

MSC (MicroSave Consulting)

The world's local expert in financial, economic, and social inclusion in the digital age

Indonesia

Corporate brochure



We are MSC

MSC is a global consulting firm that drives financial, economic, and social inclusion.



Our 27+ years of cutting-edge experience, combined with cross-functional expertise and deep thought leadership helps us provide integrated solutions to our 600 clients.

Our solutions empower our clients to tackle complex global challenges, seize the next big opportunity, and drive impact through localized, on-the-ground action.

As trusted partners, we help our clients future-proof their mission, embrace bold transformation, and achieve meaningful growth.

450

global professionals at
MSC's growing team

4,000

projects
implemented

600

clients served

70

countries worked in

2,000

papers, focus notes,
briefing notes, and other
documents published

25 million

people engaged
with the MSC
library content

**3.7 billion people have
benefitted from MSC's work***

*Counts represent the total number of people served under MSC-supported interventions; individuals may appear more than once across projects.

What we do

Impact-oriented business consulting services

MSC has a strong reputation for high-quality work with a wide range of institutions. Over the past 27 years, we managed 4,000+ projects in more than 70 developing countries. Our experts come from a variety of fields and can help you gain the critical edge in a competitive market.

Agriculture and food systems

Climate change and sustainability

Enterprise and livelihood

Ethical AI and data solutions

Evidence and impact measurement

Financial services

Digital financial services

Gender equality, disability, and social inclusion

Government advisory

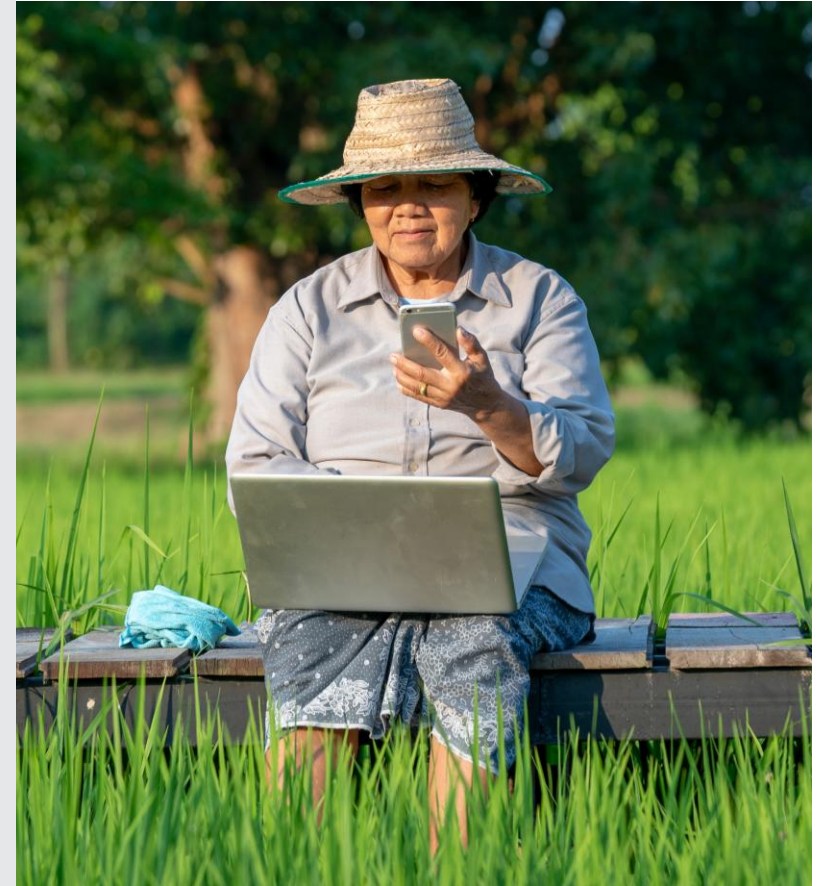
Health and nutrition

MSME development

Skilling and jobs

Startup innovation and acceleration

Technology and digital public infrastructure



Multifaceted expertise

Advisory that helps you succeed in a rapidly evolving market

MSC helps you gain a deep understanding of your clients, their needs, aspirations, perceptions, and behavior. We use the opportunities of the digital age to help you create a better, more efficient, and profitable business that focuses on your customers and markets.

Capacity building

Channel development

Design thinking and innovation

Institutional development

Marketing and communication

Policy and regulation

Product development

Program management

Research

Responsible financial systems

Risk management

Strategy development



More than a decade of impact: MSC's commitment to Indonesia's underserved communities

Since 2011, MSC has been working in Indonesia to advance social, digital, and economic inclusion of poor and low-income communities. For more than a decade, we have provided evidence-based support to policymakers, facilitated consultative dialogue with key stakeholders, and designed consumer-centric solutions for clients. Through our work in Indonesia, we address critical barriers that hinder the growth of an inclusive digital economy to ensure no one is left behind.

Shaping policy and regulatory frameworks



We have supported policymakers and regulators in Indonesia with evidence-based research, strategy design, and capacity-building. Our contributions have shaped enabling policies that drive digital and financial inclusion for underserved communities, such as women, low-income households, and rural populations.

Strengthening ecosystems and institutions



We have delivered technical assistance, conducted evaluations, and helped develop robust digital public infrastructure and delivery mechanisms. These initiatives have enhanced institutional capacity and expanded access to banking, payments, and social protection for more than 20 million families in the country's remote and last-mile locations.

Empowering service providers to drive inclusion



We have partnered with private sector players, international development agencies, and civil society organizations to cocreate customer-centric products, build internal capacity, and expand outreach to bottom-of-the-pyramid (BoP) segments. Our support has empowered enterprises to tap into new markets and scale inclusive, affordable, and sustainable solutions.

Our Jakarta-based team offers deep expertise in banking, microfinance, FinTech, government advisory, technology and Digital Public Infrastructure, gender and disability inclusion, MSME development, and climate resilience. Their work is backed by seamless support from 300+ sector specialists across MSC's global network in Asia and Africa.

Key thematic areas of our work in Indonesia



▶ Banking, Financial Services, and Insurance (BFSI)



▶ Inclusive Financial Ecosystems



▶ Technology and Digital Public Infrastructure



▶ Gender Equality, Disability, and Social Inclusion (GEDSI)



▶ Government Advisory



▶ MSME Development



▶ Climate Change and Sustainability



Our flagship engagements



Strengthening FSPs for inclusive microfinance in Indonesia

With support from Rabo Foundation and Cordaid, MSC provided technical assistance to more than 20 financial institutions across 10 provinces, primarily small microfinance institutions (MFIs), to enhance their capacity to serve low-income women-led MSMEs. These institutions scaled sustainably through support in product design, risk management, digital systems, and operations. They expanded financial access to more than 3 million low-income women.

Advancing OJK's SupTech initiatives for DFS supervision

MSC provided technical advisory support to the Financial Services Authority (OJK) on the use of AI and machine learning to strengthen digital financial supervision. We developed a social media monitoring tool and an omnichannel chatbot to assess consumer sentiment, detect fraud, educate users on regulations, and resolve grievances effectively.



Strengthening risk management for last-mile delivery channels

MSC helped Bank BTPN strengthen its risk management framework for last-mile distribution channels. The engagement involved the identification of key operational, financial, and compliance risks across the channel and the development of tailored mitigation strategies aligned with regulatory requirements and the internal risk appetite. The strengthened framework sought to enhance the bank's ability to sustainably scale its outreach while safeguarding customer trust and institutional integrity.

Our flagship engagements



Design of scalable and inclusive agent strategies for banks

MSC partnered with leading Indonesian banks, Bank Mandiri and Bank Rakyat Indonesia (BRI), to design inclusive agent banking strategies. As part of [our work](#), we conducted agent profiling, viability modeling, channel performance optimization, and provided gender-intentional support. Our strategies helped expand agent networks across Indonesia to more than 1 million agents who provided last-mile distribution of formal financial services.

Policy support for Indonesia’s national financial well-being strategy

MSC supported the Coordinating Ministry for Economic Affairs, Republic of Indonesia, to develop the National Financial Well-being Strategy (SNKK) 2025-2029. MSC helped shape the strategy’s overall architecture, facilitated multistakeholder consultations, and guided the drafting process. The SNKK sets out a coherent national roadmap to strengthen financial literacy, deepen inclusion, and advance the financial well-being and resilience of Indonesians over the medium term.



Acceleration of merchant digitization through QRIS-enabled payment

MSC led a national initiative to assess and strengthen the use of QRIS (Quick Response Code Indonesian Standard) among small and micro-merchants. We surveyed 610 merchants across eight cities, conducted in-depth interviews with 40 ecosystem stakeholders, and produced a report that synthesized primary and secondary research findings. [The study](#) identified opportunities to expand practical use cases to enhance QRIS’s reach and user experience. These efforts contributed to the digitization of businesses and benefited more than 50 million merchants and users.

Our flagship engagements

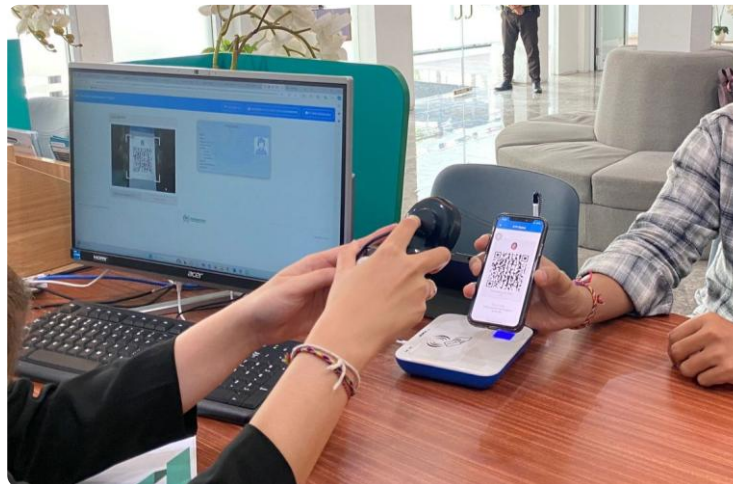


Strengthening e-KYC to advance financial inclusion in Indonesia

MSC conducted a comprehensive analysis of KYC practices across financial institutions in Indonesia. Through the analysis, we identified key barriers and inefficiencies. The findings informed policy recommendations that helped the National Council for Financial Inclusion (DNKI) advance e-KYC adoption to boost financial inclusion, especially for digital social assistance.

Expanding the use of digital ID in Indonesia

MSC partnered with the Ministry of Home Affairs to lead the first-ever evaluation of Indonesia's Digital Population Identity (IKD) for financial services. We used insights from this landmark initiative to assess IKD's cross-sectoral potential, drive financial inclusion, and enhance the delivery of digital public services nationwide. The work informed policy and boosted digital and financial access in Indonesia.



Driving Indonesia's DPI and GovTech transformation

MSC serves as a strategic partner to the Government of Indonesia and helps shape its digital public infrastructure (DPI) and GovTech agenda. We work with the National Economic Council (DEN), regulators, and key line ministries to design and implement actionable roadmaps that enable inclusive digital government services. MSC also facilitated cross-country knowledge exchanges to shape inclusive policies, operationalize DPI, and promote innovation.

Our flagship engagements



Policy support for a gender-inclusive digital economy

MSC supported the Ministry of Women's Empowerment and Child Protection (MoWECP) to strengthen Indonesia's policy positioning at the G20 Women's Empowerment Conference. MSC developed policy notes on women in MSMEs (WMSMEs) and the future of work, which served as key reference materials for the Indonesian delegation. These notes also helped the delegation advance these issues during the conference. Beyond the G20 forum, these policy notes will inform broader national policy discussions on WMSMEs and the future of work.

Market analysis to unlock financing and scale affordable ECCE services

MSC supported the International Finance Corporation (IFC) in an assessment of Indonesia's private ECCE (Early Childhood Care and Education) market to understand demand, supply, and financing needs, especially for MSMEs and women-led providers. In partnership with HIMPAUDI, a national association representing early childhood educators and providers, MSC led research design, stakeholder engagement, data collection, and analysis. These insights informed IFC's strategy to engage financial institutions and scale affordable ECCE services across Java and Sumatra.



Design of financial products for disability inclusion

MSC conducted a comprehensive review of financial products for people with disabilities in partnership with Opportunity International Australia (OIA). This initiative evolved into a broader study on ways to develop and safeguard disability-inclusive financial products. The resulting study offers actionable recommendations to help build a more inclusive financial ecosystem that addresses the unique needs and rights of people with disabilities.

Our flagship engagements



Policy and evidence-based advisory for G2P programs

MSC helped the Ministry of Social Affairs improve government-to-person (G2P) payments. We provided policy advice for key G2P programs, such as PKH and BPNT, and assessed their impact and operations. MSC helped design the G2P 4.0 system, which features a central mapper and digital ID. It improved efficiency and transparency and empowered beneficiaries through digital ID integration.

Acceleration of the digitization of social assistance programs

MSC provided technical assistance to BAPPENAS to help it develop the G2P 4.0 strategy. We reviewed incentives for payment providers and proposed a new framework to improve beneficiary education, awareness, and communication. This initiative included the development of a new fertilizer subsidy program in Indonesia. MSC also led policy discussions, designed the pilot blueprint, and contributed to fertilizer subsidy reform to enhance efficiency, inclusion, and transparency in social protection delivery.



Transformation of social assistance programs through digital infrastructure

MSC is supporting the National Economic Council (Dewan Ekonomi Nasional) to strengthen the implementation and scale-up of Perlinsos, a new social assistance mechanism that uses elements of Indonesia's digital public infrastructure to improve targeting and delivery. MSC conducted monitoring and evaluation of the Banyuwangi registration stage, which reached more than 364,388 beneficiaries. These insights were slated to support effective expansion to 41 regencies and cities across Indonesia in 2026.

Our flagship engagements

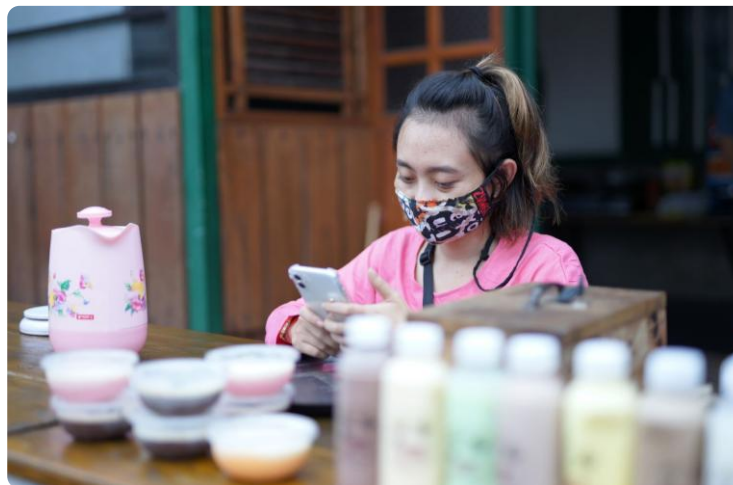


Financial diaries on key challenges and policy insights for small businesses

MSC used financial diaries research to track daily transactions from more than 160 small businesses to uncover patterns in cash flow, credit, savings, staffing, digitization, and risks. Our research with New York University, the Ministry of Cooperatives, and SMEs revealed key challenges and offered actionable insights for policy development. Our efforts helped MSMEs manage cash flow, access credit, and navigate digital and operational risks.

Support for Bank BTPN to evaluate and strengthen its nonfinancial services initiative for MSMEs

MSC helped Bank BTPN strengthen its SME portfolio by enhancing its nonfinancial services (NFS) program. We used the SREI (Sustainability, Resilience, Empowerment, and Inclusion) framework to identify opportunities to integrate risk mitigation into the NFS offering. These insights informed the bank's shift to a digital NFS 2.0 model to improve SME resilience and portfolio sustainability.



Enabling finance for agri and allied MSME value chains in Eastern Indonesia

MSC supported the SAFIRA program, a multi-year initiative funded by the Department of Foreign Affairs and Trade (DFAT). SAFIRA's goal is to enhance access to finance for agriculture and allied MSME value chains across commodities, such as beef, paddy, tobacco, and maize. We conducted landscape assessments in priority provinces and helped shape the program's strategy. Additionally, MSC provided technical assistance and capacity building to five financial institutions to develop value chain financing models customized to local agri-ecosystems.

Our flagship engagements



Unlocking AgTech for climate-resilient food systems

MSC helped CGAP develop a framework to accelerate AgTech adoption in India, Kenya, and Indonesia. Our goal was to strengthen food security for climate resilience. MSC conducted a landscape study and analyzed barriers to provide actionable recommendations and help smallholder farmers adopt technologies. Our efforts led to enhanced productivity, income, and sustainability.

Strengthening Indonesia's climate-resilient blue food economy

MSC conducted a climate impact assessment in collaboration with Bappenas to examine how environmental changes affect small-scale fisheries and aquaculture in Indonesia's blue food economy. The study assessed the environmental impact of fish processing and recommended improvements to waste management practices. It proposed strategies for the government to support stronger livelihoods, environmental sustainability, and climate-resilient production.



Landscape research on affordable housing sector

MSC supported IFC, the World Bank Group, and particularly the Global Partnership for Output-Based Aid (GPOBA) to advance affordable housing finance. We assessed market gaps and identified ways to strengthen access for low-income households through stakeholder consultations and a nationwide survey. The findings informed strategic recommendations to focus on inclusive housing finance that supports sustainable and resilient urban systems.

What our clients and partners say

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Since 2024, Dukcapil has partnered with MSC in the financial sector to deliver capacity-building support and conduct an evaluation study on the use and expansion of the Digital Population Identity (IKD). This collaboration extends beyond enabling bank account openings to explore cross-sectoral applications. Through MSC's report, Dukcapil hopes to gain broader stakeholder support for IKD implementation, which remains a key priority for the Directorate General of Population and Civil Registration. ”

— **Drs. H. Teguh Setyabudi, M.Pd.**
Director General of Population and Civil Registration of the Ministry of Home Affairs, Republic of Indonesia

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We appreciate MSC's valuable support to the Ministry of Women's Empowerment and Child Protection through the Future of Work study titled “Women's informal employment in the digital economy.” The study has also helped identify strategies to advance women's economic empowerment. It serves as a valuable reference for stakeholders to create an inclusive work ecosystem that supports and empowers women in Indonesia. ”

— **Indra Gunawan, S.K.M., M.A.**
Special Advisor to the Minister for Institutional Relations at the Ministry of Women Empowerment and Child Protection (MoWECP), Republic of Indonesia

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The MSC Indonesia team has always been my first port of call for expertise in the inclusive finance market. People in the team have a strong understanding of the market and regulatory environment, with deep expertise in mobile money, FinTech, digital banking, agency banking, consumer protection, digital identity, and KYC. MSC Indonesia also has vast experience in grassroots market research and excels at facilitating high-level workshops, focus group discussions (FGDs), and other engagements to deliver high-quality advice and support. I highly recommend MSC Indonesia's services to any organization that wants to create a meaningful impact in the Indonesian market. ”

— **Mark Daniels**
Microfinance and Innovation Director, Opportunity International Australia

We work with a range of partners to build enduring change

Government and policymakers



Commercial banks



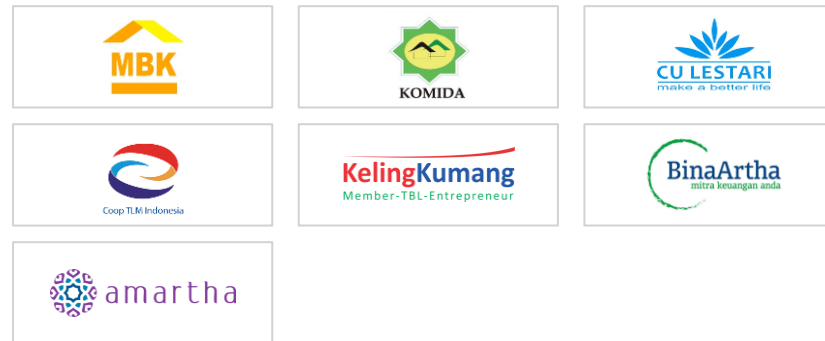
Academic institutions



Development partners



Microfinance institutions



Industry associations



FinTechs



Payment service providers



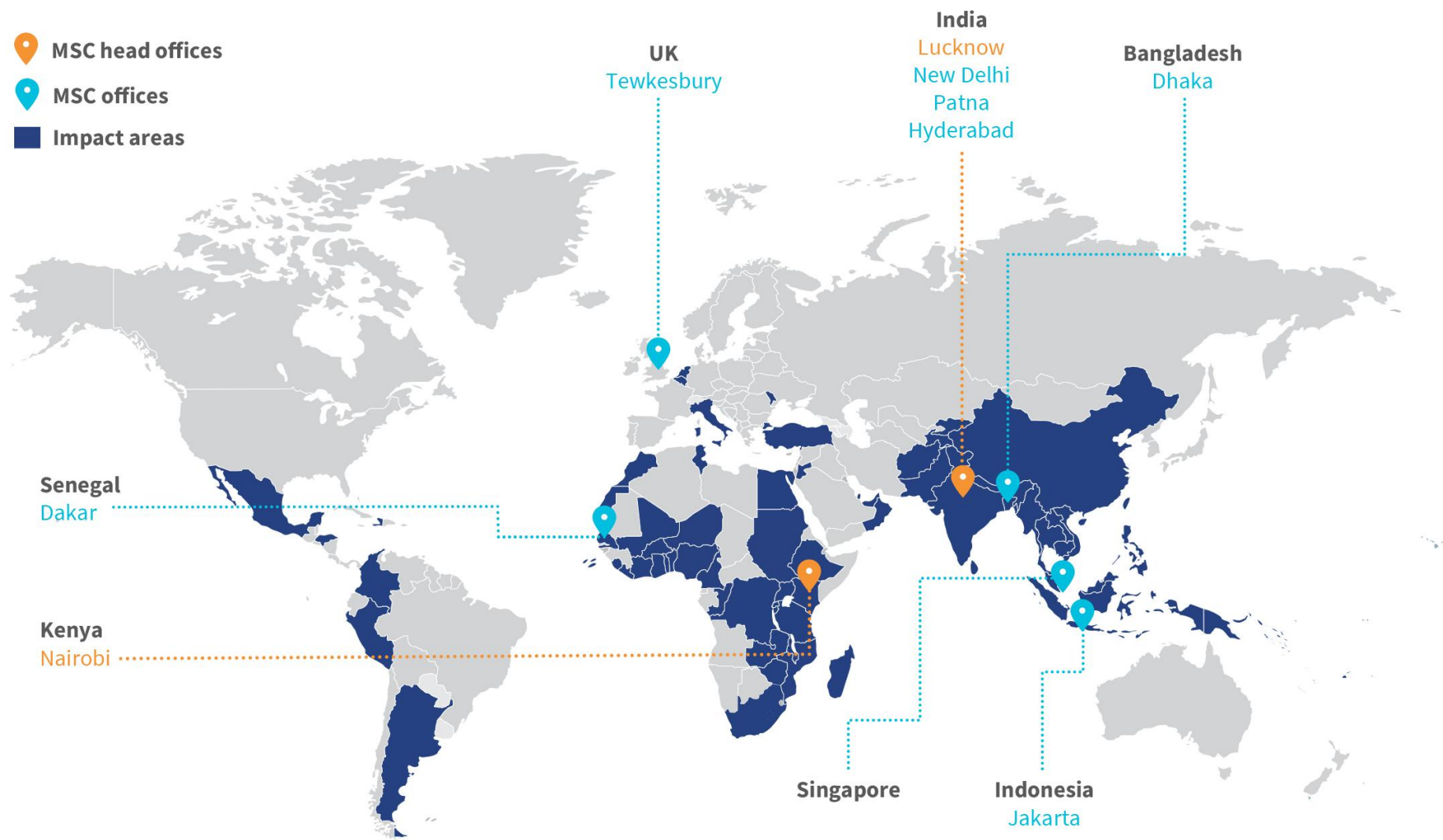
Consulting companies



NGOs



-  MSC head offices
-  MSC offices
-  Impact areas



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