INDONESIA INVESTMENT TRENDS

2024 Jakpat Survey Report

Jakpat
Speed-to-Insight

FOREWORDS

Indonesia Financial Services Authority (OJK) said that global and domestic market and economic conditions in 2023 have experienced many turbulences and surprises, but still provide positive developments in the capital market sector. This can be seen from the public's continued interest in investing. Data from the Indonesia Stock Exchange states that capital market investors consisting of stock, bond, and mutual funds investors increased by 1.85 million investors to 12.16 million investors last year*.

Jakpat conducted a survey of 2088 respondents nationwide about investment trends, both for those who already have it and those who are planning to.

*https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/40835

RESEARCH HIGHLIGHTS

3 out of 4 of the respondents ever have investment products, with jewelry as the most popular.

31% of middle SES respondents invest to prepare for their children's education funds.

35% of people consider a positive image on social media in choosing an investment platform.

54% of the respondents are categorized as conservative investors, meaning they focus on low risk over big profits.

BIBIT is the most widely used platform for digital investment, namely for mutual funds, stocks, and bonds.

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RESEARCH DETAILS

Data collection

- The survey was distributed to a total of 2088 respondents
- The data were collected from 1st-2nd of October 2024
- Margin of error below 5%
- The questionnaires were distributed via Jakpat mobile app
- Proportioned by Indonesian internet population

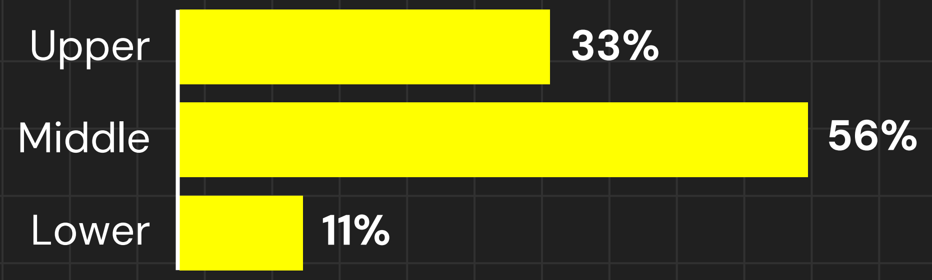
Research objective

To find out:

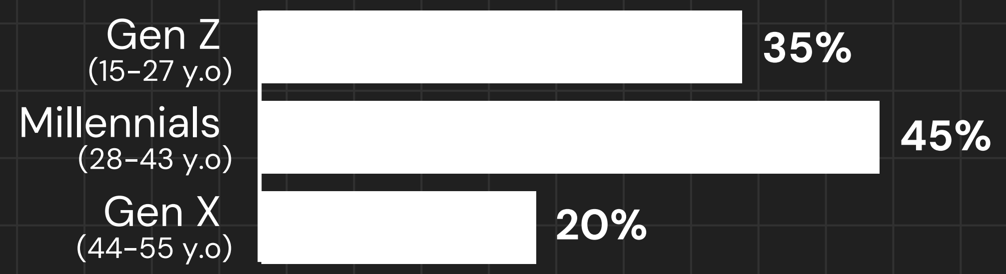
- Popular investment products
- The behavior of investment product owners
- Intention of investing for non-investors

Gender

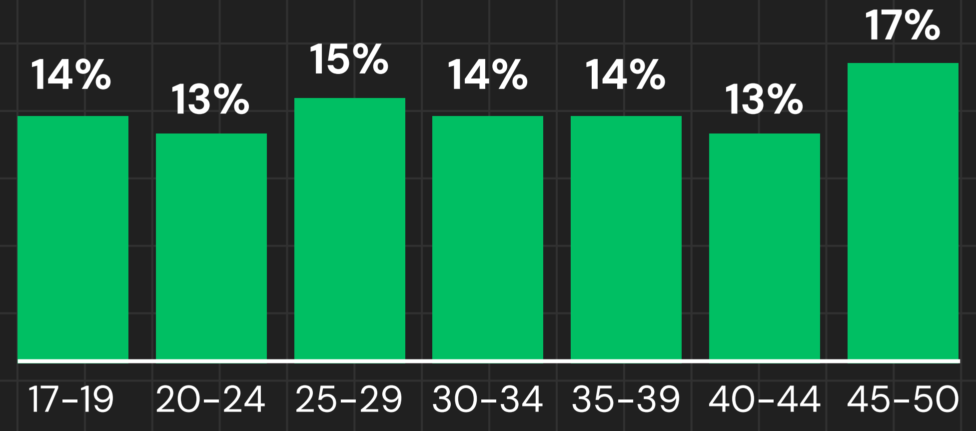
SES



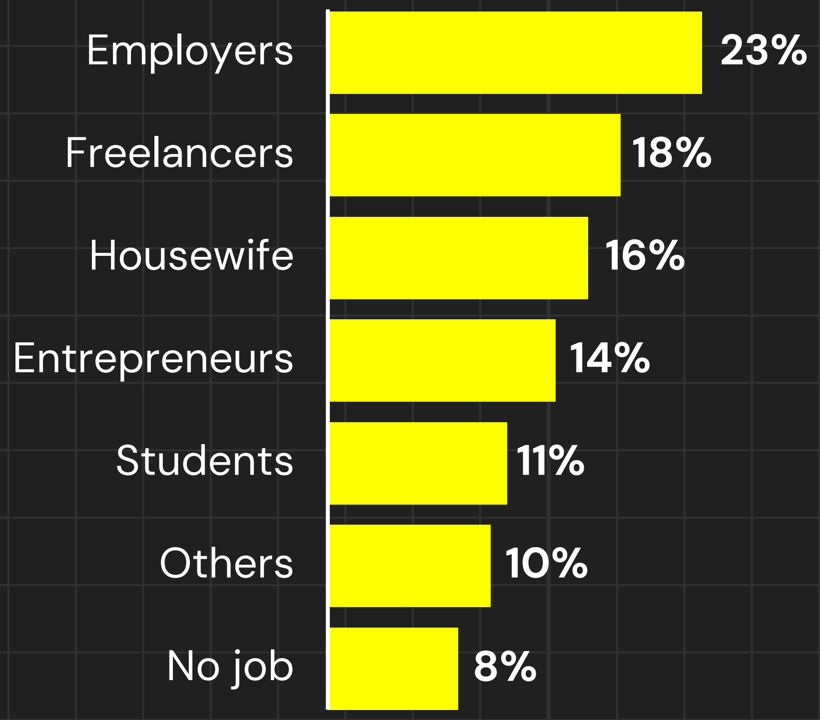
Age cohort



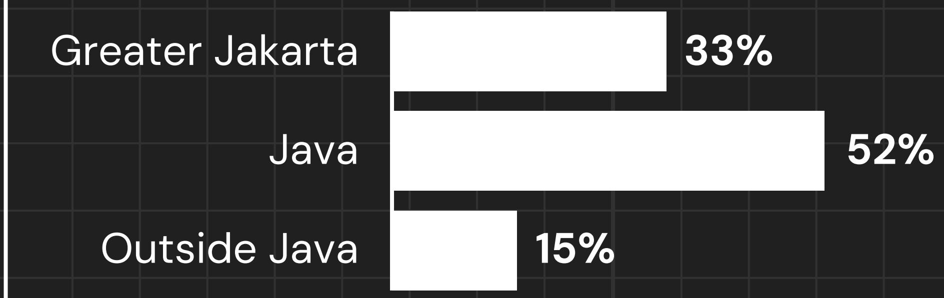
Age group



Occupation



Area*



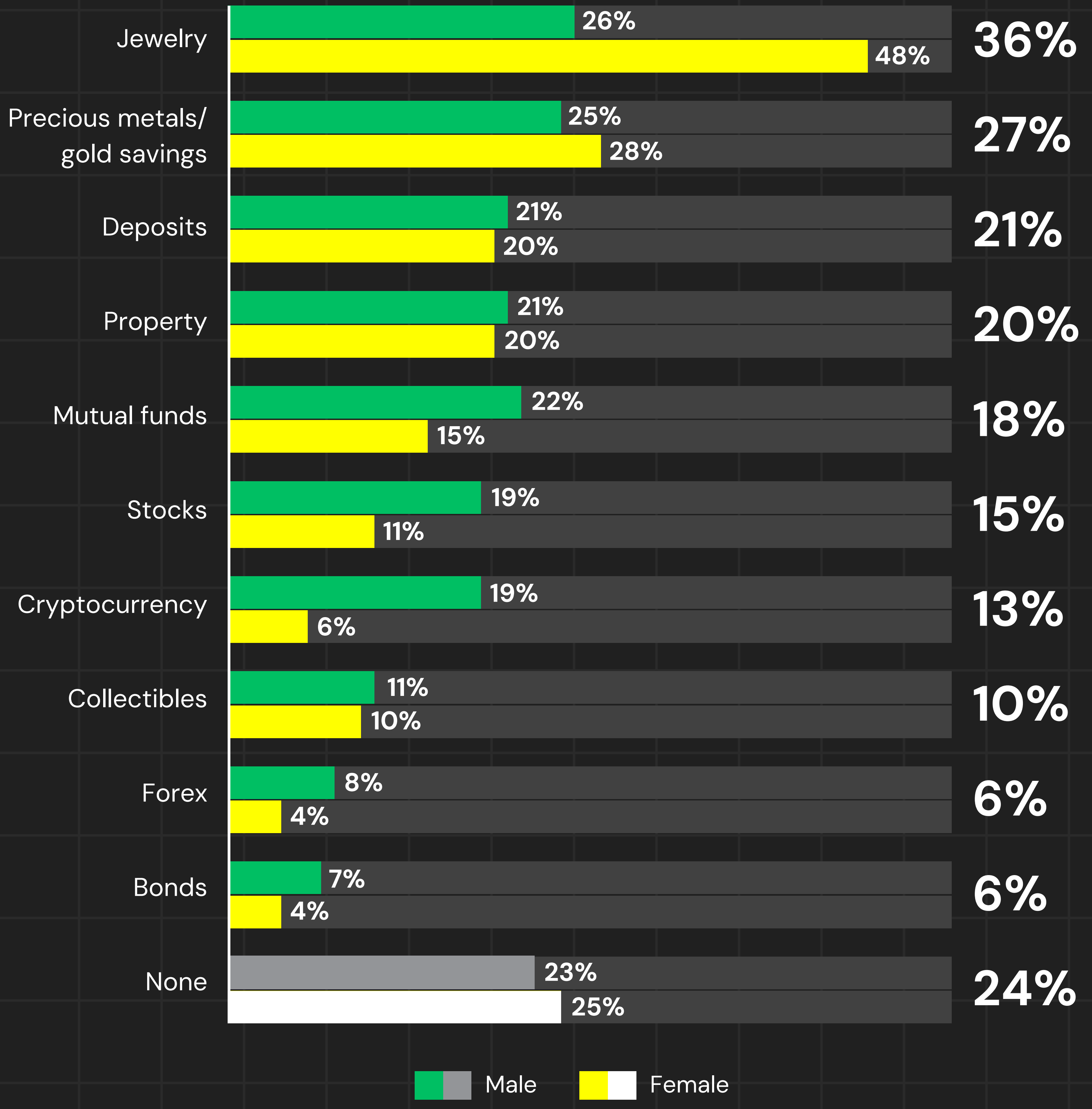
DEMOGRAPHIC PROFILE

n= 2088 respondents

*Area:

- Greater Jakarta: Central Jakarta, West Jakarta, South Jakarta, East Jakarta, North Jakarta, Thousand Islands Regency, Bogor City, Bogor Regency, Depok City, Bekasi City, Bekasi Regency, Tangerang City, Tangerang Regency, South Tangerang City.
- Java: West Java (except Bogor City, Bogor Regency, Depok City, Bekasi City, Bekasi Regency), Banten (except Tangerang City, Tangerang Regency, South Tangerang City), Central Java, East Java, DI Yogyakarta.
- Outside Java: Big cities outside Java: Bali, Medan, Padang, Palembang, Pekanbaru, Bandar Lampung, Samarinda, Balikpapan, Manado, Makassar, Jayapura.

Investment products ever owned



POPULAR INVESTMENT PRODUCTS

n= 2088 respondents

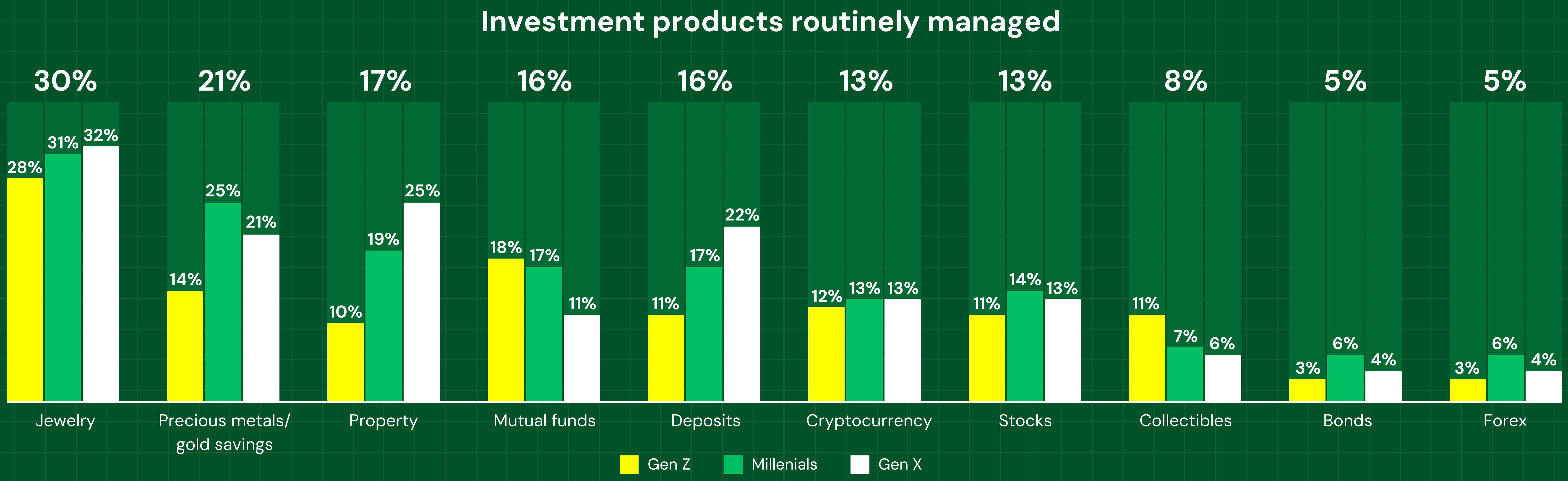
Importance of having investment products

3 out of 4 of the respondents ever have investment products. **Jewelry is the most popular with almost half of women owning it.** Meanwhile, men prefer to invest in digital products such as mutual funds, stocks, and cryptocurrency.

83% of owners manage their investment products regularly

ROUTINELY MANAGE INVESTMENT PRODUCTS

n= 1587 respondents own investment products

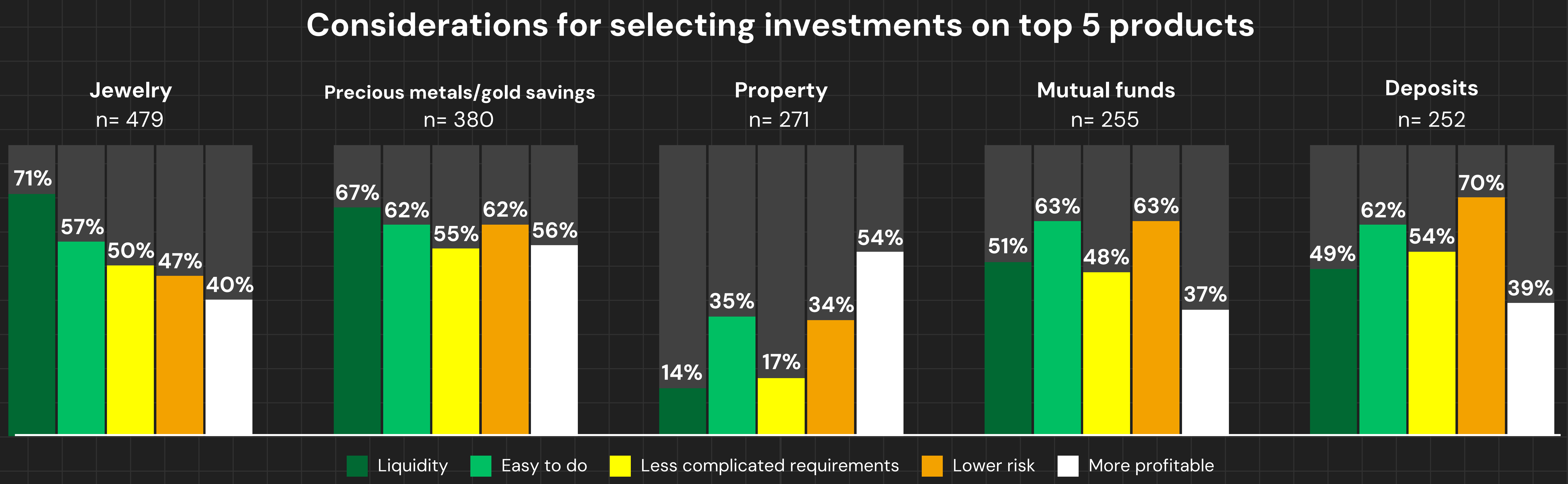


30% of respondents routinely manage jewelry investments. The next is precious metals/gold savings, dominated by Millennials. Gen X tends to be more consistent on property and deposit investments. Meanwhile, collectibles are still attractive to 11% of Gen Z.

54% of respondents manage their digital investment regularly

REASONS FOR CHOOSING INVESTMENT PRODUCTS

n= 1324 respondents routinely manage their investment products



People who invest in jewelry and precious metals tend to do so because they can easily liquidate their assets, whereas those who choose mutual funds and deposits prefer the simplicity of the process. On the other hand, 54% of property owners consider this investment more profitable.

70% **of people invest in deposits because it is low risk**

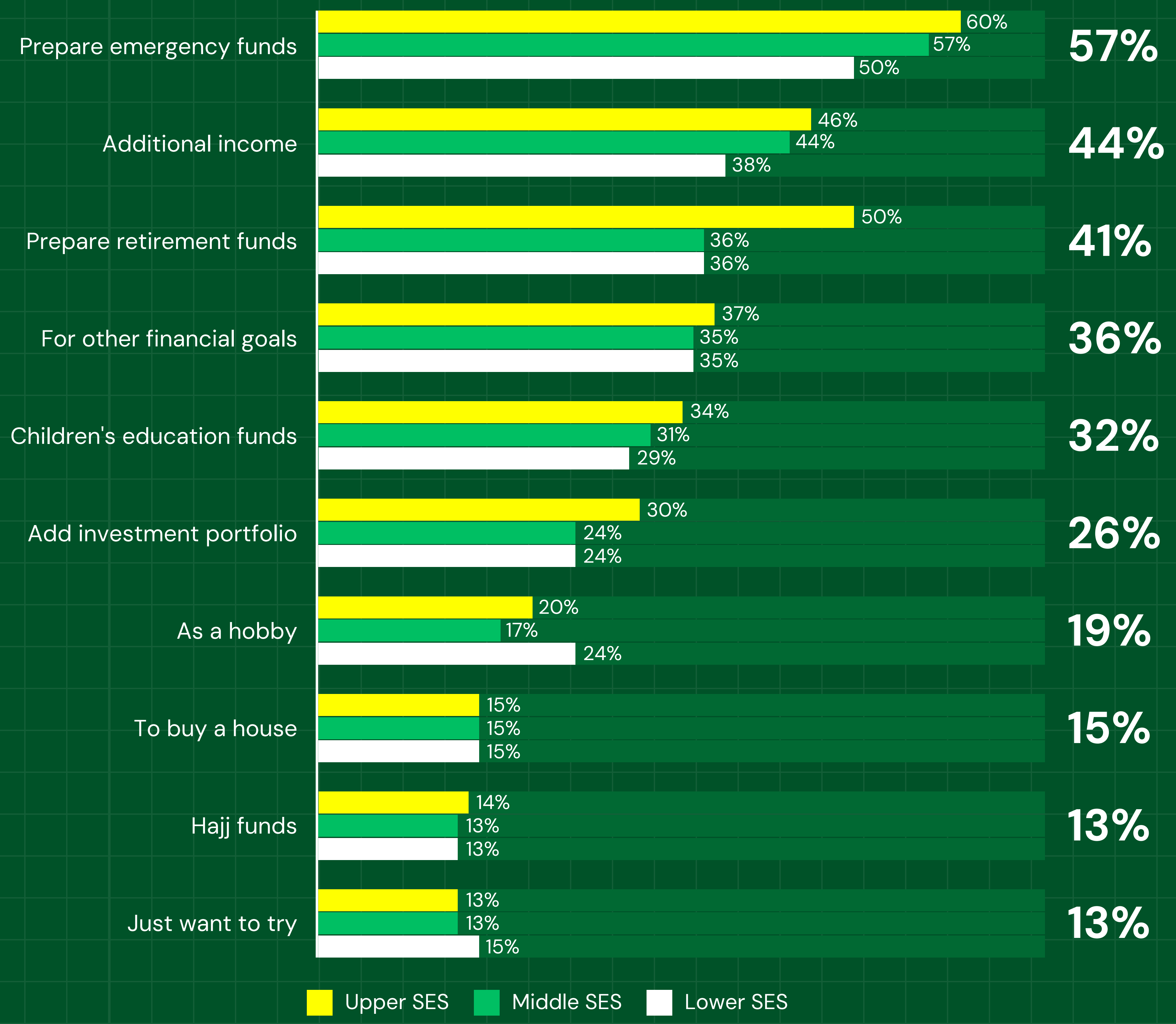
INVESTMENT OBJECTIVES

n= 1324 respondents routinely manage their investment products

6 out of 10 people invest to prepare emergency funds.
37% of upper SES respondents invest to achieve other financial goals such as getting married or going on vacation. 1 out of 4 lower SES respondents invest as a hobby.

31% **of middle SES respondents invest to prepare for their children's education funds**

Reasons to invest

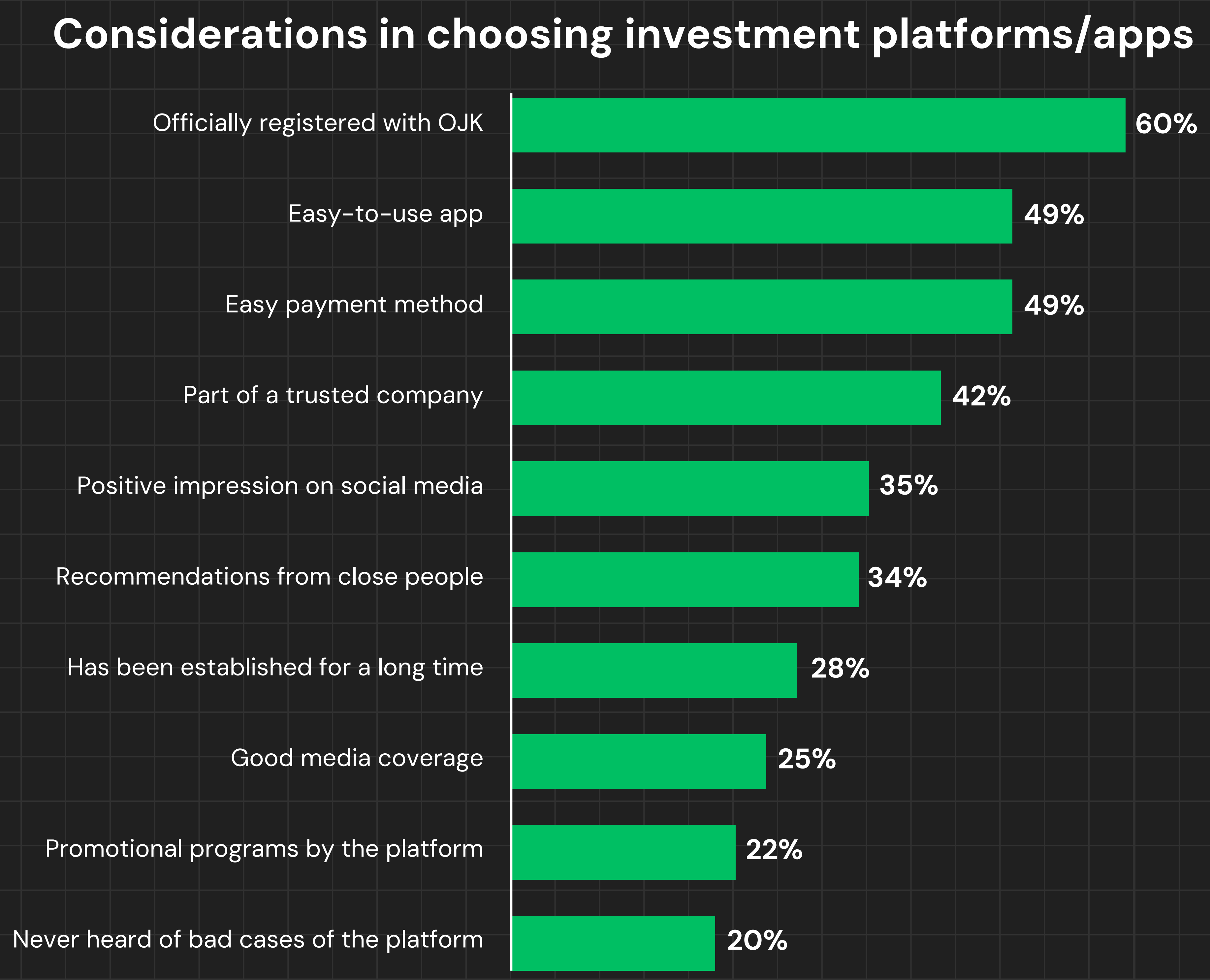


CONSIDERATIONS FOR INVESTING

n= 1324 respondents routinely manage their investment products

Legality, as evidenced by being registered with the Indonesia Financial Services Authority (OJK), is the most important consideration in choosing a platform for investing. In addition, **half of the respondents also think that easy usage is also a determining factor.**

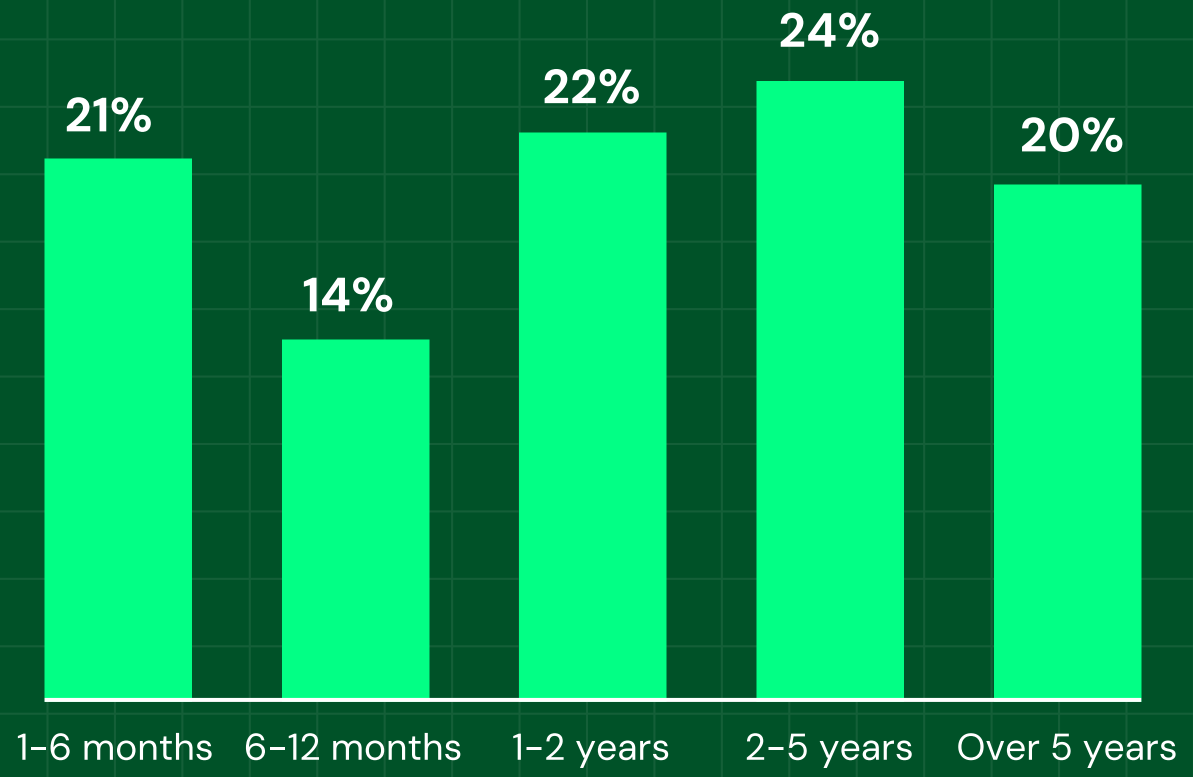
35% of people consider a positive image on social media when choosing an investment platform



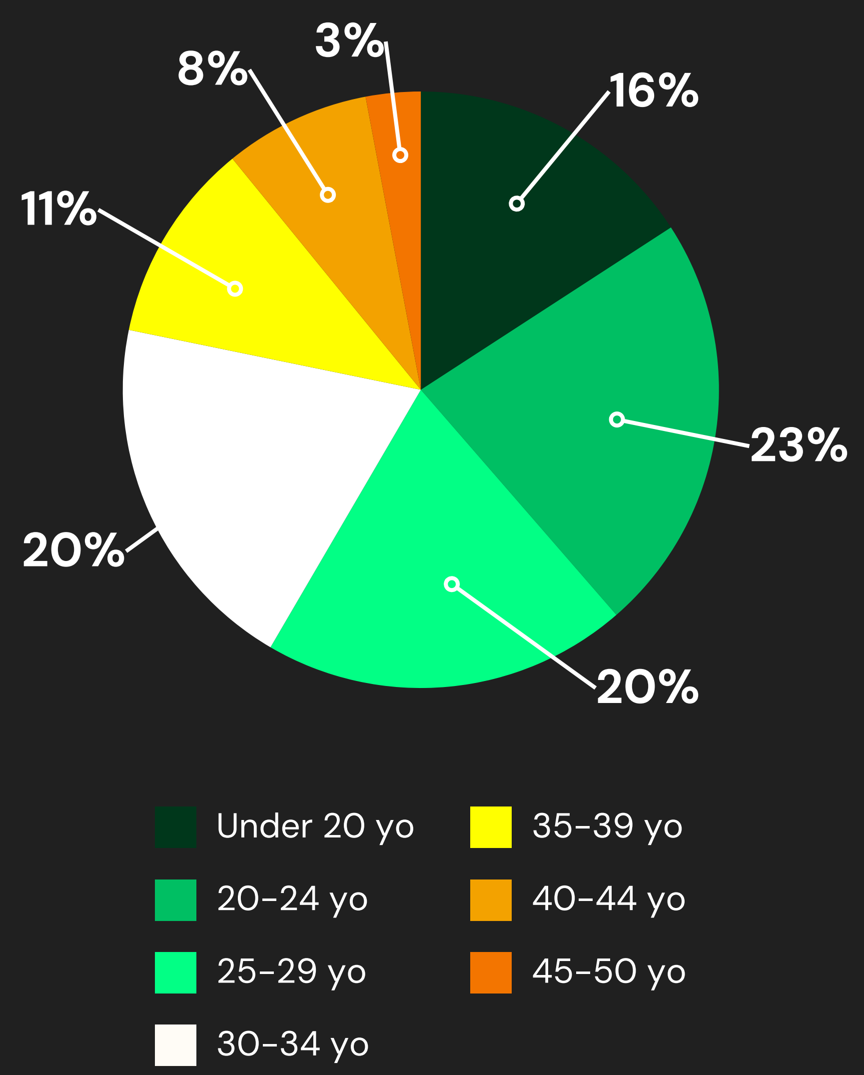
START TO INVEST

n= 1324 respondents routinely manage their investment products

Duration of investment



Starting age for investing



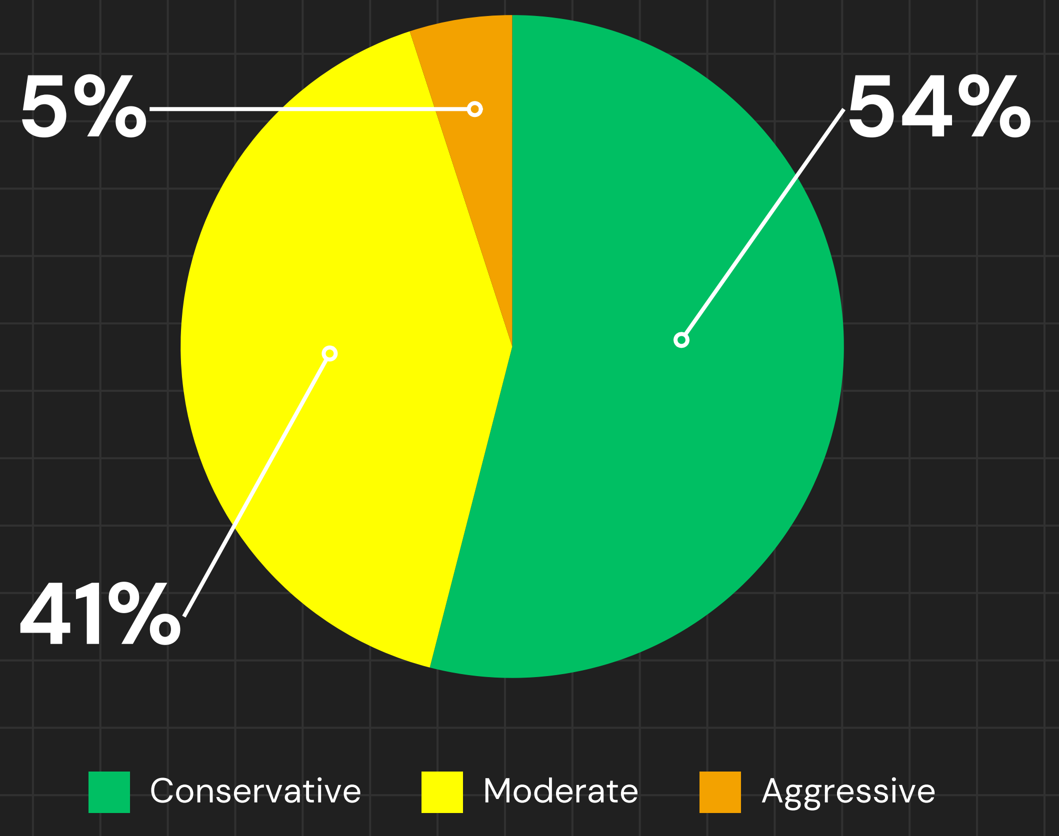
Around 45% of respondents admitted to having invested for more than 2 years. **1 out of 5 respondents started investing for less than 6 months.**

43% of people start investing in their 20s. Others start investing at 30-34 years old with a percentage of 20%.

GUTS IN INVESTING

n= 1324 respondents routinely manage their investment products

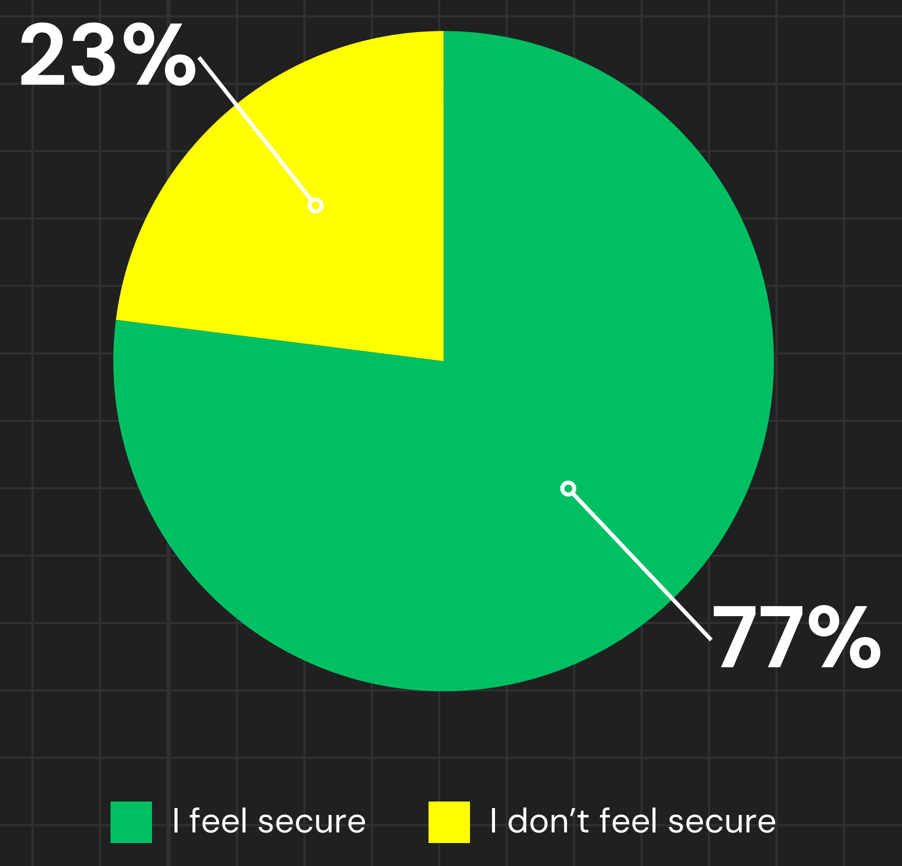
Types of investor



Classification:

- Conservative: Focus on low risk over big profits.
- Moderate: Accept some risk, but look for a nice mix of profit and risk.
- Aggressive: Willing to take high risks since the potential profits are also high.

Security regarding current investment products



More than half of the respondents are categorized as conservative investors, while 41% are moderate. Concerning the current investment cases, 77% of respondents remain positive about their investment products.

TOP 5 DIGITAL INVESTMENT PLATFORMS

n= 1324 respondents routinely manage their investment products

Top 5 digital investment platforms

Gold savings n= 331		Mutual funds n= 255		Cryptocurrency n= 206		Stocks n= 201		Bonds n= 74	
Pegadaian Digital	34%	Bibit	62%	Indodax	56%	Bibit	46%	Bibit	62%
DANA eMas	30%	Reksa Dana (DANA)	23%	PINTU	35%	Ajaib	35%	Bareksa	31%
Tokopedia Emas	19%	Ajaib	20%	Binance	30%	Stockbit	32%	MOST	17%

BIBIT is the most widely used platform for digital investment, namely for mutual funds, stocks, and bonds. On the other hand, the digital financial service DANA is also commonly used as an investment platform.

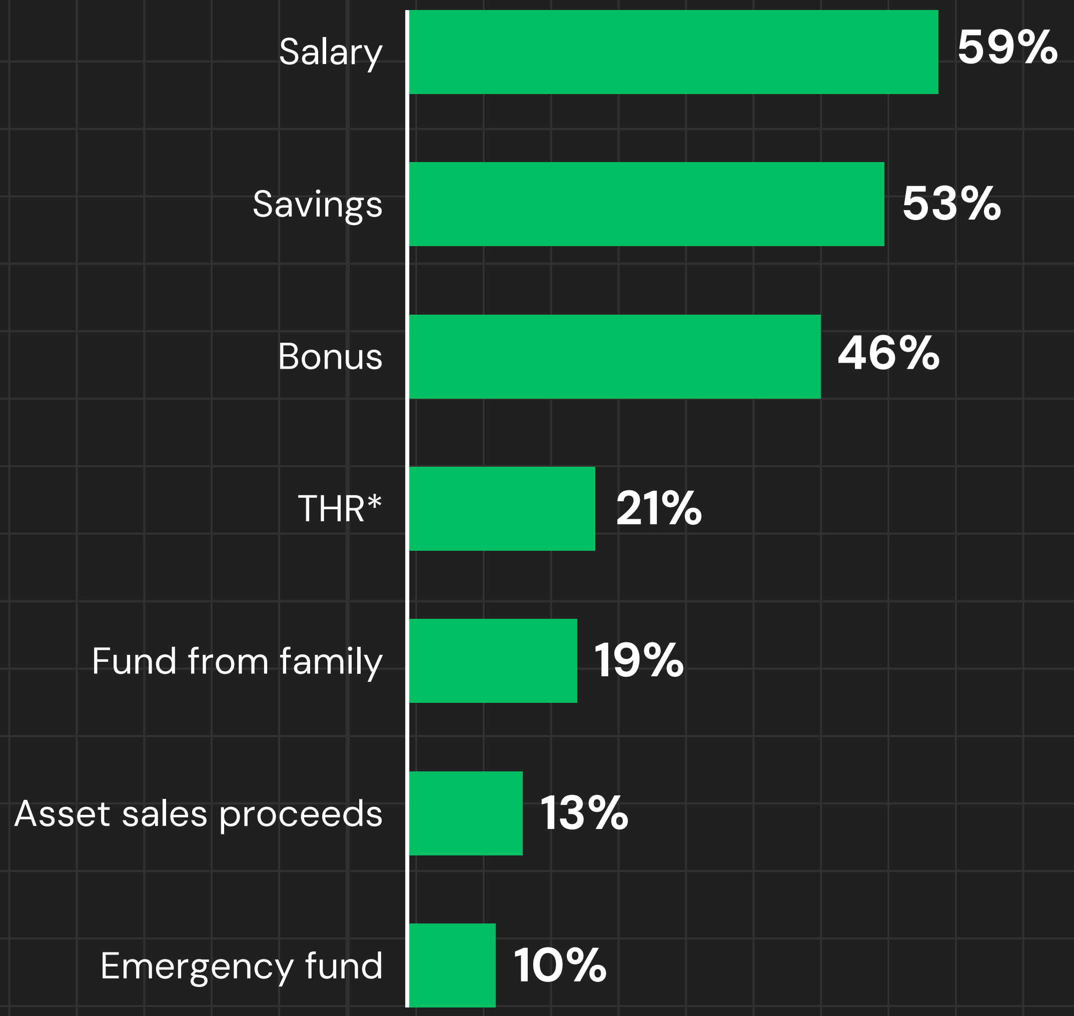
56% of cryptocurrency investors use Indodax

SOURCES OF FUND FOR INVESTMENTS

n= 1324 respondents routinely manage their investment products

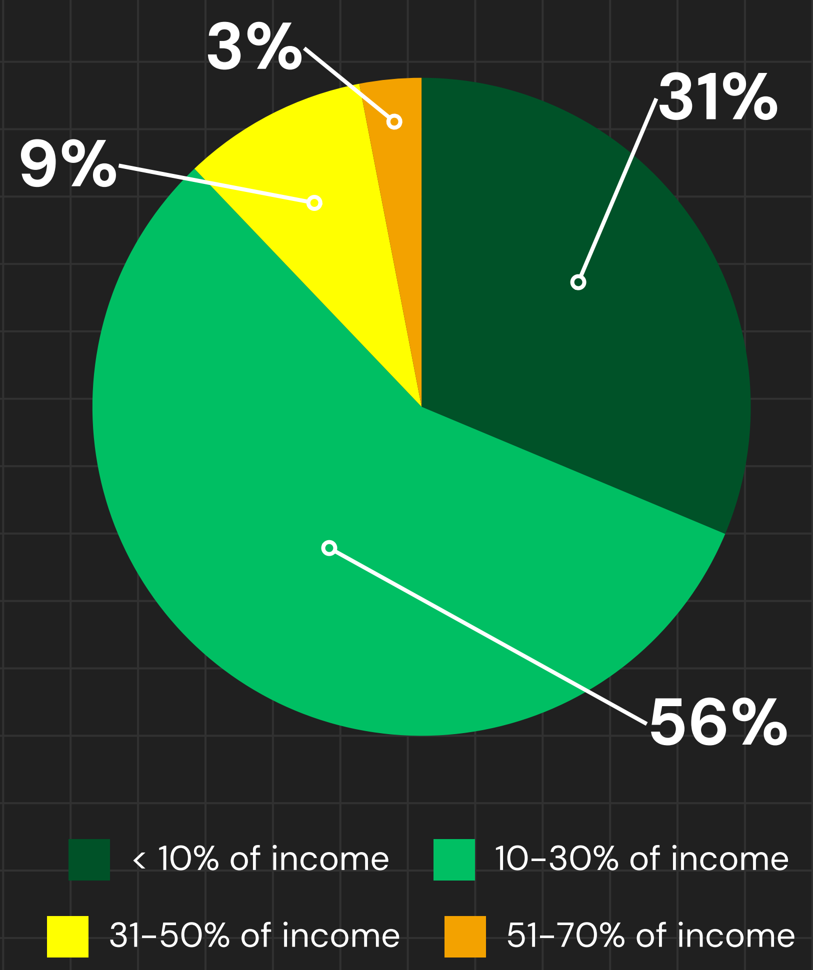
Salary is the most common source of funds for investment among respondents, followed by savings and bonus/additional income. 1 out of 5 respondents get investment funds from their family. **More than 50% of people invest 10-30% of their income.**

Sources of fund of investment

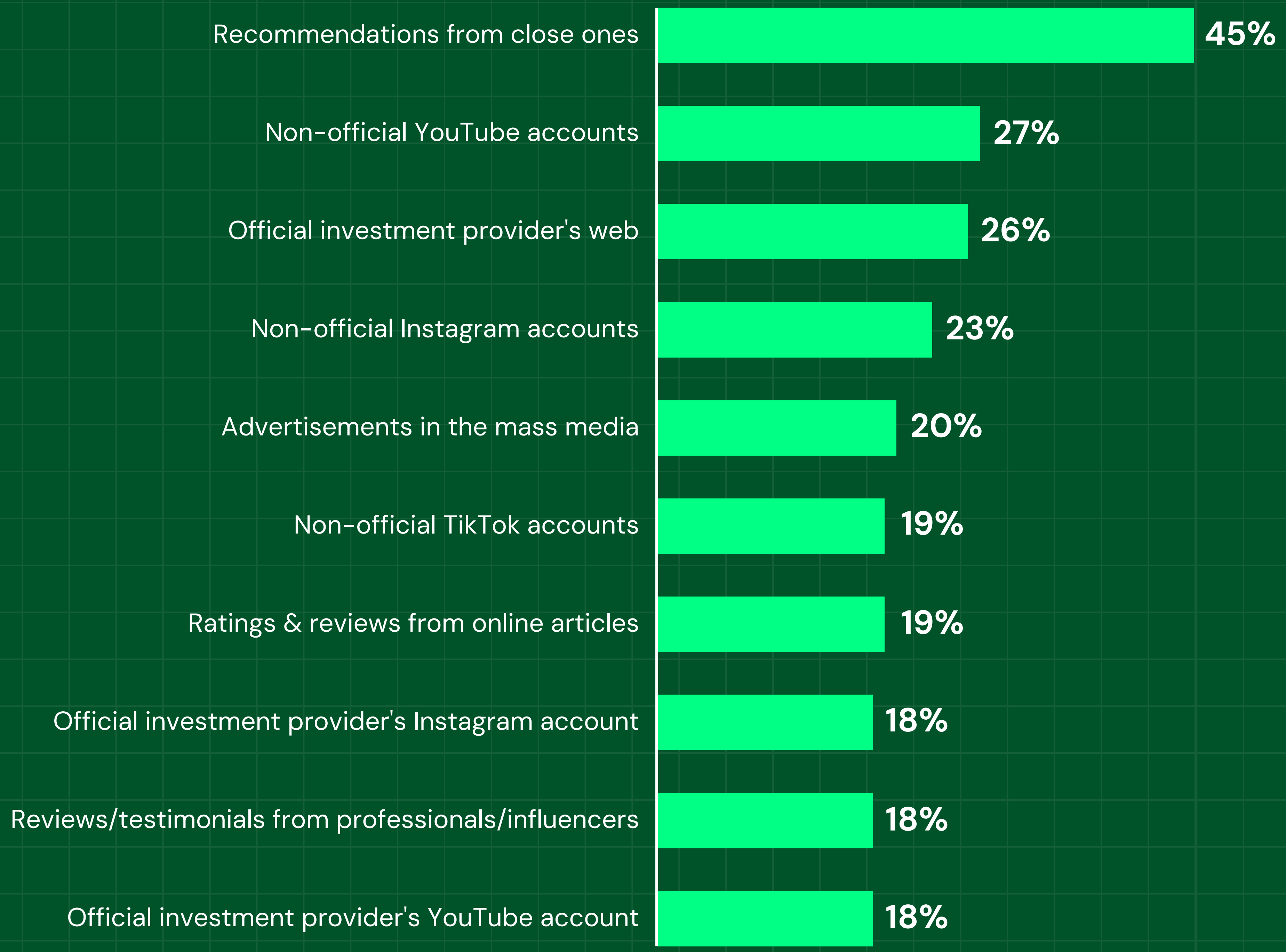


**Eid al-Fitr allowance*

Investment proportion from income



Sources of information about investment products



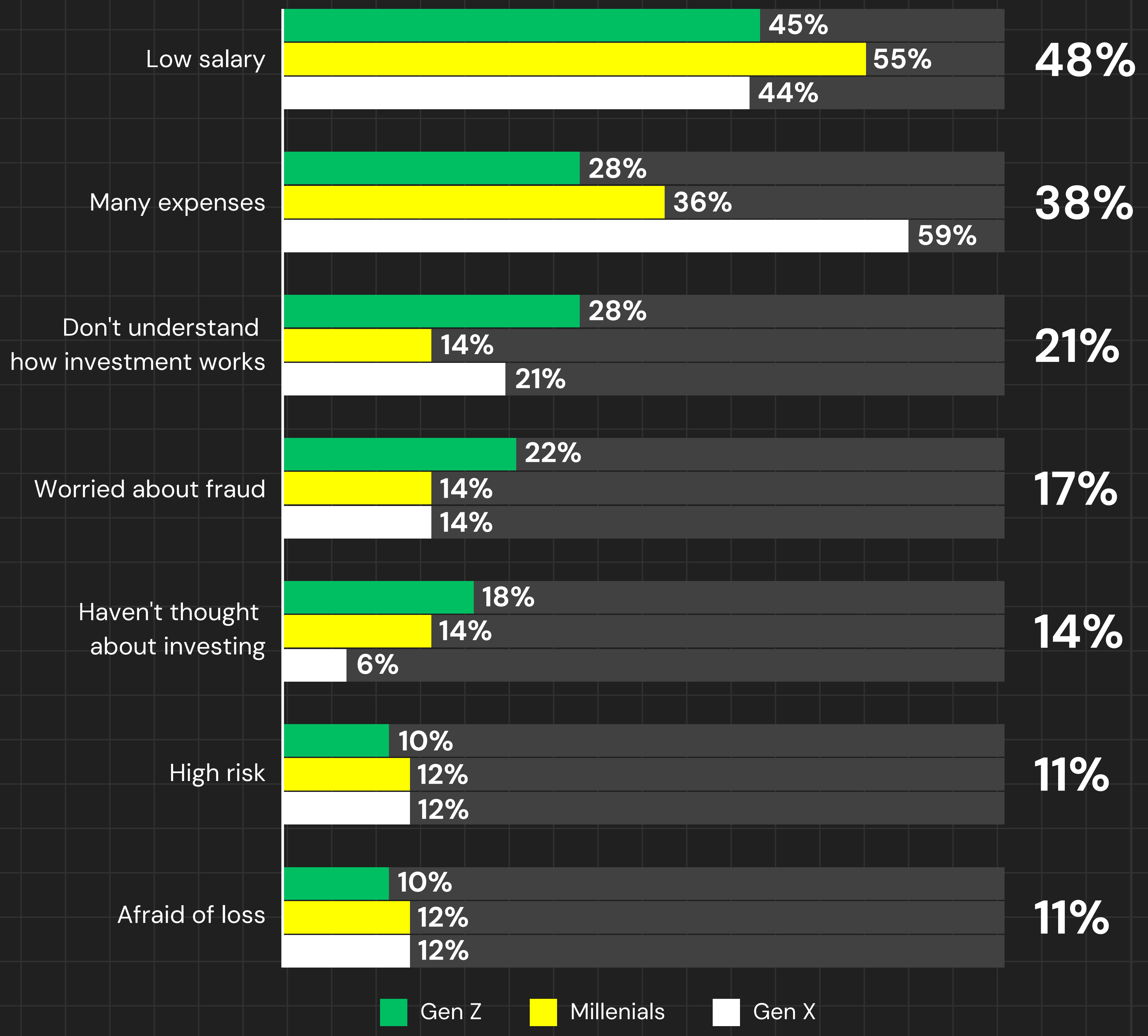
SOURCES OF INFORMATION ABOUT INVESTMENT PRODUCTS

n= 1324 respondents routinely manage their investment products

Over 40% of respondents know the information about investment platforms through recommendations from friends, family, or close ones. 3 out of 10 people acquire the information from non-official YouTube accounts, as from professional persons or reviewers.

20% of people get investment information from advertisements in the mass media

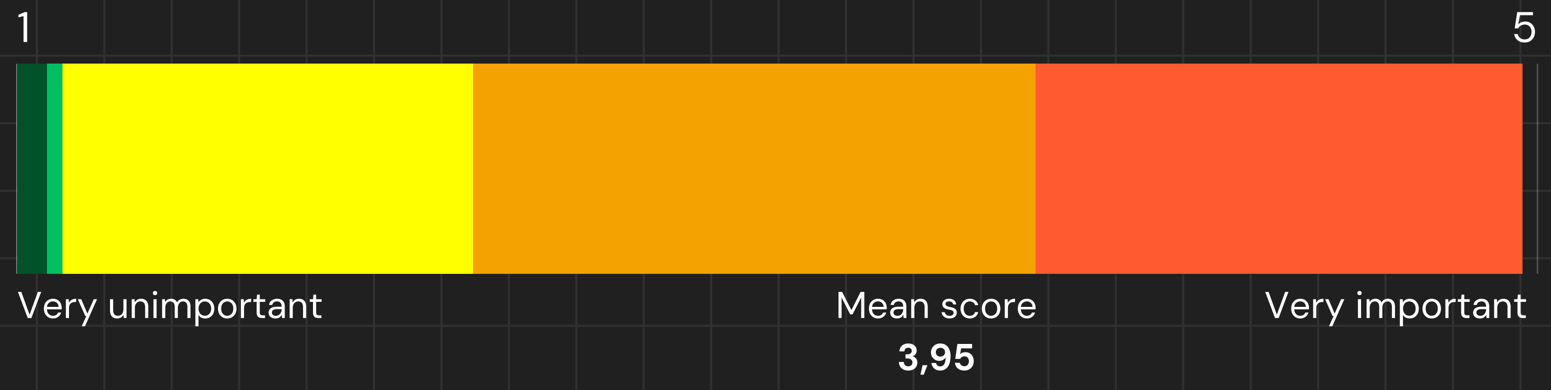
Reasons don't have any investment products yet



NOT YET INVESTED

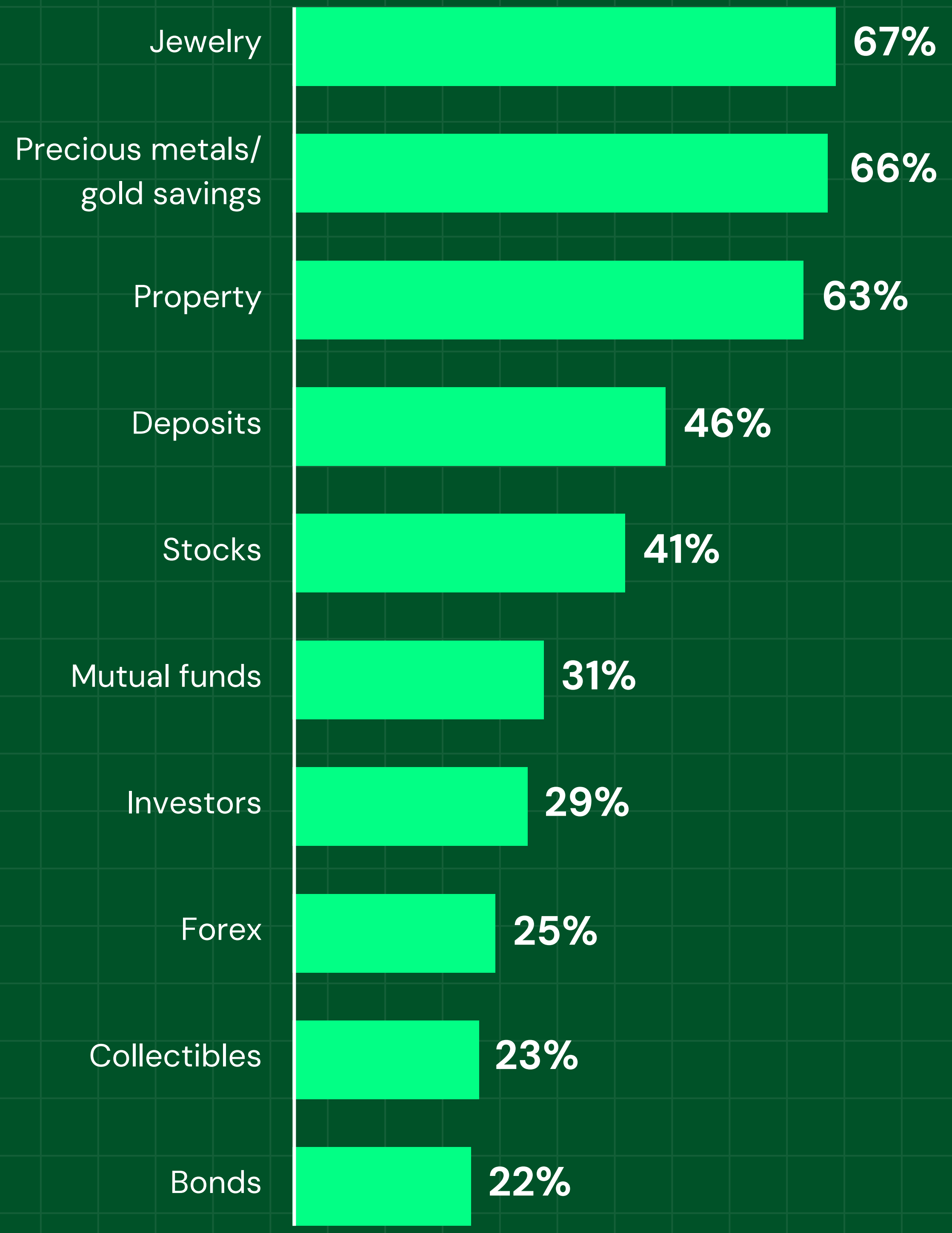
n= 501 respondents do not have any investment products

Importance of having investment products



The most common reason people do not own any investment products yet is because of low salaries, confirmed by 48%. Another reason is many expenses, especially for Gen X. 3 out of 10 Gen Z admit they do not understand how investment works. Even so, **almost 70% of them realize that having investment products is important.**

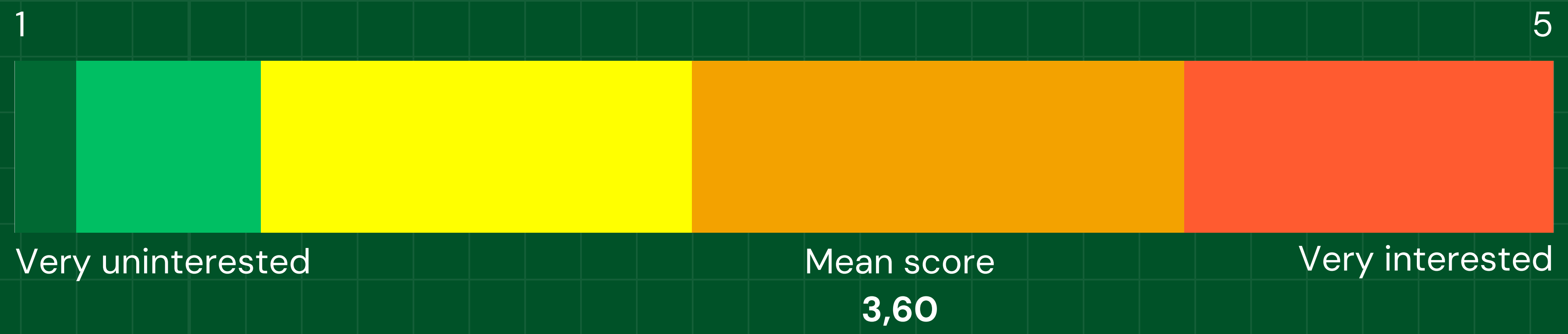
Investment options being considered for the coming year



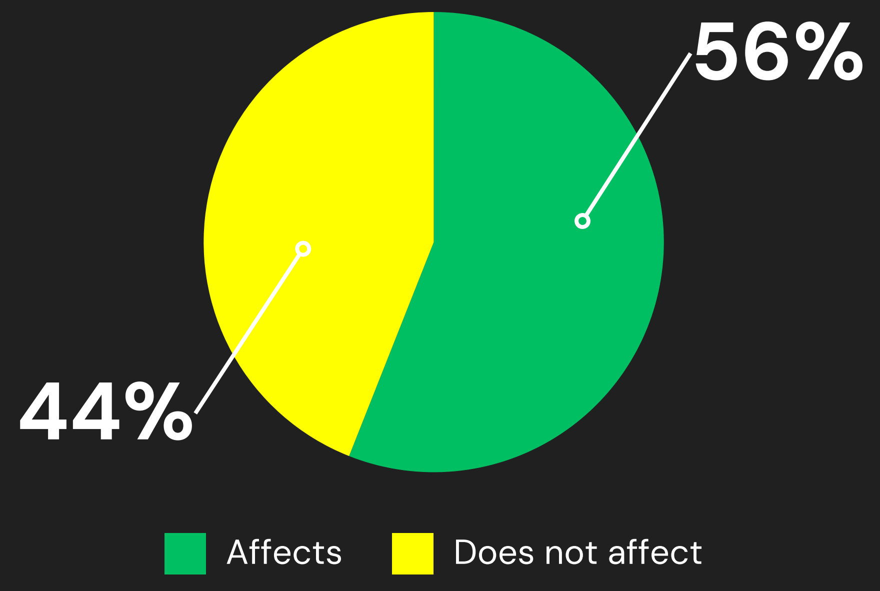
KEEN ON FUTURE INVESTMENTS

n= 475 respondents do not have any investment products

Interest in investment products over the next year



Affect of current investment cases on the desire to invest



More than 50% of non-investor respondents are interested in investing for the next 1 year. They prefer to invest in jewelry, followed by precious metals and property. 4 out of 10 people plan to invest in stocks.

With the current investment cases, 56% of non-investor respondents stated it influences their decision to invest.

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