

# USE OF THE DANA DIGITAL WALLET APPLICATION AND ITS IMPACT ON PUBLIC LIFE

**Susanti<sup>1</sup>, M. Rifani<sup>2</sup>, Muhammad Fauzan<sup>3</sup>**

<sup>1,2,3</sup>Management Study Program, Faculty of Economics and Business, Universitas Islam Indragiri, Indonesia

\*email: [susanti.san15011996@gmail.com](mailto:susanti.san15011996@gmail.com)

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## Abstract

The development of digital technology is driving changes in people's payment systems, one of which is through the use of digital wallets. This study aims to determine the use of the DANA digital wallet application and its impact on society. This study used a qualitative approach with data collection methods through interviews and observations of DANA application users. The results show that the use of the DANA application provides convenience in conducting financial transactions, increases time efficiency, and fosters public trust through the available security system. In addition, promo and cashback features influence people's consumption behavior, although they have the potential to encourage consumptive attitudes if not used wisely. The DANA digital wallet application also plays a role in increasing financial inclusion by providing wider access to financial services for the public. Thus, the use of the DANA application not only functions as a digital payment tool, but also has a social and economic impact on people's lives.

## 1. INTRODUCTION

### Background Problem

The development of digital technology has driven significant changes in the payment system in society. One form of this innovation is the emergence of digital wallets (e-wallets), which facilitate cashless transactions. The DANA digital wallet application has become a widely used platform due to its convenience, speed, and integration with various payment services. The high level of DANA usage indicates increasing public acceptance of digital payment systems. Previous research has shown that the use of the DANA application has a positive impact on people's transaction activity. Research Lisnawati found that the DANA application can increase transaction efficiency and make it easier for people to make payments in the digital era [1]. This is in line with research Wulandari and Idayanti which states that DANA plays an important role in facilitating practical and flexible digital payments for the public [2].

However, the increased use of digital wallet applications also carries various impacts and risks. Several studies have revealed that not all users have an adequate understanding of data security and digital financial management. Research Nurrahma et al, this indicates that users still have concerns about the security of their personal data when using the DANA app [3]. This lack of understanding has the potential to lead to the risk of data leaks and misuse of information.

In addition, the use of the DANA application also impacts changes in people's behavior. Research Prensika and Nofirda has found that younger generations tend to use DANA intensively due to convenience and a digital lifestyle, but this has the potential to increase consumer behavior [4]. This suggests that digital wallet use has not only technical implications but also social and economic implications for society.

Based on previous research, it can be seen that while the DANA digital wallet application offers many benefits, there are still various challenges and impacts that require further study. Therefore, research into the use of the DANA digital wallet application and its impact on society is important to understand how people utilize this technology and the risks and behavioral changes it creates.

### Problem Formulation

Based on the background of the problems that have been described, the formulation of the problem in this research is as follows:

1. How to Use the DANA Application from a Financial Technology Perspective?
2. How does the use of the DANA application impact people's economic lives?
3. What is the social impact of using the DANA application on people's lives?
4. How do the research results match previous research?

### Research purposes

This research aims to:

1. Overview of the DANA Digital Application
2. Dana Application Features to Support Access to Digital Insurance Services
3. Ease and Efficiency of Using the DANA Application
4. The Impact of Using the DANA Application from a Financial Technology Perspective

## 2. LIBRARY REVIEW

### Payment system

A payment system is a set of rules, institutions, and mechanisms used to transfer funds to meet economic obligations arising from transactions. Payment systems play a crucial role in maintaining the smooth flow of economic activity and the stability of a country's financial system [5]

Technological developments have shifted payment systems from cash-based to more efficient and secure non-cash payment systems. Digitizing payment systems allows for fast, accurate, and well-documented transactions, thereby increasing economic efficiency.

### **Electronic Money and Digital Wallet**

Electronic money is a payment instrument whose value is stored electronically and used for non-cash transactions. Electronic money can take the form of a card or a server-based application connected to the internet [6]

A digital wallet is a form of app-based electronic money that allows users to store balances, make payments, and transfer funds digitally. The existence of digital wallets like DANA has made it easier for people to access financial services without having a bank account, thus contributing to increased financial inclusion [7]

### **Financial Technology**

According kang et al., (2016) Financial technology is a tool that combines finance and technology, encompassing a wide range of services designed to improve financial transactions and management [8].

Financial technology, or fintech, is an innovation in the financial sector that utilizes digital technology to improve the efficiency, security, and convenience of financial services. Fintech offers a solution to the limitations of conventional financial services by providing faster and more accessible services to the wider public [9]

Fintech encompasses a wide range of services, such as digital payment systems, online loans, digital investments, and digital wallets. Fintech development plays a crucial role in driving the transformation of the financial system toward an inclusive and sustainable digital ecosystem [10]

### **Digital Payment Application (E-Wallet)**

Digital payment applications, or e-wallets, are technology-based applications used as cashless payment methods, both online and offline. E-wallets make it easier for users to conduct financial transactions quickly and efficiently without using physical cash [11]

The use of e-wallets supports the creation of a cashless society, where people are increasingly accustomed to conducting digital transactions. Ease of use, transaction security, and various additional features are key factors in the increasing adoption of e-wallets in Indonesia.

### **Use of Digital Applications**

The use of digital applications refers to the use of application-based technology in people's daily activities. Digital applications are used to increase efficiency, speed, and convenience in various fields, including finance [12]

In a financial context, the use of digital applications drives changes in people's transaction behavior, moving from conventional methods to more practical digital methods. Digital literacy levels and user trust are important factors in determining the success of digital application use.

### **The Impact of Using Digital Applications on People's Lives**

The use of digital applications has a significant impact on people's lives, both socially and economically. Economically, digital applications increase transaction efficiency, accelerate economic activity, and expand access to financial services.

Socially, digital applications are transforming people's interaction patterns and lifestyles, making them more modern and technology-based. However, the use of digital applications also has the potential to lead to consumer behavior and a digital divide for those without adequate technological access and literacy [13]

### **DANA Application Profile**

DANA is a digital wallet application used as a non-cash payment method in Indonesia. This application provides various services, such as payments, money transfers, credit purchases, and bill payments, aimed at facilitating people's daily transactions [14]

The DANA app supports the national digital payment system through integration with QRIS and various online and offline merchants. With its multi-layered security system, DANA strives to provide a sense of security and trust for its users in conducting digital transactions [15]

### Relevant Previous Research

Research on digital wallets and ecosystems *cashless* This has been extensively researched by previous researchers. Research Putri and Wibowo stated that the use of the DANA application significantly increases the efficiency of daily transactions and facilitates access to basic financial services for urban communities [16]. Research Setiawan found that adoption of the DANA platform has a positive impact on lifestyle changes, leading to more practicality. However, it also triggers a tendency towards consumer behavior due to the ease of payment access.

Furthermore, Rahayu and Hartono revealed that digital financial literacy plays a crucial role in mitigating security risks and determining the long-term sustainability of digital wallet use. Hidayat stated that digital wallet applications such as DANA contribute significantly to promoting financial inclusion, especially for groups without access to conventional banking services (*unbanked*) [7].

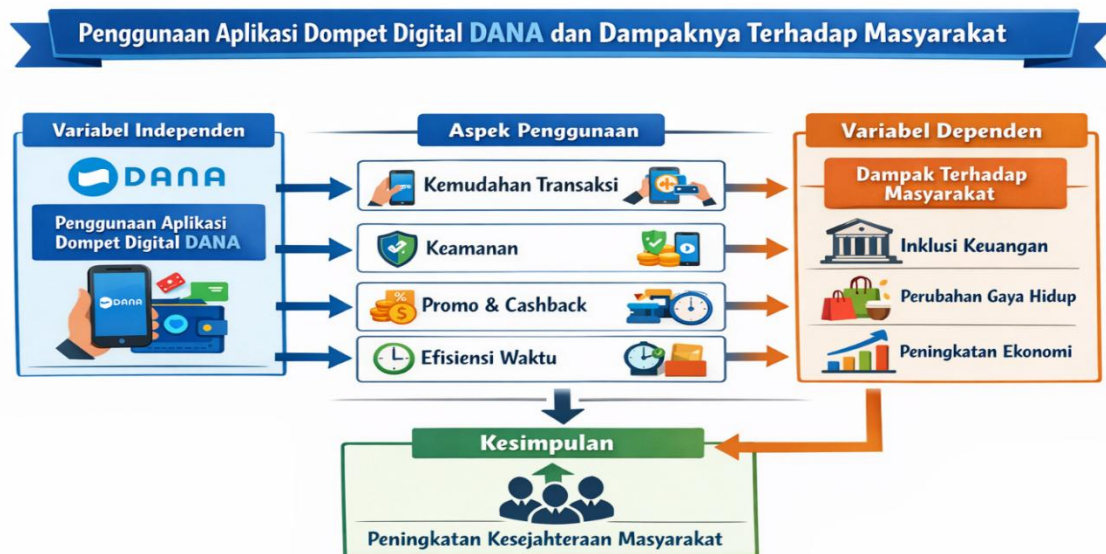
Based on previous research, there are still limited studies that specifically discuss the impact of using the DANA application on family financial management patterns in depth (not just shopping behavior), so this research is important to conduct in order to provide a comprehensive picture of the resulting social and economic impacts.

### Research Framework

The current development of digital financial technology is driving a massive shift from cash transactions to digital wallets like DANA. The convenience, security, and benefits offered are the main reasons people are increasingly using them to improve the efficiency of their daily financial activities.

However, the intensity of this use creates different impacts depending on each individual's level of digital financial literacy. Financial literacy acts as a filter that determines whether digital wallet use will have positive or negative impacts. Individuals with high financial literacy will use the application wisely and safely, while low financial literacy can actually trigger consumptive behavior and increase vulnerability to fraud.

Figure 1. framework of thought



### Research Proposition

1. The use of the DANA digital wallet application is perceived by the public as a transaction tool that facilitates daily economic activities.
2. People view security in the DANA application as an important factor influencing trust in conducting digital transactions.
3. The promo and cashback features on the DANA application are considered to encourage changes in people's consumption patterns.
4. Using the DANA application is felt to be able to increase time efficiency in making transactions compared to conventional payment methods.
5. The DANA digital wallet application plays a role in expanding financial inclusion, especially for people who previously had limited access to banking services.

### **3. RESEARCH METHODS**

#### **Types and Approaches of Research**

This research is descriptive with a qualitative approach. This study aims to describe the use of the Dana digital wallet application and its impact on people's lives. Through a qualitative approach, researchers seek to understand in-depth the experiences, views, and changes in people's behavior regarding the use of the Dana digital wallet application in their daily activities.

#### **Research Object and Focus**

The object of this research is the public's use of the digital wallet application, Dana. The focus of this research includes how people use the Dana application, the benefits they experience in their daily lives, and the impact of its use on transaction patterns, payment convenience, and financial behavior.

#### **Data Types and Sources**

The types of data used in this study are primary and secondary data. Primary data was obtained directly from the public as users of the DANA digital wallet application through interviews and observations. Secondary data was obtained from various supporting sources, such as books, journals, scientific articles, and documentation related to the DANA digital wallet and its impact on people's lives.

#### **Data Collection Techniques**

Data collection techniques in this study were conducted through interviews, observation, and documentation. Interviews were used to obtain direct information from the community regarding their experiences and the impact of using the DANA digital wallet application. Observations were conducted to observe the use of the DANA application in daily activities. Documentation was used to collect supporting data in the form of notes, images, and written sources relevant to the research.

#### **Data Analysis Techniques**

This study employed qualitative data analysis. Data obtained from interviews, observations, and documentation were analyzed by sorting, simplifying, and selecting data relevant to the research focus. The data was then presented in descriptive form for ease of understanding. From the data presentation, conclusions were drawn to understand the use of the Dana digital wallet application and its impact on people's lives.

#### **Data Validity**

The data validity in this study was verified using triangulation techniques. Triangulation is performed by comparing and cross-checking data obtained from various sources and data collection techniques, such as interviews, observation, and documentation. This technique is expected to produce more accurate, valid, and reliable data in describing the use of the Dana digital wallet application and its impact on people's lives.

#### **Research Ethics**

Research ethics in this study were implemented by upholding the principles of honesty and responsibility. The researcher sought consent from informants before conducting interviews and data collection, and clearly explained the research objectives. The informants' identities and personal information were kept confidential and used only for research purposes. Furthermore, the researcher ensured that the research process would not harm any party. where and the data obtained is presented in accordance with the facts on the ground

#### 4. RESEARCH RESULTS AND DISCUSSION

##### Overview of the DANA Digital Application

**Figure 2. research results**



Source: google <https://share.google/SEyQKTujhJwFOxl3>

##### Dana Application Profile

Dana is a digital wallet application in Indonesia used for various cashless transactions. Developed by PT Espay Debit Indonesia Koe, this application is designed to facilitate fast, secure, and convenient transactions via smartphone.

##### Main Features of the Dana Application

The Dana app offers several key features, including sending and receiving money, topping up your balance, paying electricity, water, and internet bills, purchasing phone credit and data packages, paying for online and offline purchases using QR codes, and a transaction history that makes it easy for users to track their spending. Furthermore, travel also provides security features in the form of PIN, OTP code, and user data protection system.

##### Purpose and Role of Fund Application

The primary goal of the Dana app is to support cashless payment systems and encourage people to move towards digital transactions. The Dana app's role in people's lives includes providing convenience and efficiency in transactions, reducing cash usage, increasing financial inclusion, and helping people manage their finances in a more practical and modern way.

##### Dana Application Features to Support Access to Digital Insurance Services

The DANA digital wallet app features support access to digital insurance services. The DANA digital wallet app offers various features to support public access to digital insurance services. Through the DANA app, users can make cashless insurance premium payments easily and quickly. DANA's integration with various digital service providers allows insurance payments to be made anytime, anywhere.

Additionally, DANA provides a transaction history feature that helps users monitor their insurance premium payments regularly. Multi-layered security systems, such as PINs and OTP codes, also provide a sense of security in every insurance payment transaction. With easy payments, security, and practical access, the DANA app plays a role in expanding access to digital insurance services for the public.



### **Ease and Efficiency of Using the Dana Application**

The ease of access and efficiency of use of the DANA application provides easy access for the public because it can be used via a smartphone connected to the internet. The registration process and application usage are relatively easy, so it can be used by a wide range of groups. DANA also has a simple and easy-to-understand interface, making it easier for users to conduct daily transactions. In terms of efficiency, the DANA application allows users to perform various transactions, such as payments, money transfers, and digital service purchases, in a short time without having to carry cash. This helps save time and energy, as well as making the transaction process faster, more practical, and more efficient in everyday life.

### **The Impact of Using the Dana Application from a Financial Technology Perspective**

The use of the Dana application as part of financial technology has had a significant impact on the public financial system. Dana encourages the shift from cash transactions to faster, more practical, and efficient digital transactions. This demonstrates the role of fintech in delivering technology-based financial service innovations. From a financial technology perspective, the Dana application increases financial inclusion by providing access to digital financial services to people who previously had difficulty accessing banking services. Furthermore, Dana helps improve transparency and transaction recording through the transaction history feature. Supported by a digital security system, the use of the Dana application also reflects the development of fintech in creating safe, modern financial services that are tailored to the needs of the community.

## **Discussion**

### **Using the DANA Application from a Financial Technology Perspective**

The use of the Dana application from a financial technology perspective demonstrates the use of digital technology in providing financial services. Dana functions as a digital wallet that facilitates various cashless transactions, such as payments, money transfers, and purchasing digital services quickly and conveniently.

As part of fintech, the DANA application integrates electronic payment systems with digital security technologies, such as PINs and OTP codes, to protect user data and transactions. DANA's use also reflects changes in people's financial management behavior, moving from conventional systems to more efficient, transparent, and modern digital systems in line with developments in financial technology.

### **The Impact of Using the DANA Application on People's Economic Life**

The use of the Dana app has had a positive impact on people's economic lives, particularly by simplifying financial transactions. People can make payments and transfer money quickly without having to use cash, making economic activities more efficient and saving time.

In addition, the Dana app helps people manage their finances through a transaction history feature that allows users to monitor spending. The use of Dana also encourages the development of the digital economy by facilitating transactions between consumers and businesses. With the convenience and efficiency it offers, the Dana app plays a role in increasing economic activity and supporting the transition to a digital economy.

### **Social Impact of Using the DANA Application in Community Life**

The use of the Dana app has had a social impact on people's lives, particularly in changing the way they transact and interact. People have become more accustomed to using digital technology in their daily activities, thus driving increased digital literacy.

Furthermore, the Dana app facilitates social interactions related to finance, such as sharing money, paying contributions, or donating quickly and conveniently. Using Dana also encourages a more modern and efficient cashless lifestyle. However, differences in technological access can create a digital divide for some people who are not yet accustomed to using digital financial applications.

### **Consistency of Research Results with Previous Research**

The results of this study align with research conducted by Putra and Wijayanti, which stated that the use of digital wallets can increase the convenience and efficiency of people's financial transactions [10]. This finding aligns with the use of the Dana digital wallet application, which makes it easier for people to make payments and transfer money quickly and conveniently.

Furthermore, the results of this study also support the findings of Rahman and Maulana, who explained that the development of financial technology, particularly digital wallets, plays a role in expanding access to financial services and increasing financial inclusion. The Dana application provides easy access to digital payment services that can be used by various groups.

This study also supports the findings of Sari and Nugroho, who stated that the use of digital wallets influences changes in people's transaction behavior towards cashless transactions [11]. The use of the DANA application encourages people to become more accustomed to using digital payment systems in their daily lives. Thus, the results of this study confirm that the DANA digital wallet application aligns with previous research and plays a significant role in supporting the development of financial technology in Indonesia.

## 5. CONCLUSION

The use of the DANA digital wallet application has significantly changed people's lives by offering convenience, speed, and efficiency in every financial transaction. As part of this innovation, *financial technology* DANA plays a crucial role in increasing financial inclusion and encouraging a more modern and transparent cashless society through its transaction history features and digital security system. While it has a positive impact on economic effectiveness and digital literacy, the use of this application also carries risks in the form of a tendency towards consumptive behavior due to the influence of digital technology promotion and *cashback*, as well as the challenges of the technological gap for communities that are not yet fully digitally literate. Overall, DANA is not just a payment tool, but an instrument that transforms social and economic interaction patterns, making them more practical in the digital age.

## 6. SUGGESTION

- a) The public as users are expected to be wiser and more disciplined in managing digital finances so as not to get caught in a pattern of excessive consumption due to promotional features and *cashback*, and always increase vigilance in maintaining the confidentiality of personal data.
- b) DANA app managers are advised to continue strengthening their cybersecurity systems and expanding their digital financial literacy education programs, especially for groups new to financial technology, to minimize the risk of transaction errors.
- c) The government and relevant authorities need to continue supporting the development of equitable internet network infrastructure to reduce the digital divide, while simultaneously tightening consumer protection regulations in the cashless transaction ecosystem.
- d) For future researchers, it is recommended to conduct more specific studies on the effectiveness of using digital wallets in managing household finances or their impact on MSMEs in rural areas where banking access is still limited.

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