

**THE INFLUENCE OF USING THE DANA APPLICATION IN  
TRANSACTIONS IN THE DIGITALIZATION ERA**

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**ABSTRACT**

*Digital transactions are currently growing rapidly. One widely used digital transaction tool is the DANA digital wallet application. The DANA application is widely used by people from teenagers to adults. The DANA application makes it easy for users to conduct financial transactions. This study aims to determine the impact of DANA application use on transactions in the digital era. The research method used in this study is qualitative. Based on the research conducted by the researcher, it was concluded that the use of the DANA application has a positive impact on transactions in the digital era. Using the DANA application makes it easier for users to conduct financial transactions. People can send money, receive money, withdraw money, pay for electricity tokens, buy phone credit, and much more. The DANA application also offers various investment conveniences, such as gold investment.*

**Keywords:** DANA Application, Digital Wallet, DANA Application Usage

**INTRODUCTION**

Technology and information technology are currently developing rapidly and are increasingly advanced. This has also impacted technology in the financial and banking systems. The increasingly advanced financial system has led people to shift from conventional financial transactions to digital ones. Digital financial transactions are considered easier than conventional ones. People choose digital financial transactions because they offer a variety of financial services, such as online payments. Furthermore, today's society is increasingly sophisticated and prefers fast and practical methods.

Digital financial transactions are widely used in society. The most common digital financial transaction is the use of a digital wallet or *e-wallet*. According to Anshori and Diva (2024: 1994), "E-wallets or digital wallets are a form of financial technology that utilizes the internet to provide easy access to transactions anywhere and anytime." Types of digital wallets or *e-wallets* include Dana, Ovo, GoPay, and many others. These various applications are online payment applications that can be installed on a mobile phone.

One form of e-wallet is the Dana app. The Dana app is widely used by the public for buying and selling transactions. This app is considered convenient for users because

people don't have to carry cash, making it safer and more practical. The Dana app provides various types of financial services and payments, even online or digital investments. This aligns with the statement by Kesuma and Nurbaiti (2023: 696), who stated that the Dana app provides cashless payment services on a single platform in Indonesia, ranging from transportation transactions, money transfers, online shopping, transactions at partner merchants, savings, and paying monthly bills.

Research on the use of *e-wallets* as a digital transaction innovation was conducted by Diva and Anshori in 2024. In their research, they stated that The use of *e-wallets* as a digital transaction innovation has shown significant growth, particularly in Indonesia. This indicates a significant shift in how people conduct financial transactions. Various e-wallets, such as GoPay, OVO, Dana, LinkAja, and ShopeePay, offer practical, secure, and convenient payments, contributing to the digital transformation of the financial sector. Identified factors include ease of use, trust in the service, consumer knowledge, and effective promotions, which are key drivers of e-wallet adoption.

Furthermore, Prensiska and Nofirda (2023) also conducted research on the impact of the digital economy on the use of the Dana application . Their research stated that convenience and security simultaneously have a positive effect on user loyalty. The Dana application is considered quite good for everyday use. Furthermore, Isyahrani et al. (2024) conducted research on the application of financial technology in the Dana application . The results of their research showed that the implementation of digital transactions using Dana is increasing, thus having a positive impact on Dana application users. Furthermore, the Dana application offers many benefits for students, especially when making payments, making it very easy for students to make payments without having to wait long.

Based on this background, researchers are interested in conducting research on the impact of DANA app usage on transactions in the digital era. The purpose of this study is to determine the impact of DANA app usage on transactions in the digital era. This research is expected to provide readers with insights into the influence and contribution of the e-wallet app, Dana, on digital transactions.

## **METHOD**

The method used in this research is a qualitative descriptive method. Qualitative descriptive methods describe and explain information from primary and secondary sources clearly and in detail. Data collection was conducted through questionnaires and interviews. The interviews were written, meaning the researcher posed written questions and respondents responded in writing.

Data was obtained from primary sources. The researchers used primary data in the form of questionnaires and interviews with various random respondents, both those who use the Dana digital wallet app and those who don't. The questionnaire used was a closed-ended questionnaire. A closed-ended questionnaire is a type of questionnaire in which respondents are asked to answer according to pre-defined answer choices. In other words, respondents simply choose the answer that best fits their situation. The respondents in this study consisted of 50 people selected based on gender and occupation.

The questionnaires were distributed by researchers from November 17, 2024, to November 19, 2024. The research subjects or respondents numbered 50 people,

consisting of 25 men and 25 women. The respondents had varying educational backgrounds, ages, and occupations.

**RESULTS AND DISCUSSION**

Based on the results of a closed-ended questionnaire administered to 50 respondents, 42 respondents used the Dana app and 8 respondents did not. The 42 respondents represented 84% of Dana users, while the number of respondents who did not use Dana was 16%.

Table 1.1  
Respondents using the Dana application

No.	Benefit	Number of respondents
1.	Provides easy payment options such as electricity bills, water bills, phone credit, etc.	35
2.	Money transfers can be faster	32
3.	Safer and more practical	25
4.	Withdrawing money is easier	18
5.	There are types of investments such as gold and mutual funds	11

A total of 35 respondents stated that they benefited from using the Dana application, including easier payments for things like electricity bills, water bills, phone credit, etc. A total of 32 respondents reported faster money transfers. Twenty-five respondents considered it safer and more practical.

Furthermore, they also said that withdrawing money has become easier using the Dana app. This benefit was claimed by 18 respondents. The availability of investment options such as gold and mutual funds is one of the benefits of using the Dana app. Eleven respondents stated this.

Diagram 1.1  
Fund usage diagram



Based on Table 1.1 above, it can be concluded that Dana app users benefit from several types of services provided by Dana. On average, each respondent received more than one benefit from using the Dana app. This indicates that the Dana app has a positive impact on digital transactions. Many people have used the Dana app to facilitate their financial transactions.

Written interviews with 50 respondents also revealed that the Dana app significantly assists people in conducting digital transactions. Respondents' answers indicated that the Dana app is frequently used to pay electricity, water, and mobile phone bills. People frequently use the Dana app for money transfers due to its fast and convenient process. However, people rarely use the Dana app for withdrawals, preferring to use ATM cards. Respondents also stated that they rarely or never invest in the Dana app because most of them don't understand how the investments in the app work.

Based on the results of the questionnaire and written interviews, it was shown that the use of the Dana app has a positive impact on digital transactions. Many people use the Dana app because it offers many conveniences and benefits in digital financial transactions. These benefits include making it easier for users to make online payments, including electricity bills, water bills, phone credit, and online shopping. Furthermore, people can transfer money easily and quickly. Another advantage is that the Dana app is considered faster, safer, and more practical, facilitating financial transactions.

## **CONCLUSIONS AND SUGGESTIONS**

Based on the research conducted, researchers can conclude that the use of the DANA application has a positive impact on transactions in the digital era. The DANA application is widely used by the public because it offers many benefits, conveniences, and advantages. Some of the benefits obtained from using the DANA application include: 1) providing ease of payment for things like electricity bills, water bills, phone credit, etc.; 2) faster money transfers; 3) more secure and practical; 4) easier withdrawals; and 5) the availability of investment types such as gold and mutual funds.

In light of the research findings outlined above, constructive suggestions are needed to improve future research. One suggestion is the need for a more in-depth literature review to refine this research, as this study is limited to the DANA application.

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