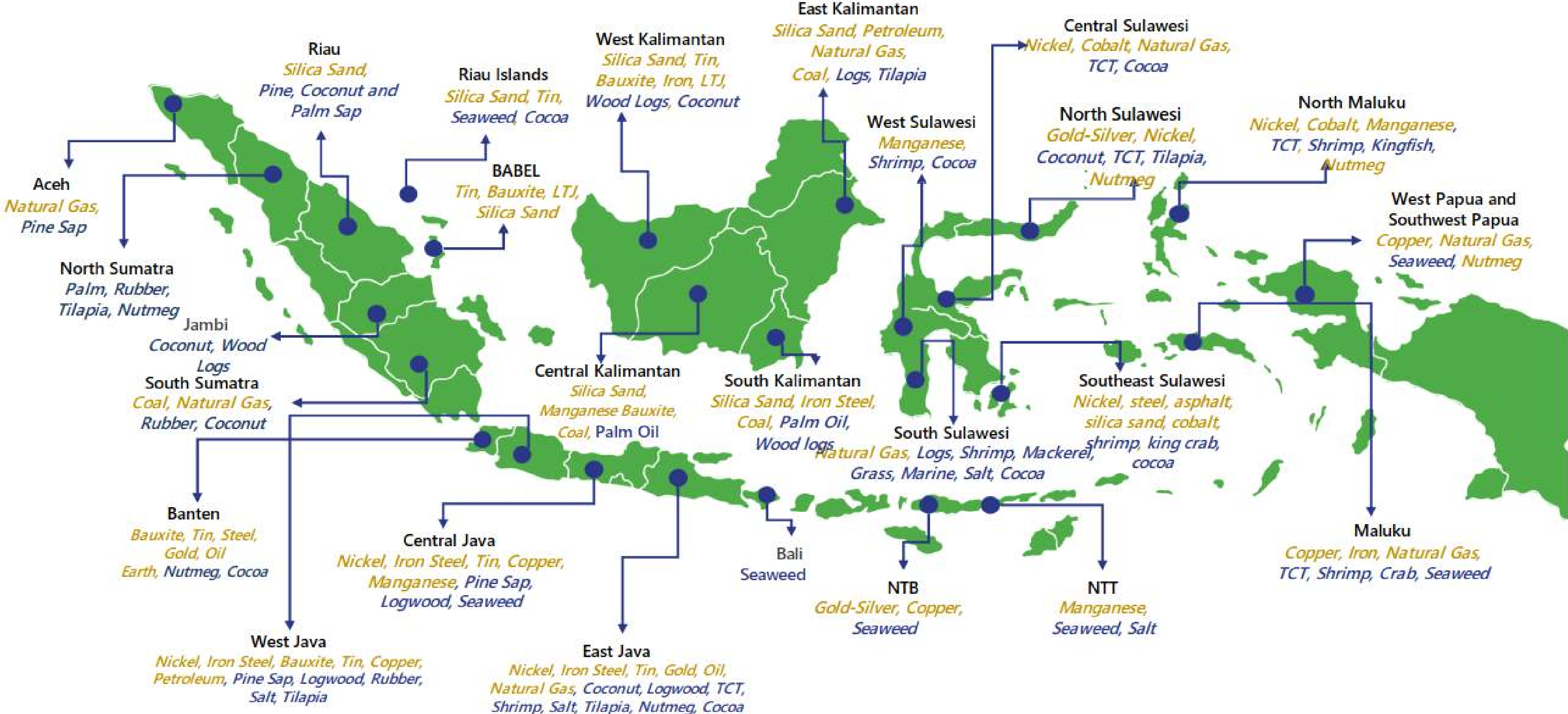
BASED ON ECONOMIC SECTOR

-  1. Industri Logam Dasar..... (Rp238,4 T)
-  2. Transportasi, Gudang dan Telekomunikasi (Rp 189,9 T)
-  3. Pertambangan (Rp184,7 T)
-  4. Perumahan, Kawasan Industri dan Perkantoran (Rp122,9 T)
-  5. Jasa Lainnya (Rp120,8 T)

Sumber: Kementerian Investasi dan Hilirisasi/BKPM, diolah

Sumber : Kementerian Investasi dan Hilirisasi/BKPM

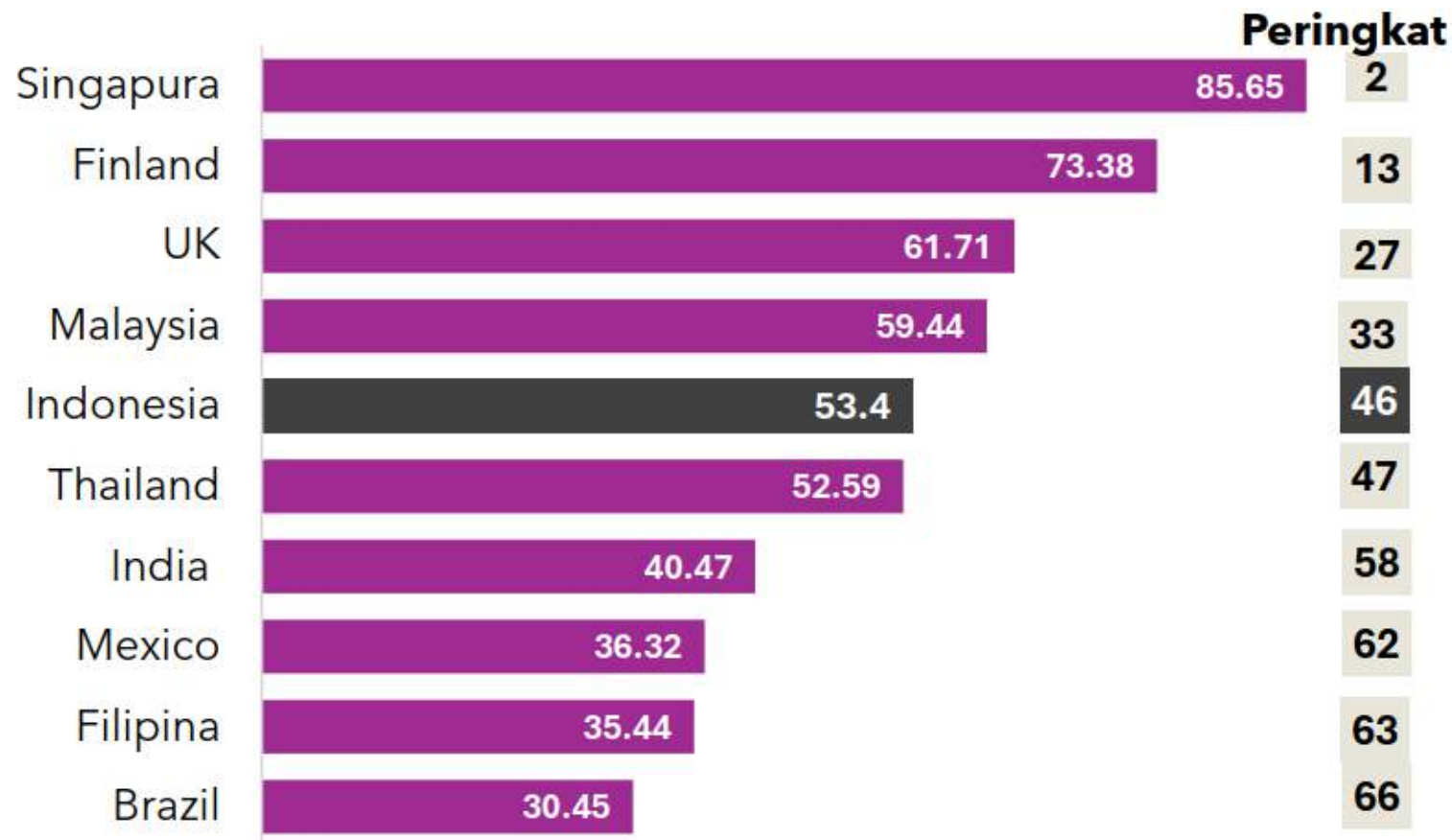
STRATEGIC INVESTMENT POTENTIAL IN DOWNSTREAM INDUSTRIES IN INDONESIA



Sumber: Kementerian Investasi

PRODUCTIVITY AND COMPETITIVENESS OF INDONESIAN LABOUR

The 2024 IMD World Talent Ranking (Score)



Tahun	Peringkat
2019	41
2020	45
2021	50
2022	51
2023	47
2024	46

Indonesia's human resource competitiveness ranks 46th out of 67 countries worldwide.

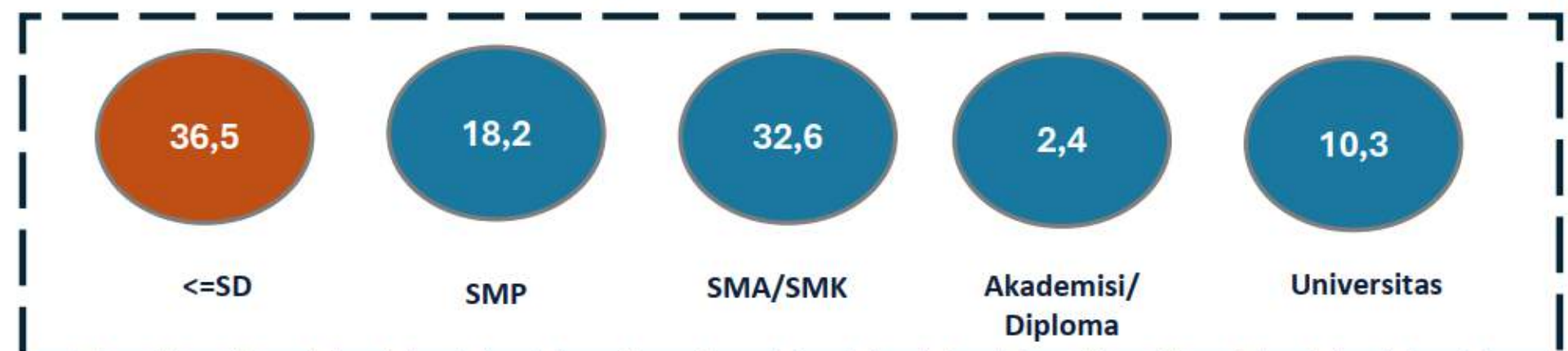
Sumber: IMD World Talent Ranking

Perbandingan Total Factor Productivity Sejumlah Negara (Index=2010, year-on-year)



Sumber: APO

Distribution of Working Population by Education as of February 2024 (%)



FINANCIAL LITERACY AND INCLUSION ARE THE GOVERNMENT'S MAIN AGENDA IN ACHIEVING INDONESIA EMAS 2045

Financial inclusion is a condition where everyone has access to various formal financial products and services that suit their needs and are beneficial in improving the welfare of the community.



SALINA

PERATURAN PRESIDEN REPUBLIK INDONESIA
 NOMOR 114 TAHUN 2020
 TENTANG
 STRATEGI NASIONAL KEUANGAN INKLUSIF
 DENGAN RAHMAT TUHAN YANG MAHA ESA
 PRESIDEN REPUBLIK INDONESIA,



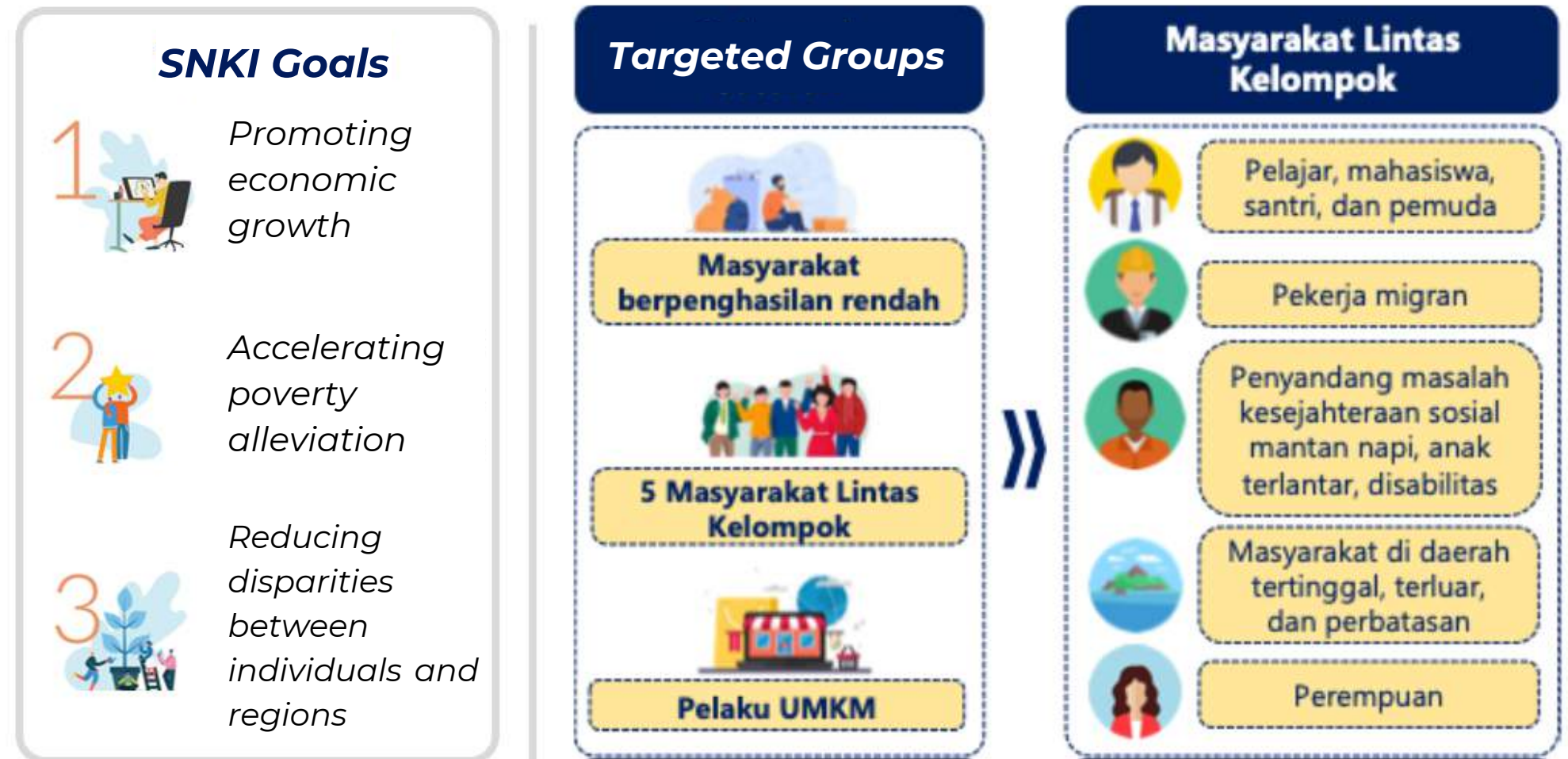
The establishment of the Dewan Nasional Keuangan Inklusif (DNKI) is an implementation of Presidential Regulation 114/2020 on the National Strategy for Inclusive Finance (SNKI)



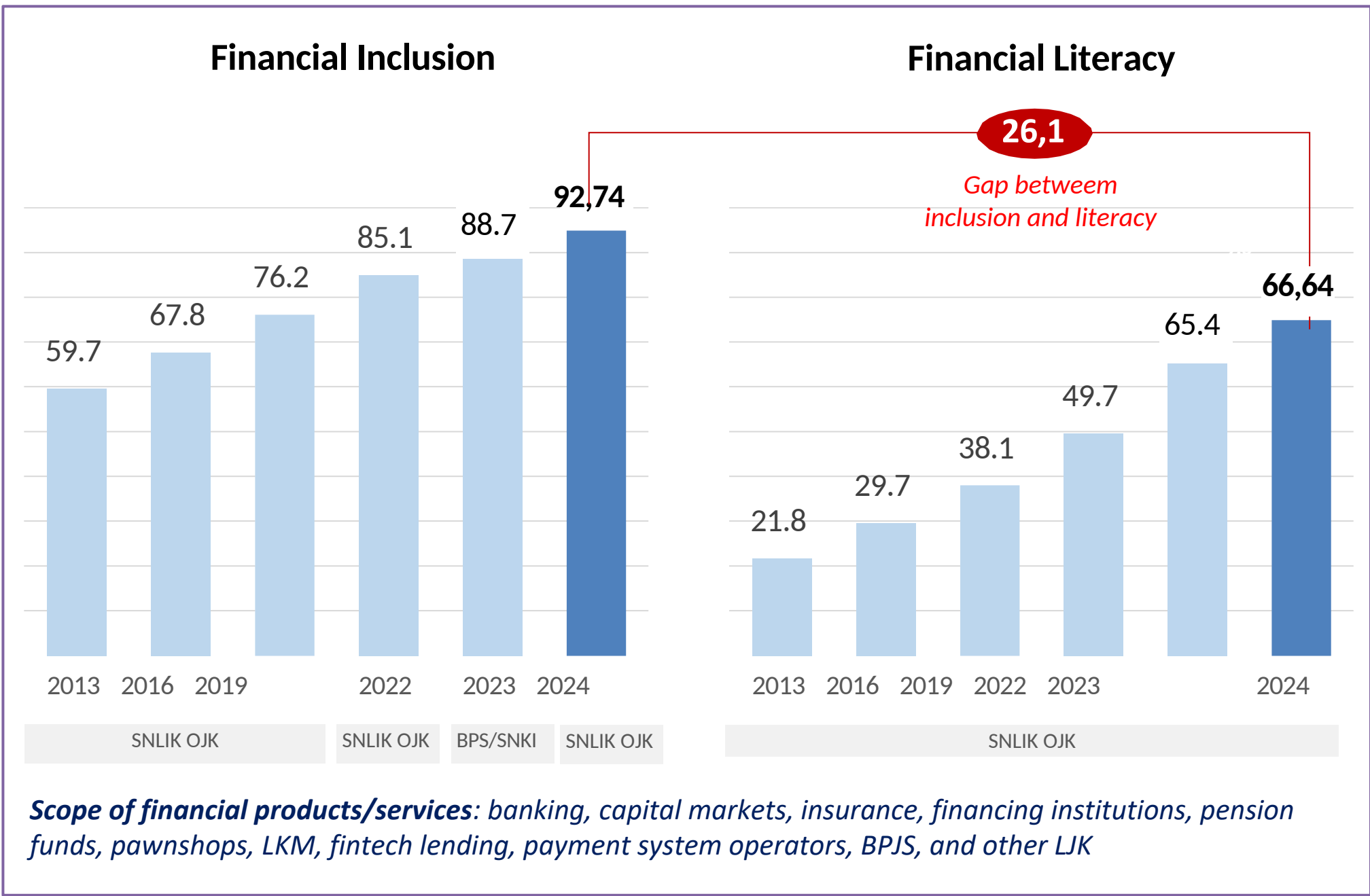
The President of the Republic of Indonesia, as Chair of the National Council for Financial Inclusion, provided the following directives:

- 1. Family-based account ownership for targeted distribution of government programmes
- 2. Improving financial literacy

Cabinet Meeting 21 Maret 2025



FINANCIAL LITERACY AND INCLUSION CONTINUE TO IMPROVE, BUT THERE ARE STILL GROUPS OF PEOPLE WHO HAVE NOT YET ACCESSED FORMAL FINANCIAL SERVICES



Category	Sub-category	Inclusion Lvl (2024) ¹	Gap
Gender	Men	92.6%	0.3%
	Women	92.9%	
Region	Urban	94.5%	4.5%
	Rural (dan 3T)	90.0%	
Banking Products	Conventional	92.6%	79%
	Sharia	13.4%	
Demographic	15-17 years	91.3%	
	18-25 years	95.1%	
	26-35 years	93.5%	
	36-50 years	94.1%	
	51-79 years	89.7%	

1. Sumber: [DNKI](#); 2. Sumber: [OJK](#) **Legenda:** Relatively Low Value Gap

RPJPN 2025 – 2045

Financial Inclusion Target for 2045: **98%**

RPJMN 2025 – 2029

Financial **Inclusion** Target for 2029: **93%**
Financial **Literacy** Target for 2029: **69.35%**

National development plans are implemented at the regional level through **RPJPD**

Need alignment with the RPJMD

Support for Access to Capital, Assistance, and Business Capacity Building for Women: PNM Mekaar



PNM Mekaar (Membina Ekonomi Keluarga Sejahtera) is a group-based empowerment service for underprivileged women

Karakteristik

- Pendapatan ≤ Rp800.000*/ Bulan/ Kapita
- Kelompok Perempuan Pra Sejahtera
- Tanggung Renteng
- Pertemuan Kelompok
- Usaha Produktif
- Rp2 Juta-10 Juta
- Tanpa Jaminan

Basic Group Empowerment
Joint commitment to advance individual and group enterprises for family welfare

- Indoktrinasi Usaha Untuk Jujur, Disiplin & Kerja Keras
- Peningkatan Kerukunan, Kekeluargaan & Gotong Royong
- Pembiasaan Budaya Menabung

MEKAAR FINANCING PROCESS



CUSTOMER EMPOWERMENT



Realization of PNM Mekaar Distribution




Jumlah Akun:
15,46 Juta

Pembiayaan:
68,23 Triliun

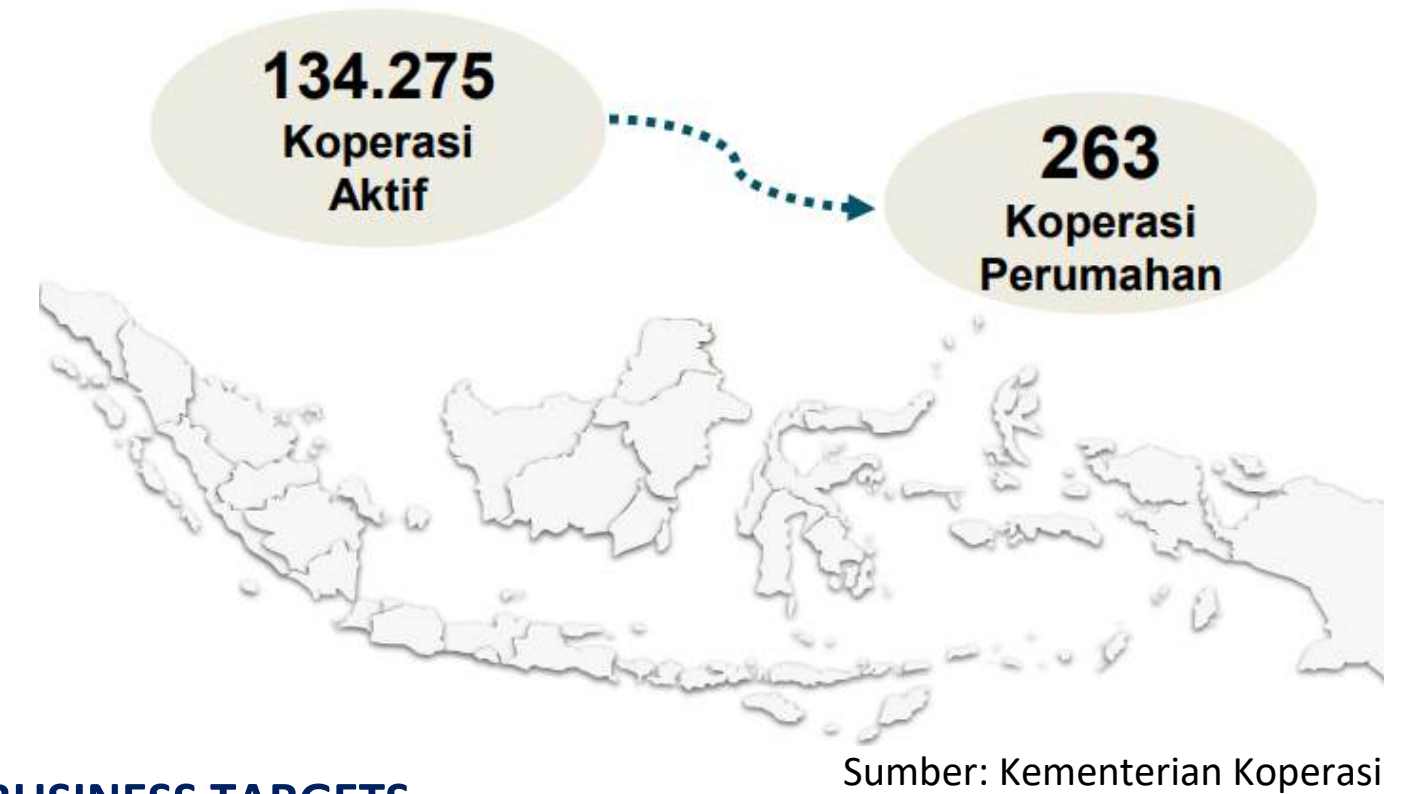
Source: PNM Annual Report 2024

PROMOTING NATIONAL SELF-RELIANCE THROUGH KOPERASI MERAH PUTIH

Cooperatives play a role in supporting priority programmes and the President's Asta Cita 2, 3 dan 5

<p>Penguatan Potensi Industri Agromaritim Nasional</p>	<p>Pemenuhan Skala Ekonomi melalui Koperasi</p>	<p>Optimalisasi Potensi SDM Indonesia</p>
 <p>Kegiatan koperasi yang berbasis kerakyatan memperkuat industri agromaritim nasional yang tersebar di seluruh Indonesia</p>	 <p>Pemenuhan skala ekonomi pelaku industri melalui koperasi sebagai agregator kegiatan usaha berbasis kemasyarakatan</p>	 <p>Potensi optimalisasi nilai produktif dan kreativitas 149,38 juta orang angkatan kerja Indonesia (BPS, 2024)</p>

Number of Active Cooperatives in Indonesia Registered with the Ministry of Cooperatives



Tentang Kopdes Merah Putih

-  Pembentukan Kopdes Merah Putih berdasarkan UU 1945 Pasal 33.
-  Pembentukannya digagas Presiden Prabowo Subianto dalam rapat terbatas pada 3 Maret 2025.
-  Bertujuan membangun ekonomi desa yang mandiri, stabil, dan inklusif.

Manfaat Kopdes Merah Putih

- Berpotensi menciptakan 800 ribu-1,2 juta pekerjaan baru secara nasional.
- Menjadi wadah pengembangan potensi ekonomi desa, seperti pertanian, perikanan, kerajinan, dan pariwisata.
- Menjaga stabilitas pangan nasional melalui peningkatan produksi pangan di desa.
- Berpotensi menciptakan perputaran uang hingga Rp1.500-Rp2.000 triliun dalam jangka panjang.

MANAGED BUSINESS TARGETS

 Pengumpul produk pertanian	 Unit usaha simpan pinjam	 Gerai obat	 Fasilitas penyimpanan / cold storage dan distribusi logistik (termasuk penyalur bahan baku program Makan Bergizi Gratis)
 Gerai sembako	 Klinik desa	 Bengkel	

Modal awal **±Rp3 miliar tiap koperasi**

Sumber dana **Pinjaman himpunan bank milik negara (Himbara)**



TARGETS FOR KOPERASI MERAH PUTIH



ACHIEVEMENTS OF INDONESIA SHARIA ECONOMY AND FINANCE IN THE GLOBAL

Indonesia's ranking in the Global Islamic Economy Indicator (SGIE) is number 3 after Malaysia and Saudi Arabia.

GOVERNMENT LEADERSHIP

GLOBAL ISLAMIC ECONOMY INDICATOR (GIEI) RANKING (2024)

The GIEI benchmarks leading national ecosystems' ability to support Islamic economy business activity, relative to their size.

(SEE CHAPTER 3 FOR DETAILS)

- 1 Malaysia Change YoY: -
- 2 Saudi Arabia Change YoY: -
- 3 **Indonesia** Change YoY: 0
- 4 UAE Change YoY: -
- 5 Bahrain Change YoY: 0
- 6 Jordan Change YoY: +5
- 7 Kuwait Change YoY: +2

INVESTMENTS

US\$ 5.8 billion

total investment amount in halal related sectors, including Islamic finance

Top countries by total deal value

US\$ BILLION (2023/24)

Rank	Country	Deal Value (US\$ Billion)
1	Indonesia	1.6
2	UAE	1.5
3	Saudi Arabia	1.1
4	Morocco	0.8
5	Malaysia	0.2

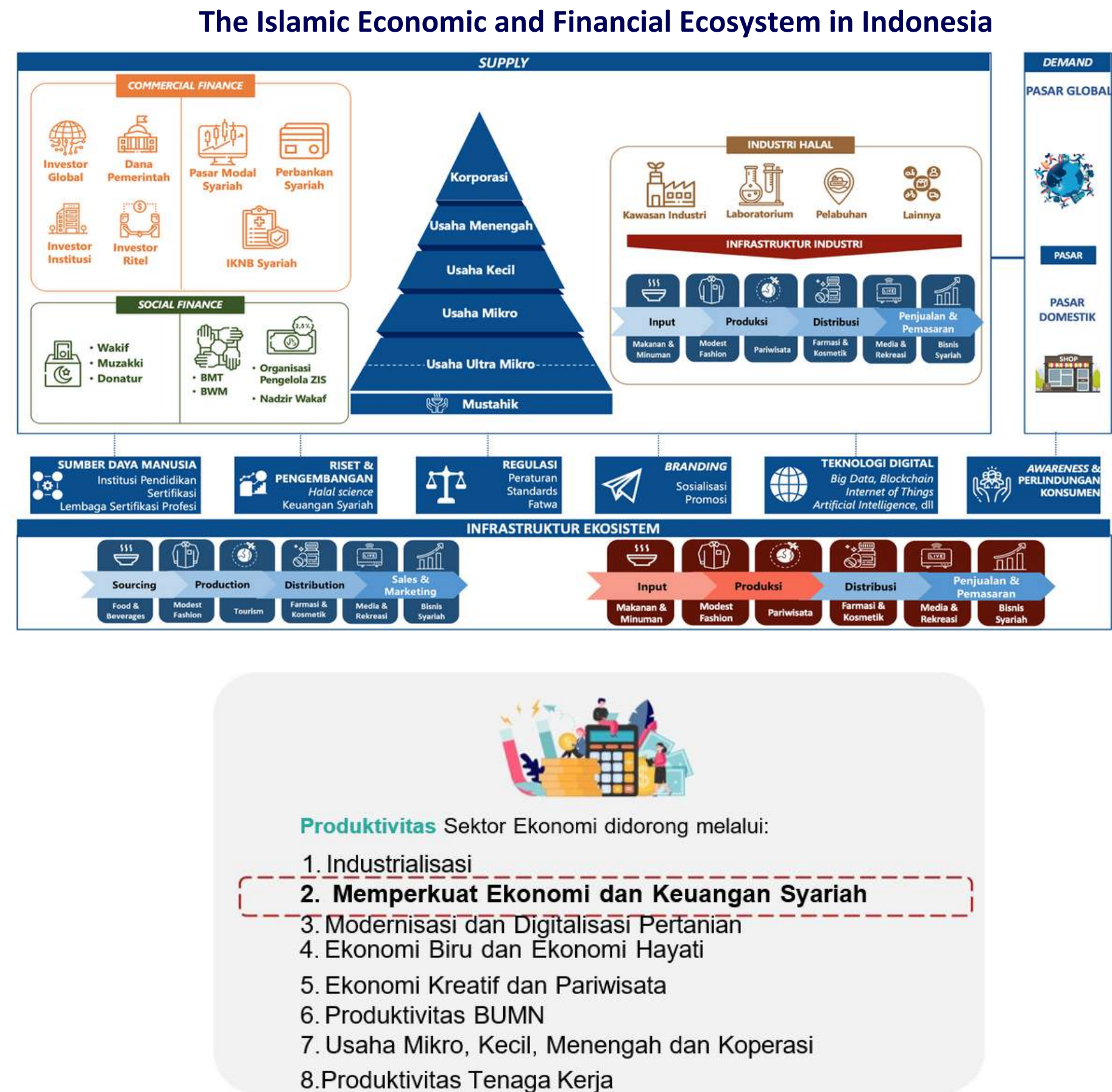
Negara dengan Umat Muslim Terbesar di Dunia 2025

Sumber: Timesprayer

Country	Number of Muslims (Million)
Indonesia	244.7
Pakistan	200.0
India	180.0
Bangladesh	160.0
Nigeria	120.0
Mesir	110.0
Iran	90.0
Turki	80.0
Etiopia	50.0
Irak	40.0

(Juta Orang)

Based on data, the number of Muslims in Indonesia reaches 244.7 million out of a total population of 281.3 million



Produktivitas Sektor Ekonomi didorong melalui:

1. Industrialisasi
2. **Memperkuat Ekonomi dan Keuangan Syariah**
3. Modernisasi dan Digitalisasi Pertanian
4. Ekonomi Biru dan Ekonomi Hayati
5. Ekonomi Kreatif dan Pariwisata
6. Produktivitas BUMN
7. Usaha Mikro, Kecil, Menengah dan Koperasi
8. Produktivitas Tenaga Kerja

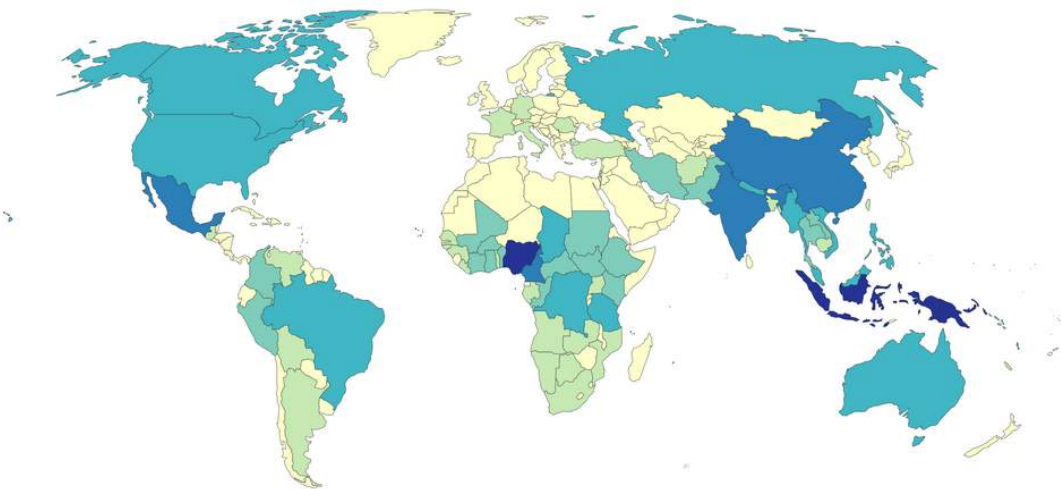
INDONESIA'S ECONOMIC POTENTIAL BASED ON ITS GEOGRAPHICAL ADVANTAGES

Countries with the Most Languages

Living languages, 2024

A living language has at least one person speaking it as their first language.

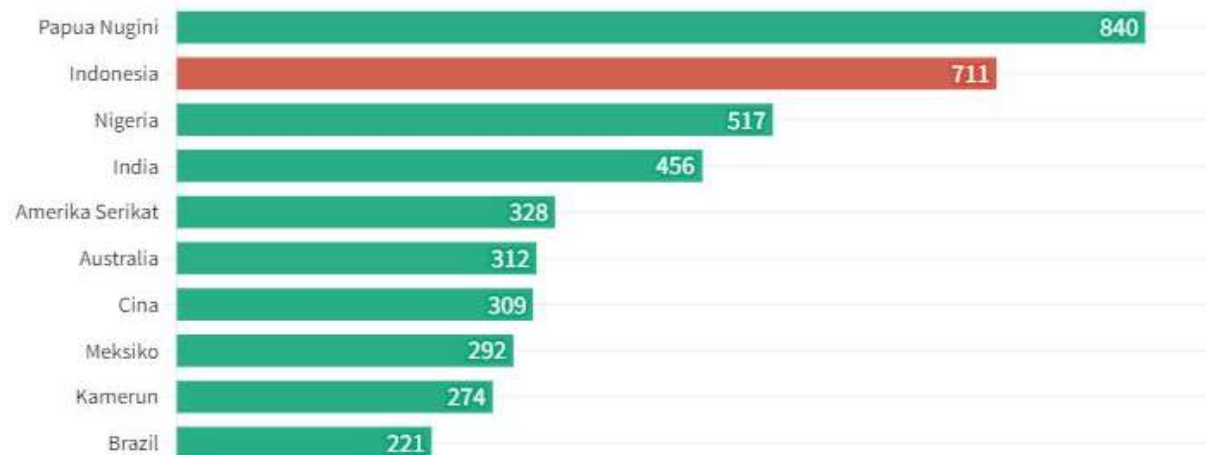
Our World in Data



Data source: Summer Institute of Linguistics (SIL) International (2024)

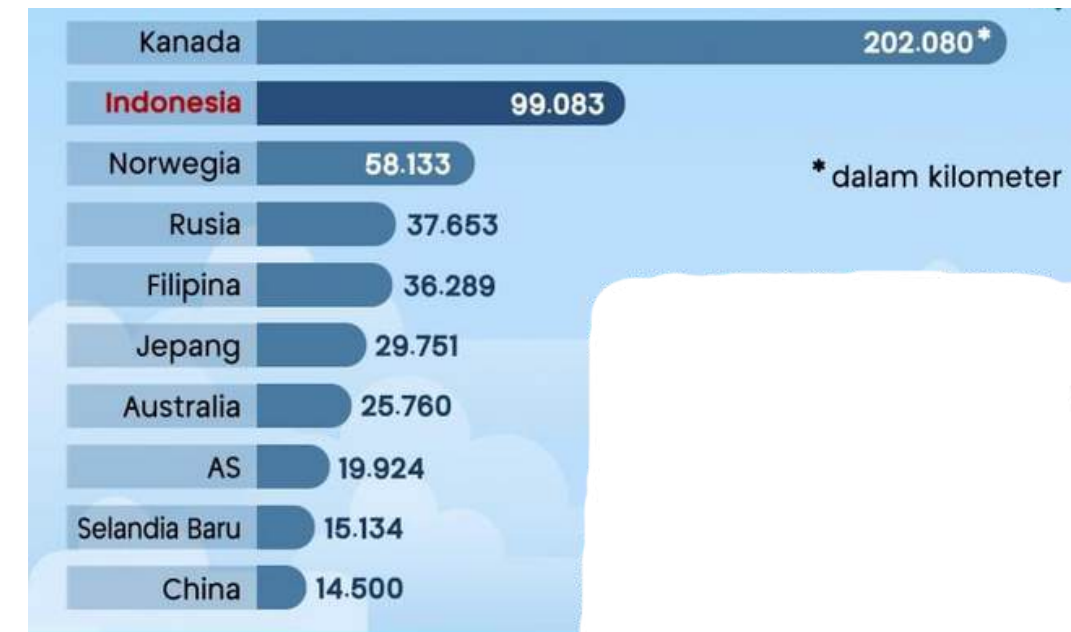
OurWorldinData.org/state-capacity | CC BY

Indonesia shares the same mainland with Papua New Guinea (New Guinea Island), so it is not surprising that Indonesia ranks second on the list of countries with the most living languages, with 711 languages still alive and in use throughout the archipelago



Sumber: Visual Capitalist

Countries with the Longest Coastlines



Sumber: iNews

Economic potential that can be developed

- Fisheries & Aquaculture sea** — improvement productivity capture and cultivation export quality.
- Logistics & ports** — strengthening domestic and international trade routes (regional maritime hub).
- Marine tourism** — islands and coastlines supporting premium tourism segments (diving, eco-tourism).
- Blue economy** — renewable energy (offshore wind, tidal), marine biotechnology (seaweed, bio-products).
- Conservation & adaptation to change** — restoration mangroves and coastal management to reduce erosion and increase resilience

Sumber: World Population Review

THE POTENTIAL FOR INDONESIA'S ECONOMIC DEVELOPMENT BASED ON ITS GEOGRAPHICAL ADVANTAGES

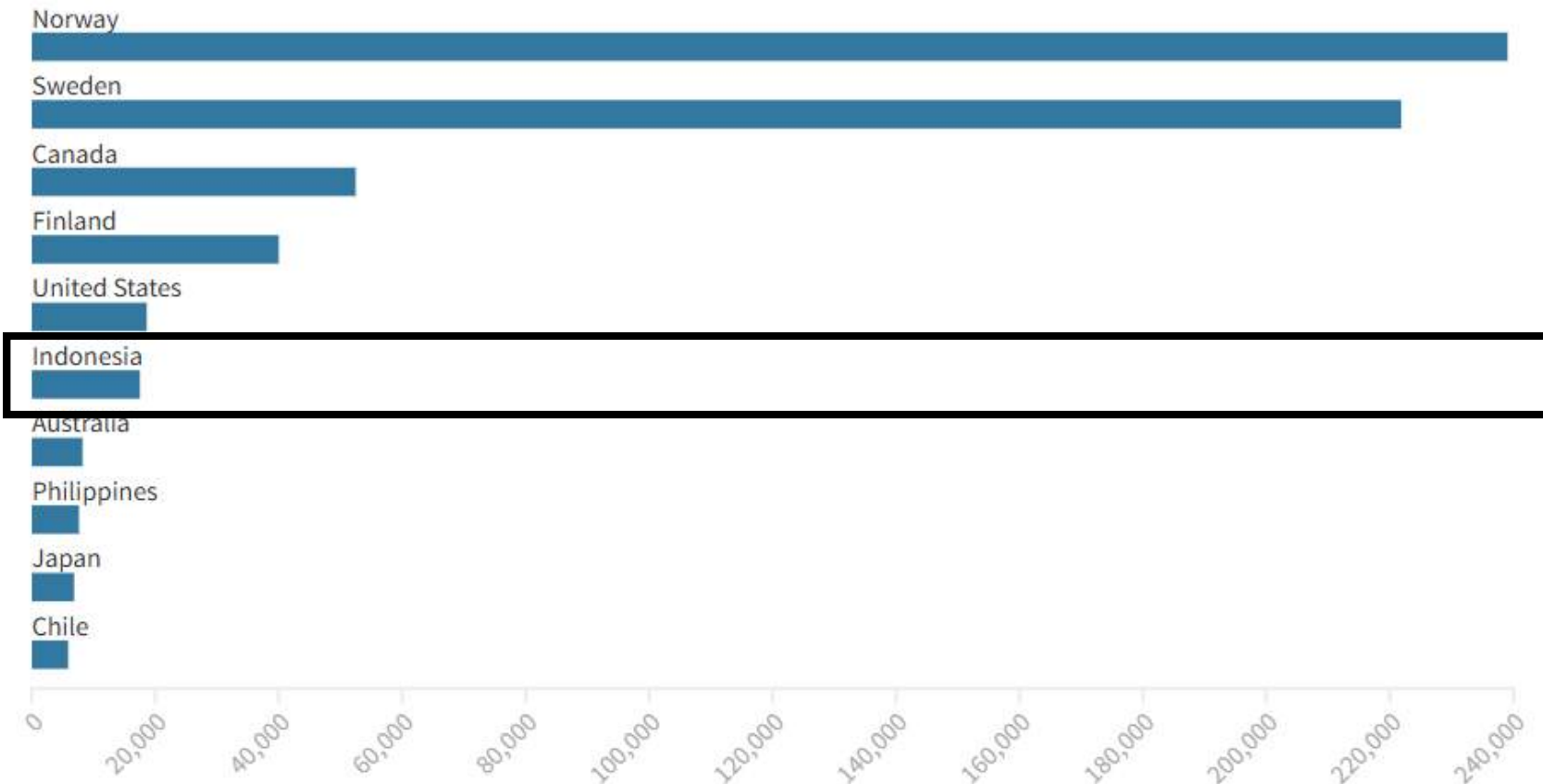


Country with the Most Islands

Countries with the Most Islands

Total Islands

Reference Date: 2020



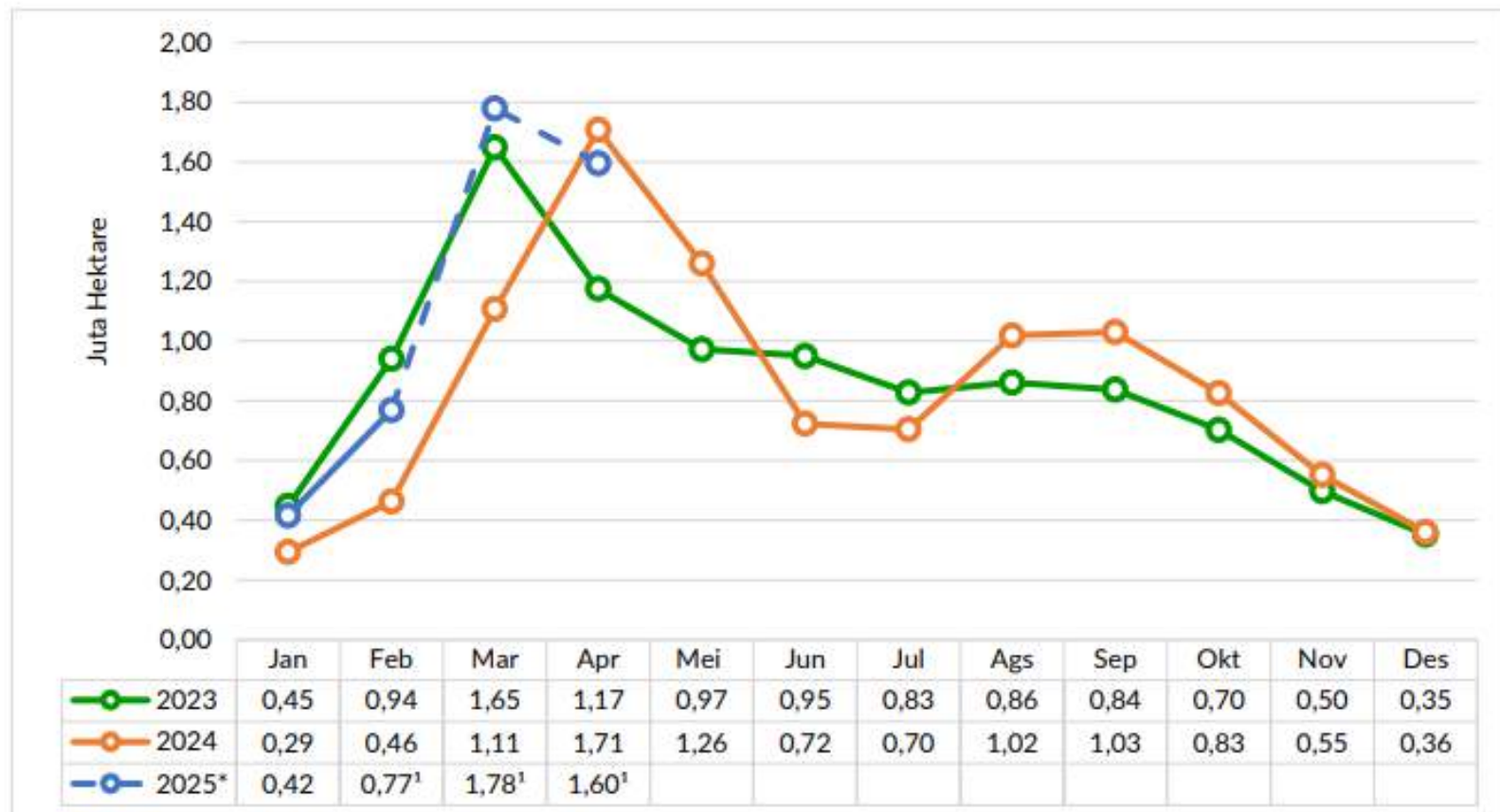
Sumber: World Population Review

Strategic Economic Development Potential

Island-based tourism (local/community tourism), local maritime economic development (fisheries, marine aquaculture), marine biodiversity conservation (impacting ecotourism), as well as geopolitical dimensions and maritime sovereignty (the basis for managing the Exclusive Economic Zone). Improved connectivity (transport and digital) is needed to make small islands an active part of the national economy

AGRICULTURAL POTENTIAL IN INDONESIA

The size of the agricultural area provides a foundation for supporting national food security: production of rice, corn, soybeans, horticulture, and export commodities. To optimise this, the government needs to focus on agricultural modernisation (irrigation, technological inputs, distribution), food diversification, and reduction of post-harvest losses.



Catatan: *Luas panen Januari–April 2025 adalah angka sementara
¹Luas panen Februari–April 2025 adalah angka potensi
 Perbedaan angka di belakang koma disebabkan oleh pembulatan angka

source: BPS 2025



The rice harvest in January 2025 was 0.42 million hectares, an increase of approximately 0.12 million hectares (41.84 per cent) compared to January 2024, which reached 0.29 million hectares. Meanwhile, the potential rice harvest area for February–April 2025 is estimated at 4.14 million hectares.

The total rice harvest area in January–April 2025 is estimated at 4.56 million hectares, an increase of approximately 0.99 million hectares (27.69 per cent) compared to the rice harvest area in January–April 2024, which was 3.57 million hectares.



INDONESIA'S ECONOMIC POTENTIAL BASED ON GEOGRAPHICAL ADVANTAGES

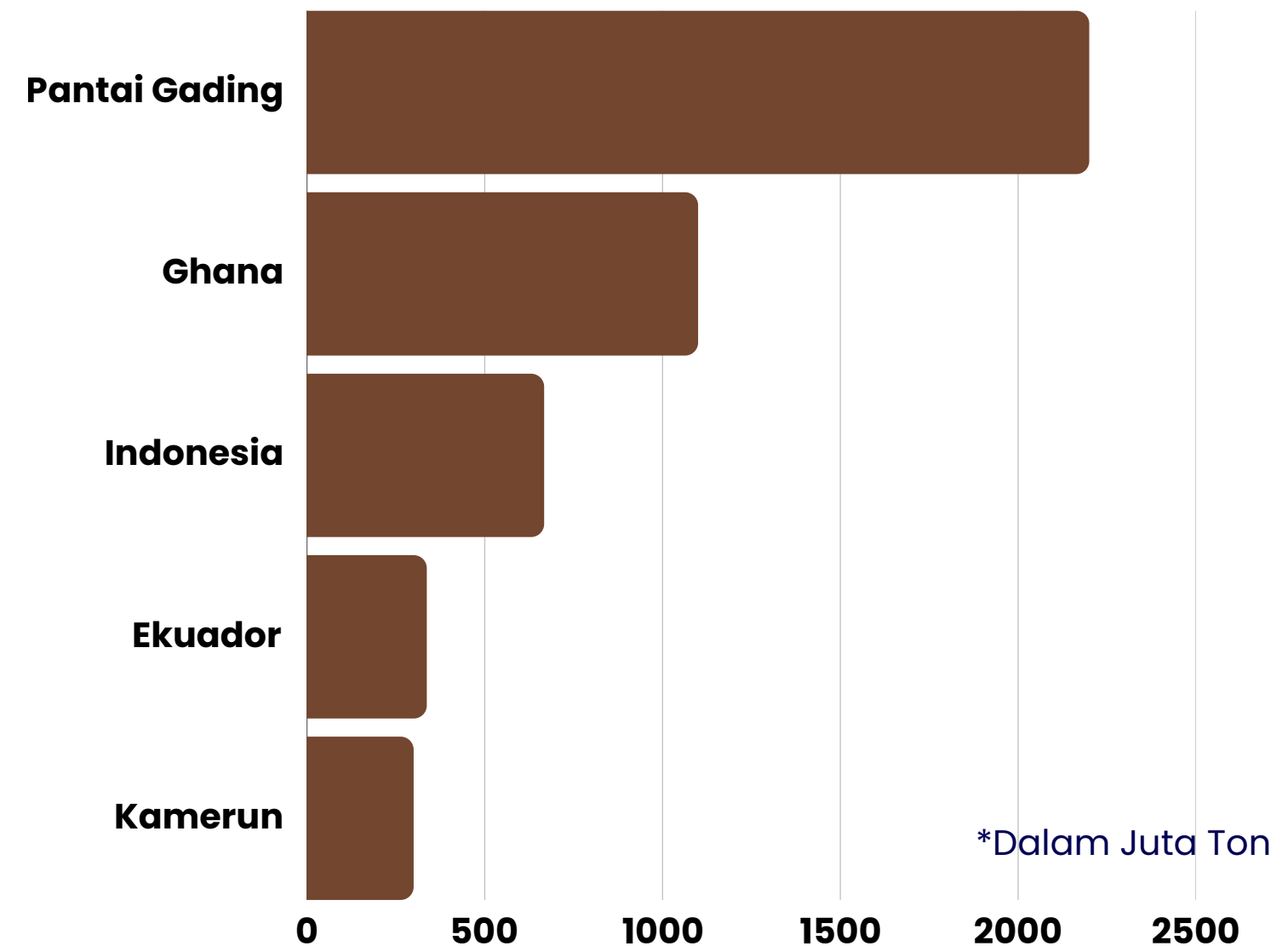
THE LARGEST COFFEE PRODUCING COUNTRY



According to data from the Foreign Agricultural Service under the United States Department of Agriculture (USDA), Indonesia ranks fourth among the world's largest coffee-producing countries

(portal Informasi Indonesia, Indonesia.go.id)

LARGEST COCOA PRODUCING COUNTRY



Indonesia is the third-largest cocoa-producing country in the world. According to FAO data, Indonesia produced 667,000 tonnes of cocoa in 2022. The majority of this cocoa is exported to the United States, Malaysia, and Singapore.

(GoodSat)

A BRIEF HISTORY OF INDONESIA-SPAIN RELATIONS

Diplomatic relations between Indonesia and Spain have been strong since 1958. Bilateral trade value from January to October 2022 was USD 2.41 billion, an increase of 2.41% compared to the same period in 2021, which was recorded at USD 2.35 billion. Indonesia has experienced a surplus for the past five years. Indonesia's surplus for the January-October period was USD 1.40 billion.

Spanish investment in Indonesia from January to October 2022 was recorded at USD 14.48 million, a significant increase from the investment realised in 2021, which was recorded at USD 6.77 million. **Spain is one of Indonesia's largest palm oil importers in the European Union (EU) (2016-2020) and is also a strategic industrial cooperation partner for Indonesia with joint production and technology transfer schemes.** Spain has advantages in several areas that are currently priorities for Indonesia: maritime (ports, shipbuilding), infrastructure (toll roads, railways)





TERIMA KASIH