



UNLOCKING INDONESIA'S AI POTENTIAL 2026

The next wave of AI is here

Indonesia's AI journey is entering a new phase. Adoption is rising – **40%** of businesses have now adopted AI (up from **28%** [last year](#), a year-on-year growth rate of **43%**) – and AI is becoming a mainstream business capability across the economy. More businesses are using AI, more are seeing measurable gains, and more expect AI to shape their future growth.

Businesses adopting the technology are reporting significant gains as a result of this adoption. **75%** of current adopters are capturing measurable productivity gains. Looking ahead, businesses expect these gains to continue. **73%** of adopters anticipate AI-driven growth in the coming years.

As Indonesian businesses look to build on this progress and realise further benefits from AI, the next steps will be crucial. As the next wave of AI emerges, such as agentic AI, physical AI, and advanced robotics, the rewards will be greatest for those businesses most prepared to harness it. Businesses with the right foundations – internal governance, skilled workers, and clear AI strategies – will be best placed to move quickly.

With AI capabilities continuing to evolve, Indonesia's next step will centre on how to turn widespread adoption into capturing the technology's full potential. Many organisations are at the beginning of their adoption journey (the exploration and experimentation stages), while a small group has scaled AI across multiple functions or fully embedded it into core operations. These are promising steps in Indonesia's diverse business landscape, where millions of MSMEs, large enterprises, digital-native startups, and sector leaders are all approaching AI from very different starting points.

Building these organisational foundations also requires businesses to demonstrate that AI is delivering value. While productivity gains, revenue growth, and positive returns are already visible, organisations require support in measuring ROI or using performance metrics to guide future investment. Stronger measurement frameworks will be critical to moving from experimentation to evidence-led scaling.

Businesses that combine AI adoption with stronger skills, internal governance, responsible use, and clear measurement will be best positioned to translate today's momentum into long-term productivity, innovation, and growth.

Key findings

- AI adoption in Indonesia is continuing to climb, with **40%** of businesses now having adopted AI, up from **28%** last year – a 12 percentage-point gain
- Now, over 26 million businesses in Indonesia are using AI¹
- AI is driving gains: Among AI adopters, **75%** report productivity gains from AI (up from **68%** last year), and **73%** expect AI to increase their growth in the next year
- Those that are adopting agentic AI are going even further: **84%** of these businesses report productivity gains
- Innovation is accelerating: **72%** of those who have adopted AI say their timeline for innovation has accelerated in the past two years, rising to **88%** of startups
- Cloud adoption is similarly strong: **62%** of businesses have adopted cloud technologies, up from **54%** last year
- AI is a top priority: **68%** of all businesses say AI adoption is a top or high priority, while **64%** of adopters say AI plays a critical or important role in their overall business strategy
- Most adopters are in the exploration or experimentation phases (**56%**), positioning them to scale further as strategies and governance mature. **12%** of AI adopters have fully integrated the technology
- Businesses are optimistic and now building stronger measurement frameworks: Most AI adopters report positive business outcomes. The next step is formalising how they measure ROI, with **47%** identifying this as a priority and only **19%** having a clear framework so far
- The next priority is organisational readiness: **14%** of businesses feel fully prepared to adopt next-generation AI technologies such as agentic AI, and **56%** cite shortages of AI and digital skills as a barrier to wider adoption. **16%** have a dedicated AI governance function, highlighting the need to strengthen internal capabilities as AI becomes more embedded across organisations





Moving Indonesia to mature adoption

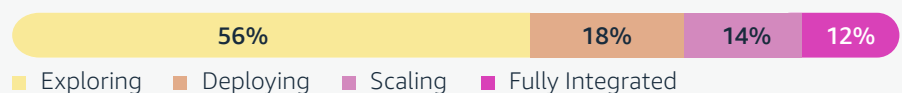
Looking deeper into how businesses are implementing AI, from initial experimentation to full transformation, many Indonesian businesses are at the beginning of their adoption journey.

Progressing from the early stage of adoption towards full integration is important for Indonesia's uniquely diverse business landscape. Home to more than 65 million MSMEs, alongside large enterprises, financial institutions and digital-native startups, businesses are approaching AI from vastly different starting points. Smaller organisations often face different resource constraints, investment priorities and digital capabilities than larger enterprises, meaning AI adoption is naturally progressing at different speeds across the economy. Rather than representing a single AI journey, Indonesia's adoption story reflects many different ones. This means that successful scaling will take place at different paces across the business landscape.

40%

of Indonesian businesses have taken the key first step in AI adoption

Where adopters are on this journey:



Indonesia's SMEs, who make up the majority of the business landscape, present a positive picture. **38%** have adopted AI and, of these, **57%** are exploring or experimenting while **10%** have fully integrated the technology – keeping up with the broader business landscape.

Indonesian businesses are ambitious about their future use of AI. While **78%** expect their use of AI to increase over the next 12 months, **72%** say they have a clear ambition to scale AI across more areas of the business, and **81%** believe significant untapped AI potential remains within their organisation.

Adoption is outpacing formalisation, a pattern common in fast-moving technology cycles. Today, **24%** of AI-adopting firms report a formal AI strategy, with **21%** having established data governance and **17%** implementing responsible AI frameworks. As more organisations move from experimentation to production, these foundations are expected to follow, creating a clear opportunity for businesses to differentiate by investing in governance now.

Indonesia's next phase of AI adoption will depend on ensuring businesses of all sizes are able to progress from experimentation to transformation. Increasingly, the differentiators are organisational strategy, governance, workforce capability, and technical readiness. These are the foundations that enable businesses to move beyond experimenting with AI to embedding it across operations and using it to develop new products, services, and business models. As next-generation AI technologies such as agentic AI emerge and innovation cycles continue to accelerate, helping businesses of all sizes move beyond early-stage adoption and towards organisation-wide transformation will be critical if Indonesia is to capture the full economic potential of AI.

Case study: OJK modernises procurement knowledge services with AWS-powered omnichannel copilot



[Otoritas Jasa Keuangan \(OJK\)](#), Indonesia's Financial Services Authority, regulates the country's financial sector, supporting the public and financial service providers (PUJK) through contact centres across multiple business units.

With growing inquiry volumes from external stakeholders, procurement inquiries required staff to manually search extensive documentation, while siloed communication platforms left agents without a unified view of interaction history. This led to slow, inconsistent responses and strain during peak periods.

To solve this, OJK built "Copilot," an AI-powered omnichannel chatbot on Amazon Bedrock in the AWS Asia Pacific (Jakarta) Region. Working with platform partner 3Dolphins, OJK unified five touchpoints into a single intelligent platform. Copilot draws on OJK's internal knowledge base to deliver instant, verified answers, escalating to human operators only when needed.

"With AWS generative AI solutions, our teams can access procurement-related information more quickly and consistently, allowing us to focus on more complex, higher-value cases," said Anthonius Koko Wijanarko, Kepala Divisi Strategi dan Kebijakan Layanan Digital Sistem Informasi, OJK



Businesses must now look to the next wave of AI

Even as many Indonesian businesses are at the beginning of their adoption journey (when looking at where they sit on the scale from initial experimentation to full transformation), some businesses are already looking to the next wave of the technology.

While much of the conversation over the past year centred on adopting generative AI, businesses are now beginning to look beyond it towards the next generation of AI technologies, including agentic AI, physical AI, and advanced robotics. The frontier is moving quickly, and businesses that are prepared to adopt these technologies are likely to gain a competitive advantage.

Awareness of agentic AI is in the early stages, reflecting how new the technology still is for many businesses. Fewer than four in ten businesses (**38%**) say they have heard of agentic AI. Among these businesses, **6%** report having fully deployed it, while a further **14%** are experimenting with or piloting it.

When asked how agentic AI is driving their business and innovation, **47%** of agentic AI adopters report faster decision-making and execution, **44%** report increased operational efficiency or productivity, and **38%** report improved scalability of operations.

More importantly, businesses already deploying agentic AI appear to be realising greater benefits than AI adopters overall – businesses that are using agentic AI are consistently more likely to report productivity gains, revenue growth, accelerated innovation and operational improvements than the wider population of AI adopters:

Agentic AI adopters are pulling ahead of the field

Report productivity gains from AI

1. Agentic AI adopters
2. All AI adopters

84%

75%

Report revenue growth from AI adoption

1. Agentic AI adopters
2. All AI adopters

77%

62%

Say AI has accelerated innovation

1. Agentic AI adopters
2. All AI adopters

85%

72%

The more important finding is where businesses expect to go next. Once agentic AI is explained, almost six in ten (**58%**) businesses say they plan to adopt it or are actively considering it, highlighting strong appetite for the next generation of AI even while deployment remains in its initial stages.

With strong demand signals established, the next step is building the readiness to act on them. Currently, **14%** of businesses say they feel fully prepared to adopt next-generation AI. Startups lead at **31%**, followed by financial services (**24%**) and information and communication (**22%**), pointing to clear models for the rest of the economy to follow.

Sector spotlight: Financial services leads the way on AI maturity

Financial services is emerging as one of Indonesia's leading sectors for AI adoption, demonstrating how organisations can move beyond experimentation to embed AI within core business operations. With strong adoption rates, more mature implementation, and widespread use of AI in higher-value business functions, the sector provides an early indication of the productivity and innovation gains that become possible as organisations progress from isolated AI use cases to organisation-wide transformation.

This maturity is visible in how AI is applied. Financial services organisations are more likely than most sectors to use AI to enhance data analysis and higher-level decision support, and to address challenges such as fraud detection and prevention.

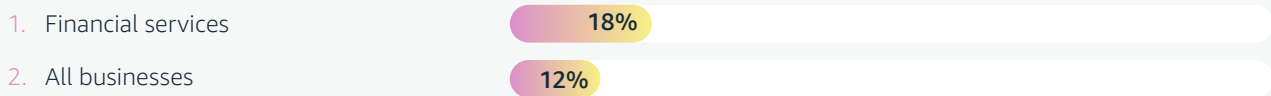
Key findings include:

78% of financial services organisations report productivity gains from AI adoption

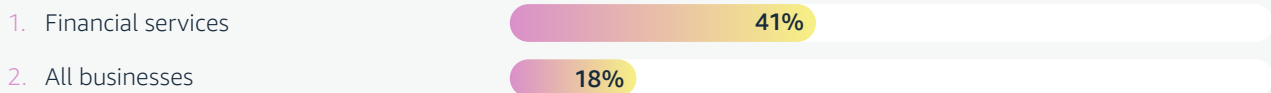
Currently using AI



AI fully integrated into operations



Using AI for fraud detection & prevention



Using AI to support data analysis



As financial services organisations move beyond experimentation and begin deploying AI in higher-value, business-critical functions, governance becomes increasingly important to ensure AI can be scaled safely, responsibly, and consistently. **34%** of financial services organisations report having a formal AI strategy or roadmap, while **26%** have a formal responsible AI framework.

At the same time, even leading sectors face familiar scaling challenges. **54%** of businesses in the financial services sector cite shortages of AI and digital skills as a barrier to adopting or expanding AI, while **38%** point to technical or data-related barriers such as legacy systems, poor data quality, or integration challenges.

The experience of financial services demonstrates both the opportunities and the constraints facing Indonesian businesses. AI can deliver measurable operational benefits, particularly in high-value functions such as fraud detection, risk monitoring, and financial forecasting. But scaling those benefits requires more than adoption alone: it depends on skilled talent, strong data foundations, effective governance, and clear measurement frameworks.

Case study: hibank accelerates digital banking transformation with Kiro



[PT Bank Hibank Indonesia](#), an Indonesian digital bank serving the MSME sector, is using Kiro, an agentic AI coding service by AWS, to accelerate its digital transformation. Its lean cloud operations team manages applications and needed an AI-powered development tool that could modernise its BNPL (Buy Now Pay Later) system, and boost productivity, without compromising security.

hibank faced significant challenges: They needed to quickly migrate and modernise mission-critical legacy systems to reduce costs. However, a lack of clear legacy documentation, tight timelines, and the lean team made it difficult.

They turned to AWS and used Kiro, which was able to assist them across both development and cloud operations. Kiro assessed the legacy BNPL system, identifying needed dependencies and missing components, and generated proper documentation for the team. This helped the team

to then migrate the BNPL platform to AWS, and gave them the information they needed to familiarise themselves with and fully operate the system.

With Kiro, the team migrated within the time frame, obtained proper documentation for future use, and sped up end-of-day processing by **30%**. They also reduced their infrastructure usage by **25%**, while maintaining full OJK compliance and improving operational efficiency.

"Using Kiro, hibank successfully migrated our mission-critical BNPL system on time – despite limited manpower, undocumented legacy code, and a short time frame. We're pleased with the results, which include **30%** faster end-of-day processing while using a quarter less infrastructure than we had used previously. We're now able to do more with less," said Nugroho Wahyu Dwiyo, Infrastructure and Security Head, hibank



Businesses need support to prove AI's value

As AI investment grows, Indonesian businesses are naturally starting to address low confidence in measurement and more clearly quantify reported gains – yet greater support is needed on this journey. The research suggests that while organisations are becoming more sophisticated in their approach to measurement, many still lack confidence in their ability to evaluate success.

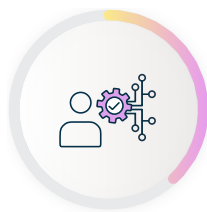
Many businesses report positive returns from AI adoption (**58%**), productivity gains from AI deployment (**75%**), and revenue growth attributable to AI (**62%**). Even as they recognise these operational impacts, many have not yet finalised institutionalised accounting frameworks. This is a crucial next step for businesses measuring ROI and supporting the case for further investment.

As AI investment accelerates, organisations are prioritising building the measurement frameworks needed to quantify returns. Stronger ROI evidence will help unlock further investment and support the case for scaling.

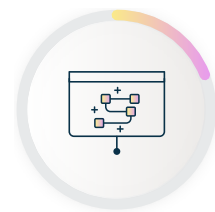
Nearly half of organisations (**47%**) say they lack a reliable way to measure AI ROI, making it one of the most significant barriers to scaling investment. One in three (**33%**) reports being confident in their ability to accurately measure ROI from AI projects. **19%** say they have a clearly defined and consistently applied framework for what constitutes a successful AI deployment.



47% lack a reliable way to measure AI ROI – a top barrier to scaling investment



33% are confident in their ability to accurately measure ROI from AI projects



19% have a clearly defined, consistently applied framework for AI deployment success

Among organisations that measure AI performance, the focus is often on activity instead of outcomes. **44%** say they primarily track activity and usage metrics such as adoption rates, queries processed, or time saved, and **24%** primarily track business outcome metrics such as revenue impact, cost savings, or customer satisfaction; **32%** track a roughly equal mix of both.

Embedding measurement into AI decision-making is the clear next priority. Many organisations are already seeing positive returns from AI, and building stronger measurement frameworks will help them quantify that value consistently and direct future investment with confidence.



Sector spotlight: Healthcare demonstrates AI's practical value

Healthcare organisations provide another strong example of AI delivering tangible operational benefits in Indonesia. While the sector has traditionally faced resource and workforce constraints, many organisations are increasingly using AI to improve efficiency, support decision-making, and streamline administrative processes.

This maturity is visible in how AI is applied. Healthcare organisations are more likely than many sectors to use AI for administrative efficiency, data analysis, and clinical or operational decision support, and are more likely to report productivity gains in these areas.

Key findings include:

72% of healthcare organisations report productivity gains from AI adoption

AI fully integrated into operations

1. Healthcare organisations
2. All businesses

11%

12%

Using AI for administration efficiency

1. Healthcare organisations
2. All businesses

57%

43%

Using AI for data analysis & decision-making

1. Healthcare organisations
2. All businesses

52%

48%

These businesses also see the transformative potential of AI: **80%** of healthcare businesses say AI will transform their industry in the next five years.

As healthcare organisations look to scale these gains, governance and strategy foundations are the clear next step. Currently, **20%** of healthcare organisations report having a formal AI strategy, while **15%** have a responsible AI framework in place, indicating room to build the structures that will support confident, consistent deployment. As AI becomes embedded in clinical decision support, diagnostics, and operational planning, strengthening these foundations will become essential to ensuring AI can be adopted safely, responsibly, and at scale across Indonesia's healthcare system.



Case study: Rey shortens Indonesia's health claim reimbursement cycle from weeks to under a day



Rey, a healthtech company, built Olvo AI on Amazon Bedrock to automate claims processing and deliver integrated healthcare at scale. Automating health claims requires a multi-model approach, and Amazon Bedrock makes it possible by providing managed access to frontier models, letting Rey run its extraction and conversational layers at scale without operating its own model infrastructure.

With AWS, Rey has shortened claim decisions and reimbursement from 1 to 2 weeks down to less than a day, so patients get approved faster and receive payouts sooner. The platform processes more than 7,000 claims a day for 500K+ insured members across payers including Asuransi PLN, Prudential, and MSIG Life. At Asuransi PLN, Olvo AI automates **85%** of data entry and resolves **93%** of service tickets without human intervention. Rey is also piloting integrated chronic disease management with BPJS Kesehatan across three Jakarta clinics, where **60%** of users showed improvement in their HbA1c results.





The next AI skills challenge: Judgement, not just technical expertise

Further development of Indonesia's skills base is key to supporting more AI adoption and greater AI integration. **56%** of organisations identify shortages of AI and digital skills as a barrier to adopting or expanding AI, while **46%** say skills shortages are preventing them from adopting next-generation tools such as agentic AI, physical AI, and advanced robotics. At the same time, businesses report that only **28%** of employees have participated in digital training or upskilling in the past year – on par with **26%** last year.

This is accompanied by a deeper shift in the capabilities organisations now need. As AI systems become more capable, the challenge is no longer only about access to technical expertise – businesses identify human judgement as the critical capability for an AI-enabled workforce.

64% of business leaders expect skills such as interpreting, validating, and challenging AI-generated outputs to become more important over the next five years. More broadly, **58%** identify critical thinking and judgement, **52%** cite adaptability and continuous learning, and **44%** highlight ethical reasoning and responsible use of AI as skills that will become more important as adoption increases. This reflects a growing recognition that the future of work will depend not only on using AI, but on understanding when to trust it, when to question it, and when human intervention is required.

Our research suggests that many businesses need to focus on building this specific suite of skills:



38% say their employees lack confidence in knowing when AI outputs should be trusted and when they should be challenged.



Employee behaviour also varies: while **34%** report that AI-generated outputs are routinely questioned or validated before use, **28%** say employees mostly accept outputs with only limited oversight.

Beyond skilling, businesses need the right governance frameworks in place to support employees. **52%** of organisations lack clear guidelines on when employees should escalate or override AI-driven decisions. Meanwhile, only **16%** have a dedicated team or function responsible for AI governance and regulatory matters; for the rest, responsibility is typically shared across existing teams such as IT, legal and compliance, or executive leadership.

Indonesia's AI skills challenge is evolving. The issue is no longer simply access to technical talent, but ensuring organisations have the internal governance, workforce capability and decision-making processes needed to use AI confidently and responsibly. As AI becomes embedded in business operations, organisations that invest in internal governance alongside workforce capability will be better positioned to move beyond experimentation and scale AI successfully.



Recommendations: Unlocking Indonesia's AI future

Indonesian businesses are optimistic about AI's potential, adoption is accelerating, and strong digital foundations are already in place. The challenge now is ensuring organisations across the economy have the skills, confidence, infrastructure, and policy environment needed to move beyond experimentation and harness AI at scale. Businesses are facing the same obstacles to adoption that they reported in last year's report. However, both businesses and the government are taking steps to address these challenges.

The following recommendations identify five priority actions that would further help unlock the next phase of AI-enabled growth in Indonesia.

1. Accelerate business readiness for the next wave of AI

Indonesian businesses have adopted AI, but most are still experimenting rather than transforming. As next-generation technologies like agentic AI emerge, the businesses that benefit will be those with the right foundations already in place.

Two actions will help:

1. Move beyond isolated pilots by identifying the AI use cases with the clearest path to organisation-wide deployment, and resourcing them properly.
2. Build the technical foundations that scaling depends on – reliable access to AI infrastructure and the in-house or partner expertise to implement it.

Polymakers, industry bodies and technology providers can support this by improving access to infrastructure, implementation support and practical guidance – helping businesses move from isolated pilots to full deployment and realise the productivity and innovation benefits of AI.

2. Build confidence in AI investment through better measurement and ROI frameworks

Indonesian businesses are ready to invest in AI. What they need now is a clear way to know whether that investment is paying off. Three steps will help:

1. Define success metrics before launching any AI project. Tie them to specific business outcomes like cost reduction, processing speed, or customer satisfaction.
2. Benchmark results at regular intervals against those metrics and against industry peers where data is available.
3. Use this evidence to make informed decisions on whether to scale, refine, or discontinue each project.

Government and industry associations can support this by developing practical measurement toolkits and publishing sector-specific case studies that show what "good ROI" looks like in practice.

3. Build the human capability to work effectively alongside AI

As AI becomes embedded in day-to-day operations, Indonesia's AI challenge is increasingly a human one. Technical skills shortages remain, but businesses now recognise that judgement, oversight, and the ability to work effectively alongside AI matter just as much. Closing this gap requires investment across the full capability spectrum. Three steps will help:

1. Expand the definition of "AI skills" beyond technical roles. Organisations need data scientists and engineers, but they equally need professionals who can interpret AI outputs, exercise judgement over automated recommendations, and identify when human intervention is required.
2. Embed AI literacy across the workforce – not only in technology teams, but in the functions where AI is increasingly being applied: operations, finance, customer service, and decision-making roles. This means practical, role-specific training rather than generic awareness programmes.
3. Create structured pathways for continuous learning, recognising that AI capabilities evolve rapidly. Partnerships between industry, educational institutions, and government can help ensure the pipeline of talent keeps pace with the technology.

Policymakers and industry bodies can support this by investing in scalable upskilling programmes, integrating AI literacy into national education and workforce strategies, and creating incentives for businesses – particularly SMEs – to invest in building these capabilities internally.

4. Adopt proportional, risk-based approaches to AI governance

Businesses want to adopt AI responsibly, but fragmented regulation risks slowing adoption without meaningfully reducing harm. Indonesia can lead by embracing governance approaches that are proportionate, principles-based, and aligned with international standards – building confidence to scale AI while managing risks appropriately. Three steps will help:

1. Calibrate oversight to the level of risk. Not all AI applications carry the same consequences – a recommendation engine and a medical diagnostic tool warrant different levels of scrutiny. Risk-based frameworks ensure governance effort is concentrated where it matters most, rather than applied as blanket requirements.
2. Draw on internationally aligned standards and industry-led best practices, including practical tools such as model cards, risk assessments, and built-in safeguards – enabling organisations to demonstrate responsible use without navigating duplicative, jurisdiction-specific mandates.
3. Establish shared responsibility models where developers, deployers, and end users each have clearly defined roles. This distributes accountability proportionately across the AI value chain and avoids placing disproportionate compliance burdens on any single actor.

Policymakers can support this by championing principles-based regulation, fostering multi-stakeholder dialogue, and promoting interoperable approaches aligned with regional and international standards. The public sector can also lead by example – adopting AI to transform the delivery of public services and signalling confidence in proportionate, risk-based governance as an enabler of innovation rather than a barrier to it.

5. Use sector leaders to accelerate adoption across the wider economy

Sectors like financial services and healthcare are already showing what effective AI deployment looks like, delivering measurable productivity, operational and customer benefits. Their experience is a resource the rest of the economy can learn from. Three steps will help:

1. Capture and share what works by documenting the use cases, implementation approaches and lessons learned from sectors that are further ahead.
2. Translate these into sector-specific guidance, so businesses can see how AI applies to their own operations rather than starting from scratch.
3. Pair this guidance with practical implementation support that helps businesses act on it, regardless of their size or starting point.

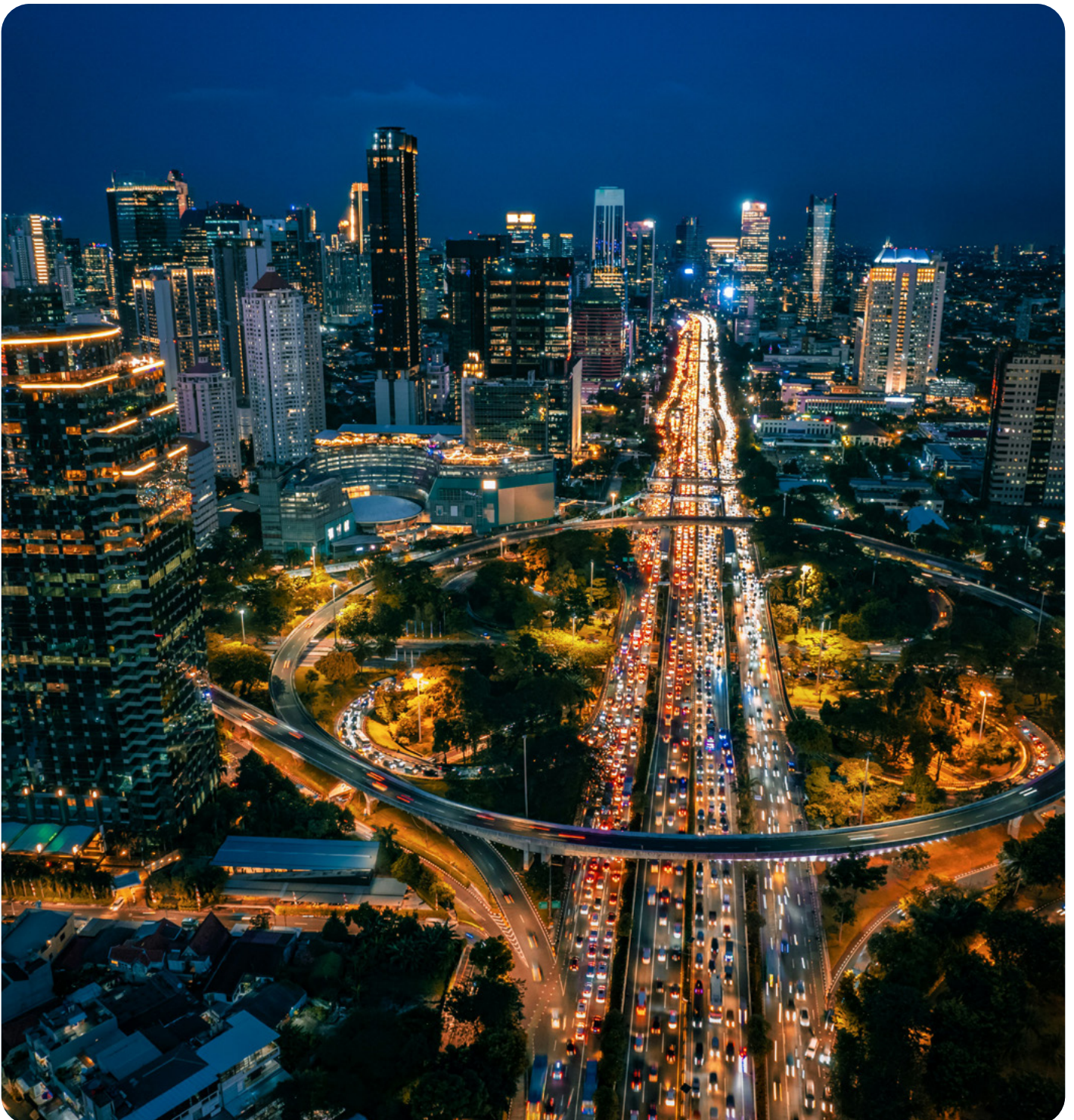
Polymakers and industry leaders can support this by creating opportunities for knowledge sharing and highlighting successful use cases – reducing uncertainty, accelerating adoption, and ensuring businesses across Indonesia can benefit from AI whatever their sector or starting point.



From adoption to impact: Indonesia's moment to accelerate

Indonesia has entered a new phase of its AI journey. Adoption continues to accelerate, businesses are reporting productivity and revenue gains, and AI is increasingly recognised as central to future competitiveness. The focus must shift to ensuring this momentum translates into organisation-wide transformation. While many businesses have embraced AI, deeper and more advanced adoption will mean more work developing the strategies, governance, measurement frameworks, and workforce capabilities needed to scale it confidently and prepare for the next generation of AI technologies.

Indonesia is well positioned to seize this opportunity. As innovation cycles continue to accelerate, businesses that strengthen these foundations will be best placed to move beyond isolated AI use cases and unlock AI as a driver of productivity, innovation, and growth. By supporting organisations of all sizes to scale AI responsibly, Indonesia can ensure the benefits of AI are realised across its economy and reinforce its position as one of Southeast Asia's leading digital economies.



Appendix

Methodology

The fieldwork for this study was undertaken by Strand Partners' research team for Amazon Web Services. This research has followed the guidance set forth by the UK Market Research Society and ESOMAR. For the purposes of this study, business leaders are defined as founders, CEOs, or members of the C-suite in organisations.

'Citizens' are nationally representative members of the public based on the latest available census.

For inquiries regarding our methodology, please direct your questions to: polling@strandpartners.com.

In Indonesia:

- We conducted a survey targeting 1,000 nationally representative members of the public, ensuring representation based on age, gender, and region.
- Additionally, we surveyed 1,000 business leaders, representative by their business size, sector, and region.

Sampling

Our sampling process used a mix of online panels that are recognised for their validity and reliability. These panels are carefully curated to ensure diverse representation across various demographics. For the business leaders, the panels are selected with a consideration for organisational size, sector, and position within the company. Our objective with the sampling strategy is to achieve an optimal mix that mirrors the actual distribution of our target populations in the respective markets.

Weighting Techniques:

Post-data collection, we applied iterative proportional weight to correct any discrepancies or over-representations in the sample.

Survey:

This study was designed with the objective of delving deep into the digital landscape:

- **Usage Patterns:** This survey gauges the evolving patterns of digital technology usage. We are particularly interested in examining the adoption and implementation levels of technologies, focusing on cloud computing and artificial intelligence.
- **Perceptions and Attitudes:** The survey seeks to unearth the prevailing perceptions and attitudes towards digital technologies, understanding the perceived benefits, challenges, and potential ramifications of both present and emerging tech solutions.
- **Barriers and Opportunities:** The survey scrutinises the predicted challenges and potential avenues that both businesses and individuals anticipate on their digital trajectory. This involves pinpointing challenges, from skill deficits to regulatory complications, and recognising opportunities for growth, innovation, and market development.
- **'Size of the Prize':** The survey shed light on the economic repercussions and growth prospects linked with digital transformation. By elucidating the 'size of the prize', we aspire to stress the importance of digital transformation and foster further investments and technology adoption.

References:

1. Calculated based on a recent approximation of businesses in Indonesia, which is over 65 million: <https://www.ekon.go.id/publikasi/detail/5318/dorong-umkm-naik-kelas-dan-go-export-pemerintah-siapkan-ekosistem-pembiayaan-yang-terintegrasi>