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Unlocking Insights into Digital Investment Trends

August 2024

1.

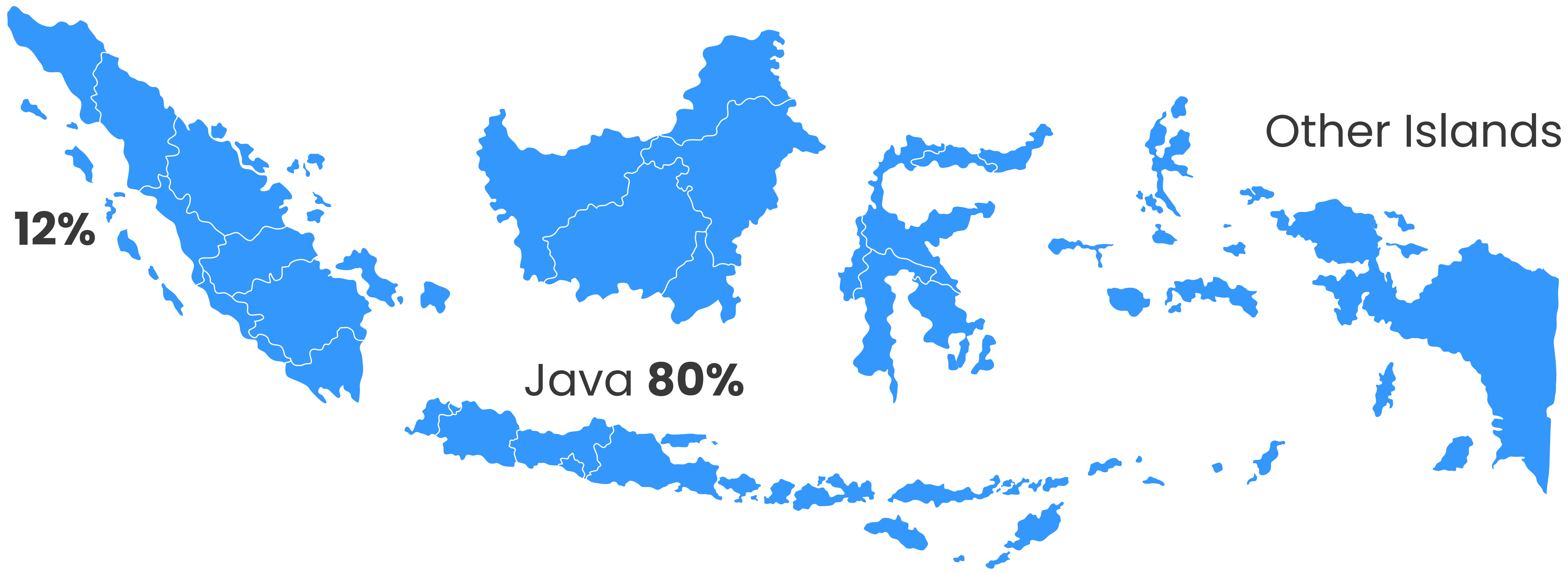
Demography Profile

N total = **1,024**

Respondent Profiles

Our panel is spread across several major cities in Indonesia, consisting of single and workers from the middle to upper economic class.

Area



Gender

Male **49%**

Female **51%**

Marital Status

Single	**54%**
Married with kids	**39%**
Married without kids	**6%**
Widowed/Divorced with kids	**1 %**

SEC

Upper **35%**

Middle **43%**

Lower **22%**

Age

17 - 25 y.o	**39%**
26 - 30 y.o	**23%**
31 - 35 y.o	**16%**
36 - 40 y.o	**10%**
41 - 45 y.o	**9%**
46 - 50 y.o	**3%**
51 - 55 y.o	**1%**

Occupation

Worker **62%**

Housewife **6%**

Entrepreneur **19%**

Others **3%**

Student **10%**

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2.

Key Insights

N total = **1,024**

*Data may not 100% due to round up

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A majority of respondents have a basic understanding of digital investments, with mutual funds and stocks being the most commonly recognized types. Furthermore, many have taken steps to learn about digital investing, though a significant portion still feels the need for more information before starting.

Awareness on Digital Investment

I have a basic understanding of it	**55%**
I am aware of it but lacking detailed knowledge	**42%**
I have never heard of it	**3%**

Awareness on Types of Digital Investments

Mutual funds	**81%**
Stocks	**71%**
Cryptocurrencies	**55%**
I do not know other types of digital investments than stocks	**4%**

Information Seeking on How to Start Digital Investing

49% **I have looked and have a general idea**

41% I have searched but still need more information

9% I have yet to look for any information about it

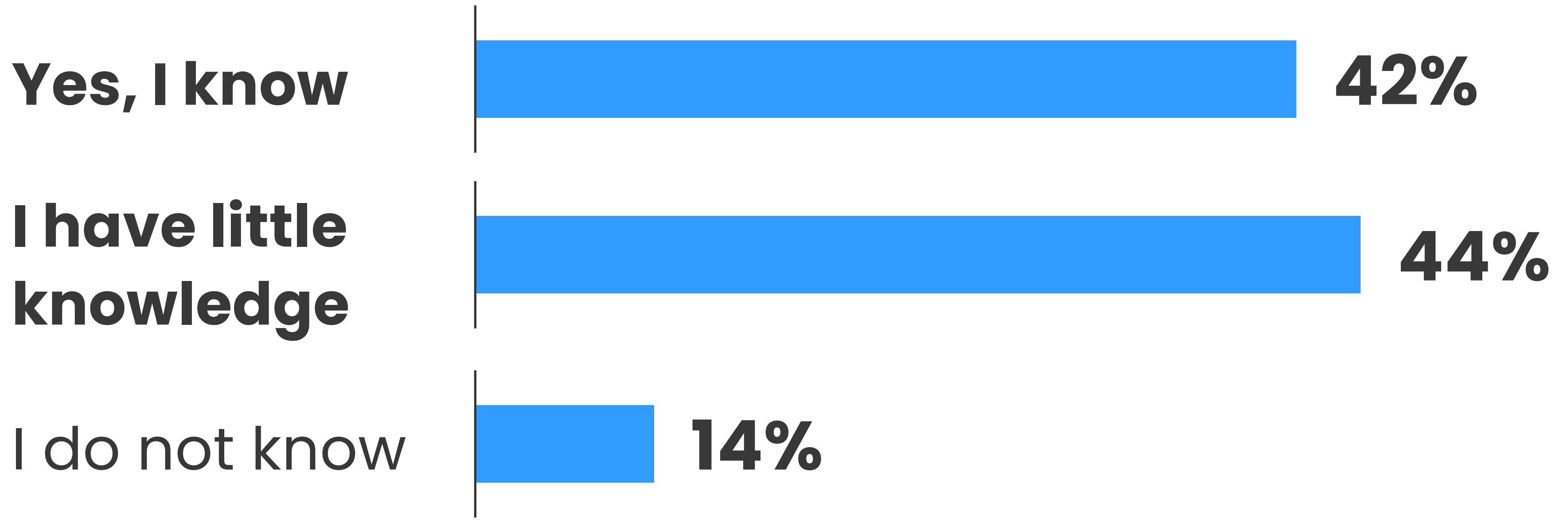
R1. Have you ever heard of digital investment? | R3. In your opinion, what types of digital investments are available today?
R6. Have you ever looked for information on how to start digital investing?

N total = **1,024**

The survey highlighted **a polarity in knowledge** among respondents regarding digital investments versus traditional savings. While 42% demonstrate a clear understanding of the differences, recognizing digital investments as diverse financial assets accessed through online platforms compared to traditional savings like bank deposits, 44% admit to having limited knowledge.

This disparity highlights **the need for enhanced financial literacy initiatives** to bridge the knowledge gap. Educating individuals on the advantages of digital investments—such as accessibility and growth potential—could empower more people to explore and utilize digital platforms effectively. Addressing misconceptions and simplifying complex investment concepts would promote broader financial inclusion and enable people to make informed decisions aligned with their financial goals in today's digital economy.

Awareness of Digital vs. Conventional Investment



R4. Do you know the difference between digital and conventional investments, such as savings or deposits?

N total = **1,024**

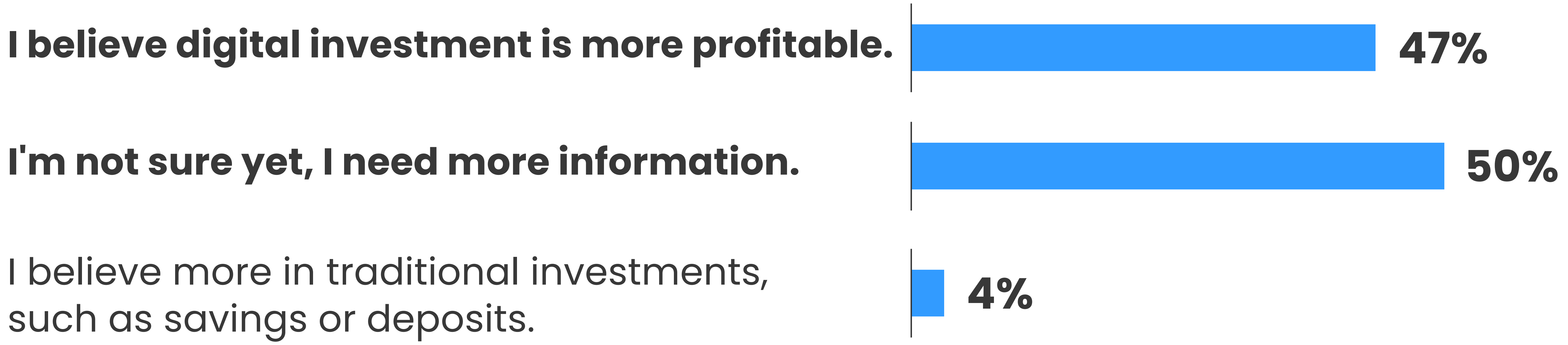
*Data may not 100% due to round up

47% of survey participants believe digital investments can be more profitable compared to conventional ones. This perspective likely stems from **perceptions of higher returns and diversification potential offered by digital platforms**, which can access a broader range of financial instruments beyond conventional savings.

In contrast, the remaining 50% express uncertainty, citing a need for further information to confidently assess the advantages of digital investments.

This cautious stance may arise from **concerns about the complexities or risks associated** with digital financial products, as well as a desire for more clarity on how these investments align with their financial goals and risk tolerance.

Belief in the Profitability of Digital vs. Conventional Investment



R5. Do you believe that digital investment can be a profitable option compared to traditional ways of investing?

N total = **1,024**

*Data may not 100% due to round up

The majority of respondents have some understanding of digital investment risks and how to manage them. Those who claim to be knowledgeable about these risks are predominantly from Jabodetabek, male, belong to the middle to upper socioeconomic class, and are employed.

Awareness on Digital Investment Risks		Jabodetabek	Non Jabodetabek	Male	Female	Upper	Middle	Lower	Gen Z	Millennial	Gen X	Working	Not Working
		(A)	(B)	(A)	(B)	(A)	(B)	(C)	(A)	(B)	(C)	(A)	(B)
Base	**1,024**	**373**	**651**	**501**	**523**	**356**	**445**	**223**	**401**	**538**	**85**	**777**	**247**
I know the risks and how to manage them	**43%**	**47% B**	40%	**51% B**	35%	**49% C**	**44% C**	32%	40%	47% C	31%	47% B	29%
I have little knowledge of the risks	**46%**	42%	**49% A**	41%	**51% A**	43%	45%	53% A	49%	43%	54%	43%	55% A
I do not know anything about the risks of digital investments	**11%**	11%	11%	8%	14% A	8%	11%	15% A	11%	11%	15%	9%	17% A

*Sig test against category CAPITAL LETTER is win sig-test at 95% confidence level to labelled column

R7. Do you know what digital investment risks are and how to manage them?

N total = **1,024**

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Perceived Benefits of Digital Investment

Digital investments offer convenience and flexibility, allowing transactions anytime and anywhere, and easy management through apps without physical office visits or extensive paperwork. They also provide access to diverse investment instruments and feature fast registration and verification processes.

Transactions can be made anytime and anywhere	49%
Easy management and monitoring via app	47%
No physical office visits or excessive paperwork needed	46%
Wide range of investment instruments	46%
Fast registration and verification processes	42%
Real-time access to market information and price movements	39%
Easy to invest in global markets	37%
Many platforms offer free or low-fee transactions	34%
Accessible reports and analysis	34%
Wider market opportunities	33%
Ability to diversify with small capital	32%
Detailed portfolio reports from platforms	29%
Quick adjustments to investment strategies	29%
Lower commission and administration costs than conventional investments	27%
Potential for higher returns compared to savings or deposits	26%
Flexible portfolio management based on market conditions	24%
Access to various risk management tools and features	23%
No additional fees for intermediary services	20%

R8. In your opinion, what are the main benefits of digital investment compared to conventional investment?

Half of the respondents have confidence in the transparency and security of digital investments. This level of trust shows a positive perception of digital platforms' ability to safeguard and to clearly present investment information, which is crucial for their continued adoption and growth.

Transparency & Security of Digital Investment

I believe digital investment is quite transparent and safe	**54%**
I still have doubts about its transparency and security	**37%**
I feel that digital investments are less transparent and safe	**4%**
I have no opinion on this	**6%**

Understanding of Digital Investment Measurement

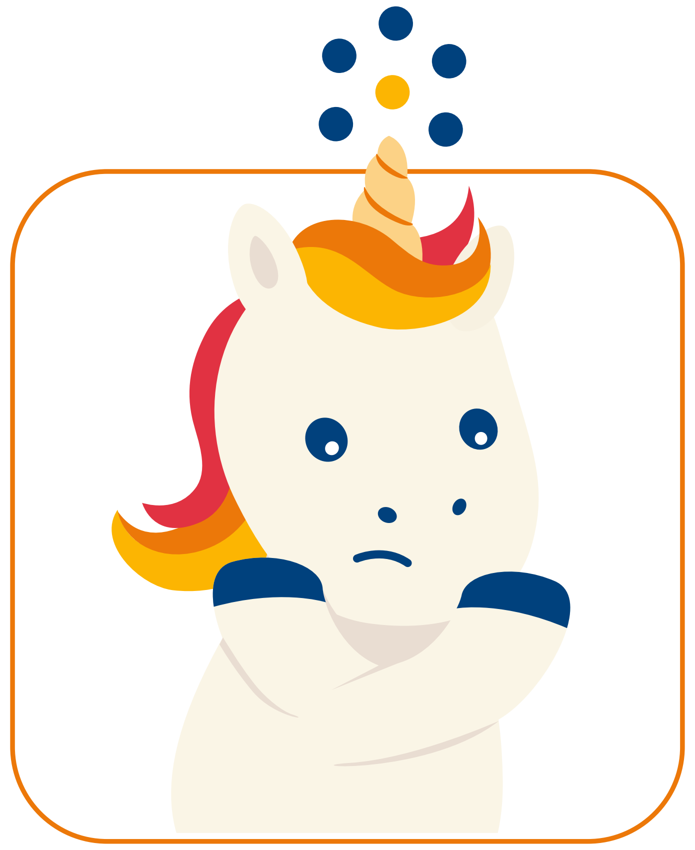
There is a considerable knowledge gap in measuring the success of digital investments. Many respondents admit to having limited or no understanding of how to evaluate their investment performance, while only a smaller portion feel confident in their abilities.

34%

Yes, I know

49%

I have little knowledge of how to measure it



18%

I do not know how to measure the success of digital investments

R10. Do you know how to measure the success of your digital investments?

N total = **1,024**

*Data may not 100% due to round up

Digital Investment Capital

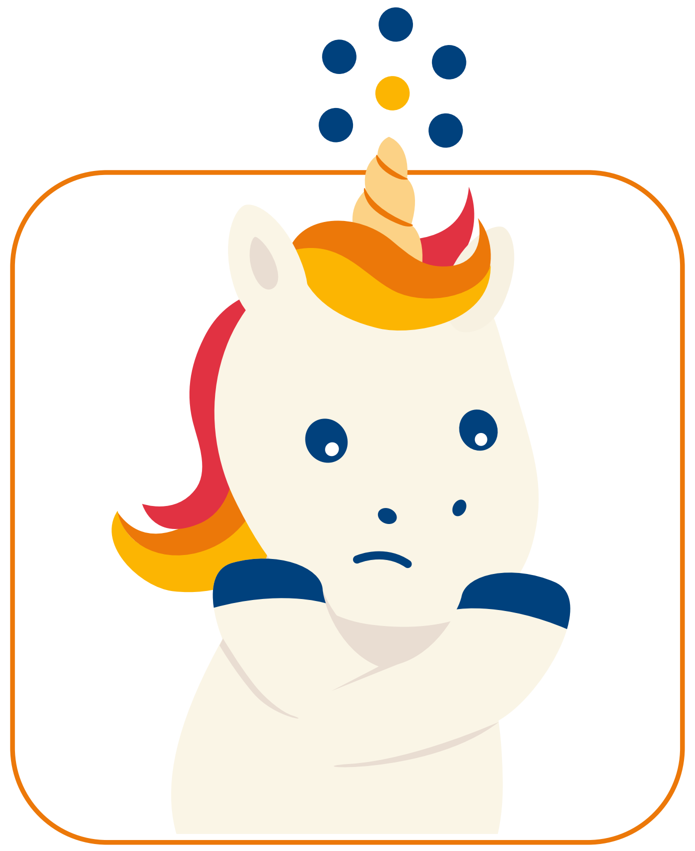
Majority of people are aware that digital investments can be made with smaller capital compared to traditional investments. 1 out of 3 has at least heard of this advantage, while a small minority remains unaware.

62%

Yes, I know

31%

I have heard about that



7%

No, I do not know

R12. Do you know that digital investments can be made with smaller capital than traditional investments?

N total = **1,024**

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More than half access information related to capital markets and investments either several times a week or several times a month. Those who access this information more frequently tend to be male, from the upper-middle SEC, and working. In contrast, females are less likely to seek out investment information regularly.

Information Seeking Frequency		Jabodetabek	Non Jabodetabek	Male	Female	Upper	Middle	Lower	Gen Z	Millennial	Gen X	Working	Not Working
		(A)	(B)	(A)	(B)	(A)	(B)	(C)	(A)	(B)	(C)	(A)	(B)
Base	**1,024**	**373**	**651**	**501**	**523**	**356**	**445**	**223**	**401**	**538**	**85**	**777**	**247**
Every day	**14%**	16%	13%	19% **B**	10%	18% **C**	15% C	8%	12%	15%	14%	17% **B**	6%
Several times a week	**28%**	28%	28%	32% **B**	24%	32% **B**	26%	26%	27%	30%	20%	31% **B**	19%
Several times a month	**29%**	27%	30%	27%	31%	28%	29%	29%	31%	27%	32%	28%	31%
Rarely	**24%**	23%	24%	19%	28% **A**	19%	24%	29% A	24%	23%	29%	21%	33% A
Never	**5%**	5%	5%	4%	7% **A**	3%	6% A	9% A	6%	5%	5%	4%	11% A

**Sig test against category CAPITAL LETTER is win sig-test at 95% confidence level to labelled column*

R13. How often do you access information related to capital markets and investment?

N total = **1,024**

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A comprehensive initial information and guidance significantly enhances the perceptions of user experience and ease of use.

Platform Ease of Use			I have looked and have a general idea	I have searched but still need more information	I have yet to look for any information about it
			(A)	(B)	(C)
	Base	**1,024**	**506**	**421**	**97**
Very easy to use		**33%**	55% **BC**	11%	9%
Pretty easy to use		**41%**	39% C	49% **AC**	14%
Sometimes a bitdifficult to use		**13%**	5%	3% AC	12% A
Not easy to use		**1%**	0%	1%	4% A
I have never used a digital investment platform or apps		**12%**	0%	15% A	60% **AB**

***Sig test against category** *CAPITAL LETTER is win sig-test at 95% confidence level to labelled column*

R6. Have you ever looked for information on how to start digital investing? | R14. Do you feel that today's digital investment platforms or applications are quite easy to use?

N total = **1,024**

Awareness on Digital investment Regulations

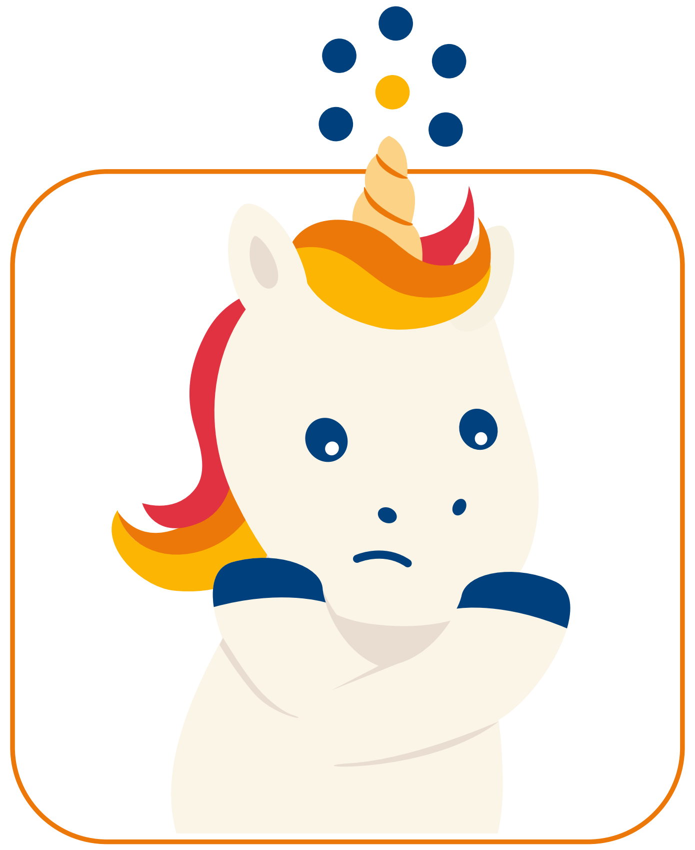
Awareness of regulations and supervision related to digital investments in Indonesia varies significantly among respondents. Nearly half understand and are familiar with the rules, demonstrating a solid grasp of the regulatory environment. Meanwhile, less than half has heard about the regulations but lacks detailed knowledge, and a small minority is completely unaware of any regulation related.

49%

I know and understand the rules

44%

I have heard about it, but still lack of detailed knowledge



7%

I am not aware of any related regulations

N total = **1,024**

Reasons to be Interested in Digital Investment

Primary factors driving interest in digital investing are the convenience of being able to conduct transactions anytime and anywhere, and the ability to start with a small amount of capital.

Transactions that can be done anytime and anywhere	45%
Ability to start investing with small capital	44%
Interested in long-term benefits	39%
Fast and easy registration and verification processes	35%
Access to tutorials and step-by-step guides	31%
Interested in earning dividends and passive income	30%
Access to market analysis and investment recommendations	27%
Interested in short-term profits	25%
Availability of webinars and online seminars on digital investments	21%
Support from communities or discussion groups	20%
Recommendations from friends or family	19%
Guidance and support from friends or family	16%

R19. What makes you interested in starting digital investment?

N total = **1,024**

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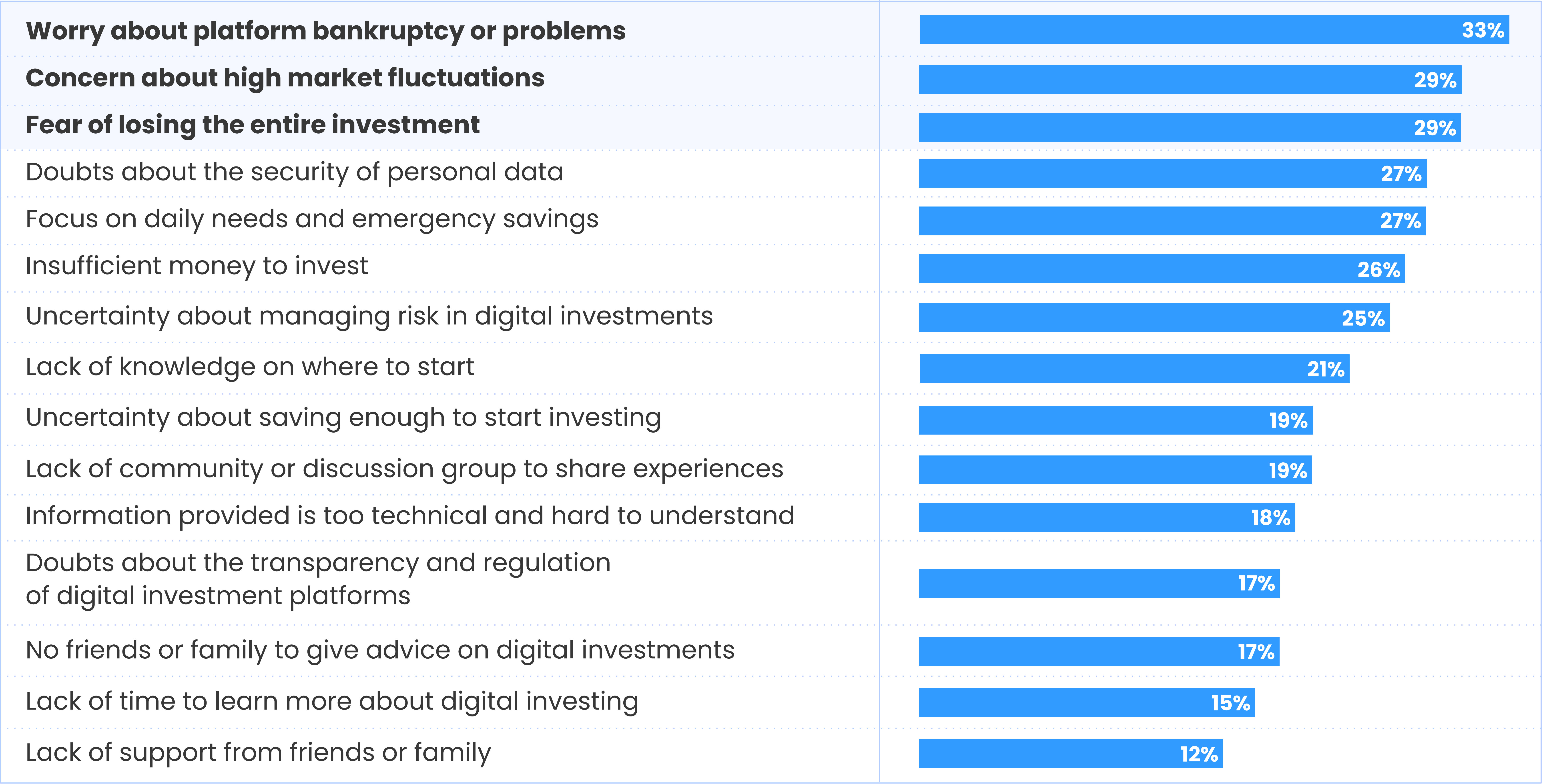
Barriers to Starting Digital Investment

The main obstacles for starting digital investment include fears about the platform's financial stability, such as the possibility of bankruptcy or operational issues, as well as concerns about the inherent volatility and fluctuations in the market.

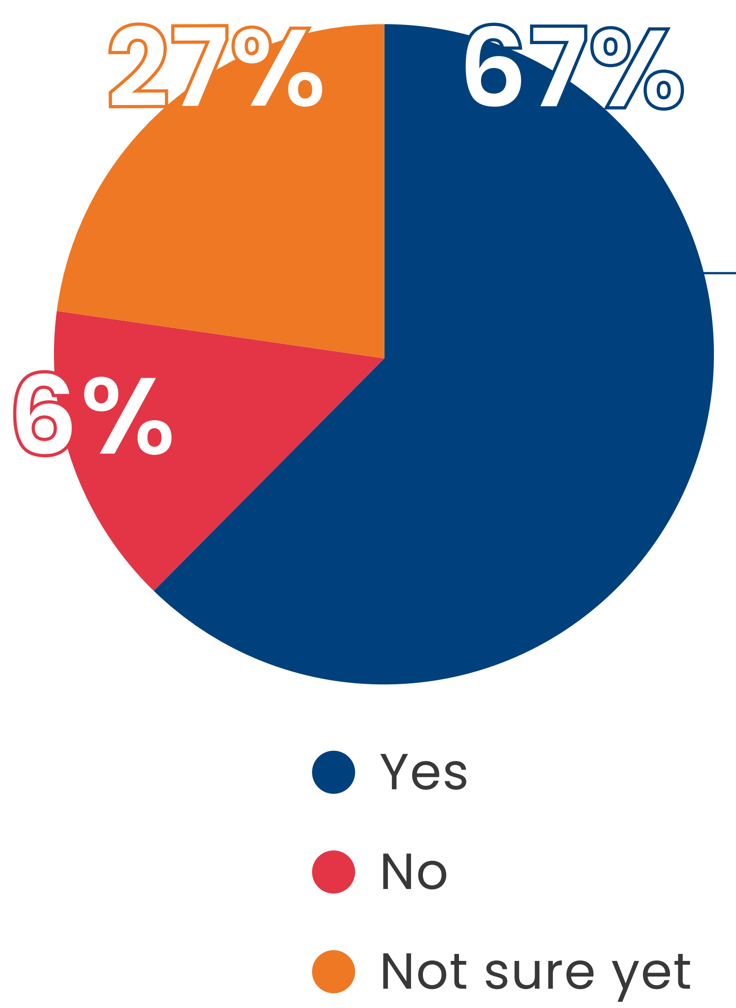


R20. What are your main obstacles in starting digital investment?

N total = **1,024**

The majority plan to use digital investments in the next year. Among them, they view digital investments as a practical means to achieve financial security and enhance their income, even with modest capital.

Future Plans



Investment Goal

Emergency funds
68%

Additional income
61%

Asset purchase (home, vehicle, etc.)
48%

Retirement funds
46%

Education funds
40%

Diversified investment portfolio
25%

N who have plans to start or increase their digital investment next year = **687**

Budget to Invest

< IDR 1 million	**33%**
IDR 1 million - IDR 5 million	**41%**
IDR 5 million - IDR 10 million	**16%**
IDR 10 million - IDR 50 million	**7%**
> IDR 50 million	**4%**

R21. Do you plan to start digital investment next year? | R22. How much do you plan to invest in digital investment next year? | R23. What is your goal in making this digital investment?

N total = **1,024**

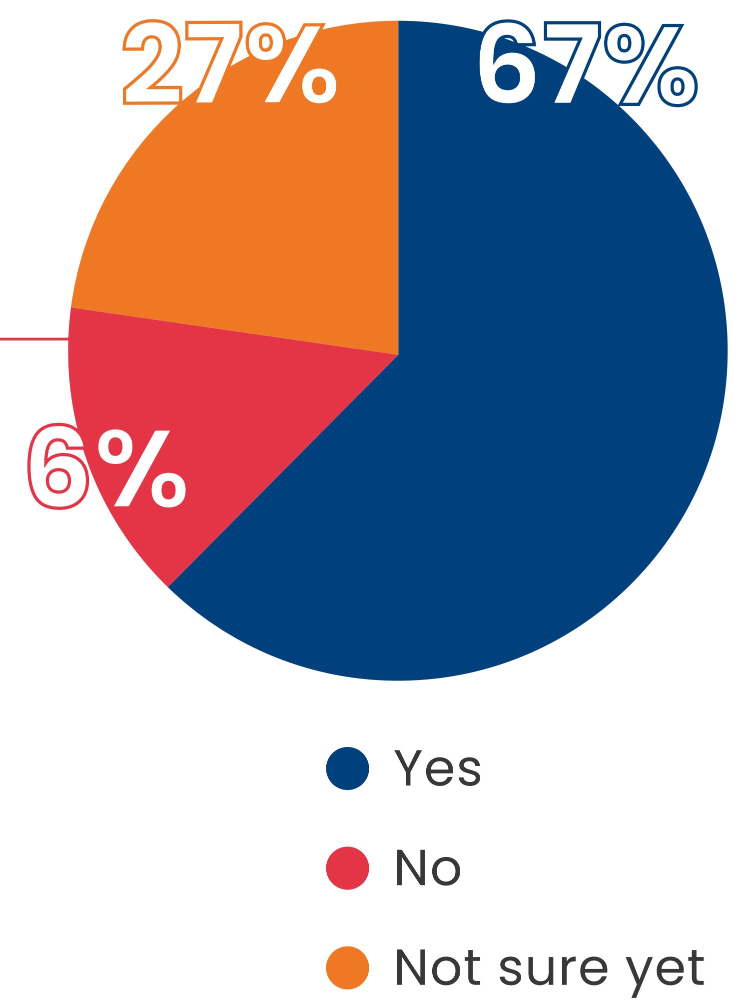
1 out of 3 people is still hesitant in using digital investment. Main reasons for their hesitation are a lack of knowledge about digital investments and fears of losing capital.

Reasons For Being Hesitant

Lack of knowledge about digital investment	**60%**
Afraid of capital loss risk	**51%**
Insufficient money to invest	**40%**
Prefer traditional investments (e.g., property, gold)	**25%**
No need for digital investment at the moment	**19%**
Unsure about the security and transparency of digital investment platforms	**18%**
Previous bad experiences with digital investments	**8%**

N who have no plan or still unsure to start digital investment next year = **337**

Future Plans



R21. Do you plan to start digital investment next year? | R24. What are the main reasons you don't plan to start digital investment next year?

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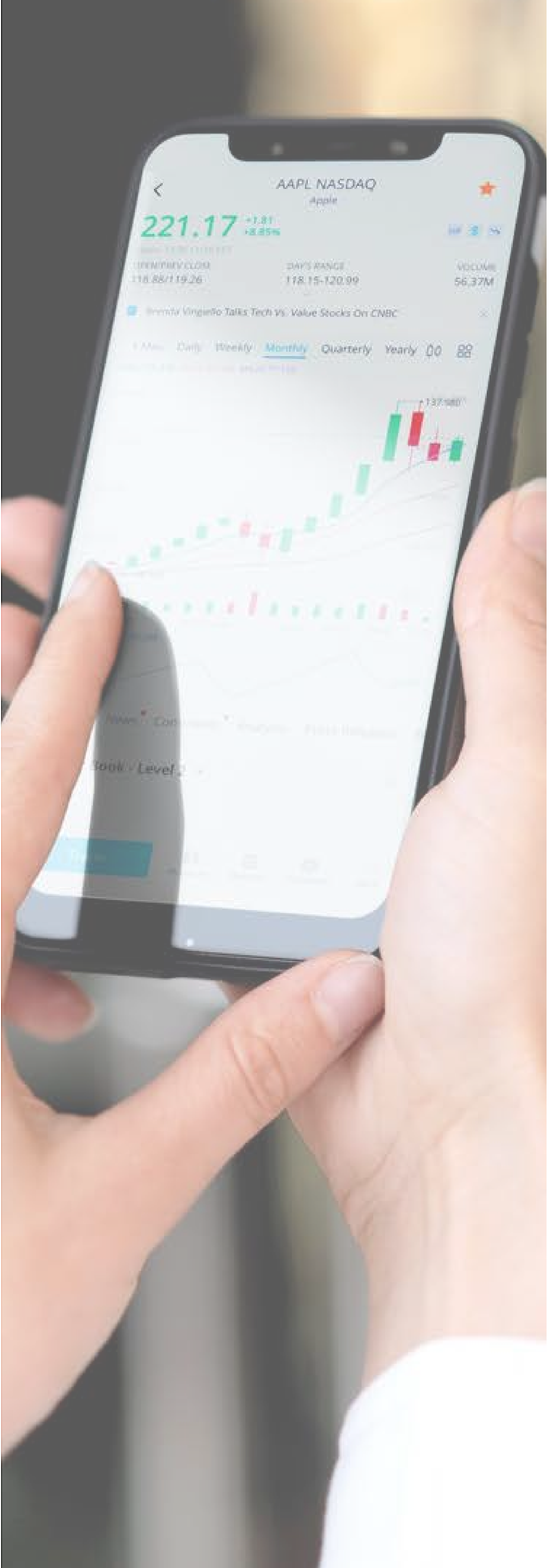
3.

Summary



1. Understanding of Investment Types

People generally demonstrate varying levels of understanding and engagement with digital investments, particularly in mutual funds and stocks, which are the widely recognized investment types.

2. Learning and Information Seeking

Many have shown proactive interest in learning about digital investment, although a significant portion still feels the need of more information before starting to invest.

3. Demographic Patterns

Those with a foundational grasp of digital investments tend to be male, from middle to upper socioeconomic backgrounds, and employed, showing greater exposure to financial education and resources.

4. Knowledge Disparities

There is a notable contrast in knowledge between those familiar with digital investments, particularly mutual funds and stocks, and those with limited exposure to these concepts.

5. Awareness of Investment Options

The survey emphasizes a distinct divide in awareness between digital investments and traditional savings,with a significant proportion acknowledging their limited understanding of these differences.

Food for thought

Here are some strategic recommendations for online loan service companies:

1. Enhance Educational Initiatives

Prioritize comprehensive educational programs that simplify complex investment concepts and provide clear guidance on navigating digital platforms. Develop interactive tutorials, webinars, and educational content to empower users with the knowledge needed to make informed investment decisions.

2. Improve Accessibility

Streamline user interfaces and enhance platform usability to make digital investment processes intuitive and user-friendly. Focus on mobile optimization and ensure seamless navigation across devices to cater to a diverse user base.

3. Build Trust through Transparency

Emphasize transparency in communication about investment products, fees, and regulatory compliance. Provide clear explanations of risks and rewards associated with digital investments to build trust and confidence among potential investors.

Food for thought

Here are some strategic recommendations for online loan service companies:

4.
Expand Product Offerings

Diversify investment options to cater to different risk appetites and investment goals. Include a variety of asset classes such as stocks, mutual funds, ETFs, and cryptocurrencies to appeal to a broad spectrum of investors.

5.
Educate on Regulatory Framework

Educate users about regulatory frameworks governing digital investments, particularly in areas like compliance, security, and investor protection. Provide resources to help users navigate regulatory requirements and understand their rights as investors.

4.

About Us

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Panel Quality
Criteria based recruiting | Panel selection | Panel engagement

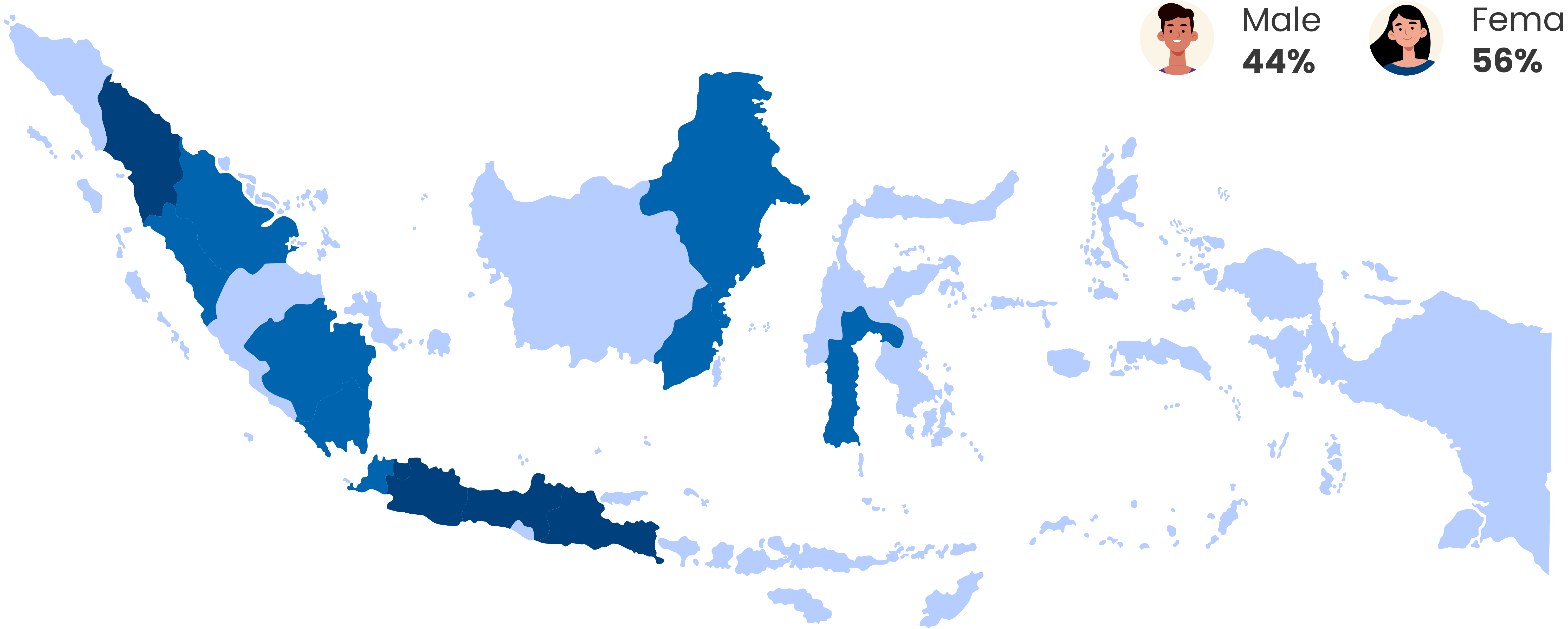
Basic Demographic
Gender | Age | Marital status | Highest education level

Finance
Monthly income | Monthly expense | Bank transcation frequency | E-Wallet

600K+ Panel Size

Panel SES
- Upper **28%**
- Middle **37%**
- Lower **35%**

- Male **44%**
- Female **56%**



Panel Age

<18	10%
18 - 21	45.5%
22 - 28	24%
39 - 38	14.4%
39 - 55	5.6%
>55	0.6%

Hobby, Lifestyle & Appearance
- Smoking
- Pet
- Workout frequency
- Hijab Usage

Media & Entertainment
- Media preference
- Phone brand
- Social media
- Data provider

Spending Behaviour
- E-commerce
- Shopping frequency
- Payment preference
- Household spending

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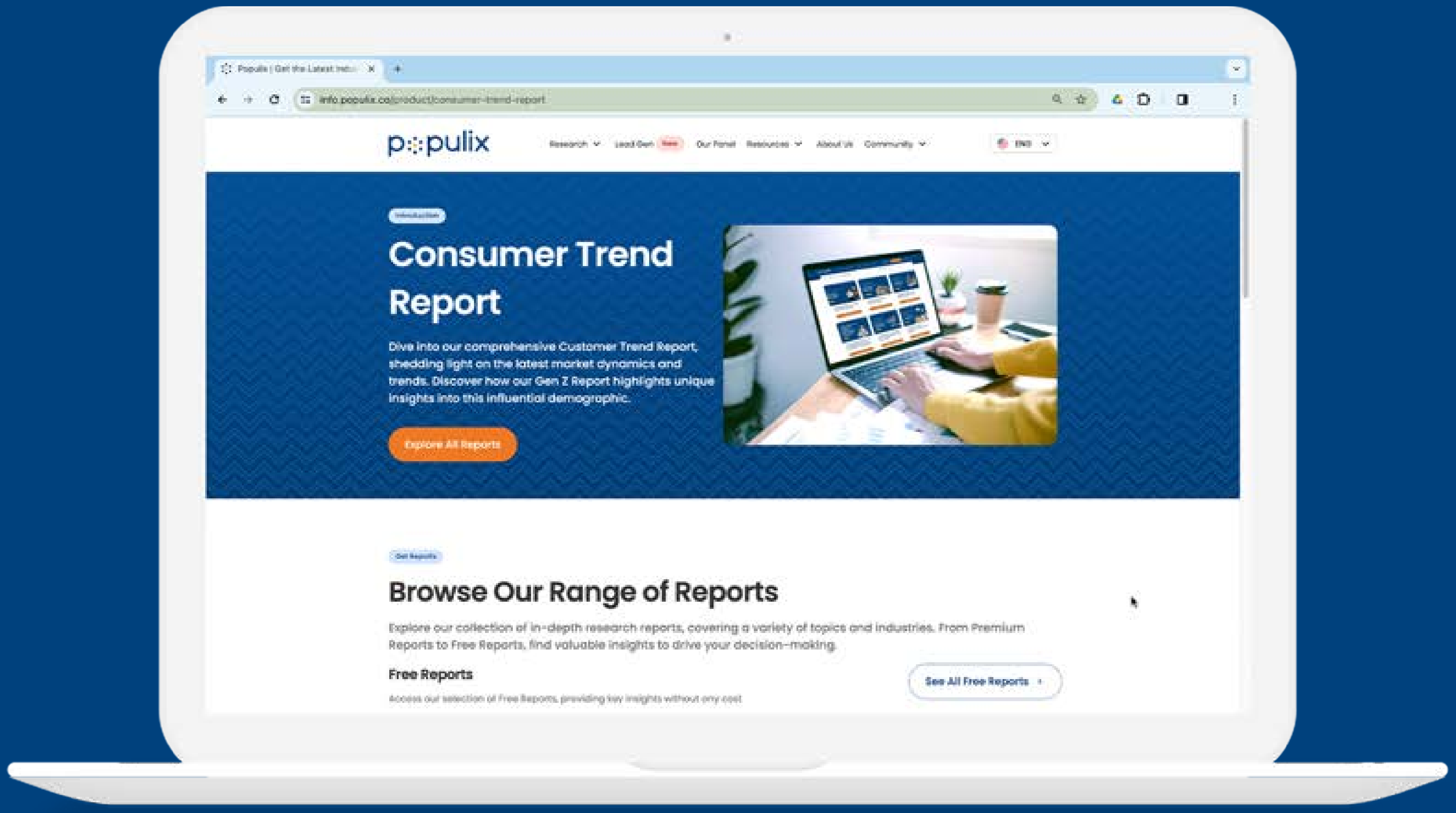

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Market Research

Dodi Iskandar
+62 857 1806 3600
dodi@populix.co

Shafira Iskandar
+62 878 7508 3411
shafira@populix.co

Annisa Ekky
+62 819 0895 8255
ekky@populix.co

M. Iqbal Hafiz
+62 821 1346 0644
iqbal@populix.co

Angga Jatikusuma
+62 811 1925 333
angga.jatikusuma@populix.co

Razi Nur Arif
+62 878 8721 4894
razinurarif@populix.co

Dagmar A Roestiawan
+62 821 1428 4482
dagmarayunanda@populix.co

Social Research

Dessy Safina
+62 818 781 092
vien@populix.co

Gagang Mochamad
+62 822 3426 0884
gagang@populix.co

Raden Diky Dermawan
+62 858 9051 9898
diky@populix.co

Marketing Research

Anggy Shavina Syafar
+62 817 0170 110
anggy@populix.co

Indonesia
GoWork Central Park Mall,
Level LG, Unit L-109-114
Letjen S. Parman No.Kav.28,
Jakarta, 11470, Indonesia

Singapore
30 Cecil Street #19-08,
Prudential Tower,
049712, Singapore

info.populix.co
populix.co
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