



THE ROLE OF THE DANA APPLICATION AS AN E-WALLET IN FACILITATING DIGITAL TRANSACTIONS IN THE SOCIETY 5.0 ERA

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ABSTRACT

The advancement of digital technology in the Society 5.0 era has driven changes in public financial transaction systems, notably through the use of digital wallets (e-wallets). This study aims to analyze the role of the DANA application as an e-wallet in facilitating digital transactions and to examine its relevance to the human-centric concept of Society 5.0. A qualitative approach *utilizing library research* was employed, drawing on various scholarly sources such as journals, books, and articles related to fintech, digital transactions, and Society 5.0. The findings indicate that the DANA application plays a significant role in supporting digital transactions through features such as fund transfers, bill payments, mobile credit purchases, and QRIS-based payments. Furthermore, DANA offers convenience, speed, efficiency, and security in transactions by implementing data protection measures like PINs, OTPs, and encryption. DANA's presence also contributes to enhancing financial inclusion and fostering digital economic growth in Indonesia. From the perspective of Society 5.0, the use of DANA reflects the integration of technology into daily life to improve the community's quality of life. Thus, the DANA application stands as a fintech innovation that supports digital transformation and effectively and efficiently facilitates public transaction activities.

Keywords: DANA, E-Wallet, Digital Transactions, Society 5.0

INTRODUCTION

The rapid advancement of digital technology has brought about changes in various aspects of life, including communication, business, and financial systems. Technology is developed to help humans meet their diverse needs, enabling activities to be carried out more effectively and efficiently. (Gita Segasra & Irwan Padli Nasution, 2025). In line with these developments, the concept of Society 5.0 has emerged, emphasizing the use of technologies such as Artificial Intelligence (AI), the Internet of Things (IoT), and big data to address various social issues and improve people's quality of life. (Fikri Fauzi & Wibawa, 2022).



Digital transformation has also fostered the growth of Financial Technology (fintech), particularly electronic wallet (e-wallet) services, which allow users to store funds and conduct various transactions digitally via internet-connected devices (Yanti et al., 2023). One e-wallet that has grown rapidly in Indonesia is DANA, which offers services such as fund transfers, bill payments, mobile credit purchases, and other digital payment options. The high number of users and the level of satisfaction with the DANA application indicate that ease of use, security, and a comprehensive range of features are key factors in supporting the public's digital transaction activities. (Silvia et al., 2024).

Several previous studies indicate that DANA plays a role in facilitating digital transactions efficiently and securely. (Nurwila, 2026). Other research also explains that ease of use, perceived usefulness, and system quality are the primary factors influencing public acceptance of the DANA application. (Kur'aniyah, A., & Abidin, 2023). However, most of these studies still focus on aspects of technology acceptance and user satisfaction, while research linking the role of DANA to the concept of Society 5.0 remains limited.

Given these conditions, this study aims to analyze the role of the DANA application as an e-wallet in supporting digital transactions within the era of Society 5.0, while also examining its relevance to the concept of a human-centered society. The novelty of this research lies in its analysis of the connection between the use of the DANA application and the implementation of Society 5.0. It is expected to contribute to the development of research on financial technology (fintech) and serve as a reference for the public in understanding how e-wallets can facilitate faster, more secure, and more efficient transactions.

LITERATURE REVIEW

Financial Technology and Digital Financial Services

Financial technology (fintech) refers to the use of digital technologies to support, improve, and deliver financial services. In the context of digital payments, fintech connects users, merchants, and financial service providers through technology-enabled systems that can make transactions more accessible and efficient. (Raharjo, 2021) discusses fintech as part of the transformation of digital banking and financial services, while (Harahap, 2025) highlights the role of innovation in the development of digital financial activities. These perspectives suggest that fintech should be understood not only as a technological tool but also as part of a broader change in how financial services are accessed and used.

Electronic Wallets and Digital Transaction Facilitation

An electronic wallet (e-wallet) is a digital application that enables users to hold an electronic balance or access payment functions through internet-connected devices. E-wallets can support a shift from cash-based payments toward cashless transactions by integrating services such as balance top-ups, fund transfers, bill payments, and merchant payments into a single platform. (Suyanto, 2023) explains the development of digital wallets in Indonesia, while (Yanti et al, 2023) examine factors associated with e-wallet use from an Islamic



economics perspective. In this study, transaction facilitation is considered through three related dimensions: convenience and accessibility, transaction efficiency, and the availability of safeguards that help users complete transactions with confidence.

DANA Application: Services, User Experience, and Security

DANA is discussed in the existing literature as one of the e-wallet applications used for a range of digital payment activities, including transfers, bill payments, digital-product purchases, and QRIS-based payments. Ovami et al. (2024) place digital payment services within the context of support for micro, small, and medium-sized enterprises (MSMEs). Research on DANA has also examined user experience and factors associated with adoption. (Silvia et al, 2024) evaluate DANA user experience using the User Experience Questionnaire and UX Honeycomb, while (Kur'aniyah and Abidin, 2023) discuss perceived convenience, usefulness, and risk in relation to DANA use. (Nurwila, 2026) addresses perceived benefits, ease of use, and trust among Generation Z users in Pekanbaru. Taken together, these studies indicate that an analysis of DANA should consider not only the range of services available but also how users perceive the usefulness, usability, and reliability of the application.

Security is a further dimension of digital payment use because users need confidence that accounts and transaction information are protected. The manuscript's cited studies discuss PINs, one-time passwords (OTPs), authentication, transaction notifications, and data protection as safeguards associated with digital wallets (Devita Azwi Nurrahma et al., 2025; Nova et al., 2026). These mechanisms can help reduce certain risks, but the presence of security features alone does not establish that every transaction is risk-free. Accordingly, this study treats security as an important condition for user confidence rather than as an unconditional guarantee of safety.

Society 5.0 and Human-Centred Digital Transformation

Society 5.0 describes a vision in which digital technologies are integrated into social and economic life to address human needs and improve quality of life. In the manuscript's cited literature, this concept is linked to the use of advanced technologies and the integration of digital services into everyday activities (Fikri Fauzi & Wibawa, 2022; Ageng et al., 2024). Applied to digital payments, a human-centred perspective means that the value of an e-wallet should be assessed not only through technological capability, but also through its practical accessibility, ease of use, security, and relevance to users' daily needs. Jumawan et al. (2024) discuss digital-payment use among Generation Z, while Priyadi et al. (2023) connect digital transformation with community empowerment and the development of a creative economy. These works provide a conceptual basis for examining DANA as part of the wider digital ecosystem associated with Society 5.0.

Financial Inclusion, MSMEs, and the Digital Economy

Digital payments may widen access to transaction services for individuals and businesses that can use internet-connected devices. The literature cited in



this article links fintech with financial inclusion and identifies MSMEs as one group that may benefit from digital payment facilities (Harahap, 2025; Ovami et al., 2024). Sibarani et al. (2025) examine fintech's contribution to financial inclusion in emerging markets, while Khaliza et al. (2025) discuss DANA in relation to support for MSMEs in Indonesia. These contributions indicate that the potential value of e-wallets extends beyond individual convenience: digital payments may also support merchant transactions and participation in the digital economy. However, such benefits depend on practical conditions, including access to the internet and devices, digital literacy, merchant acceptance, and users' ability to manage digital financial risks.

Digital Literacy and Adoption Barriers

The benefits of e-wallets are not necessarily experienced equally by all users. The manuscript identifies limited internet access, differences in digital literacy, and cybersecurity risks as continuing challenges in the adoption of digital financial services (Wahyuddin et al., 2023). Research on perceived risk and trust in DANA use further suggests that adoption decisions should not be explained by convenience alone (Kur'aniyah & Abidin, 2023; Nurwila, 2026). A balanced assessment of DANA therefore needs to consider both enabling factors such as accessibility, perceived usefulness, and integrated services and constraints that may limit users' ability or willingness to rely on digital payments. This balance is particularly relevant to the human-centred orientation of Society 5.0, which requires technology to respond to the needs and capacities of different groups in society.

Research Synthesis and Analytical Focus

The literature reviewed above covers several connected themes: fintech and digital financial services; e-wallet functions; DANA's usability, usefulness, and security; Society 5.0; financial inclusion and MSME activity; and barriers related to access, literacy, and risk. Existing studies cited in the manuscript frequently address particular aspects of adoption or user experience, including convenience, perceived benefits, trust, and system quality (Kur'aniyah & Abidin, 2023; Silvia et al., 2024; Nurwila, 2026). The present article brings these themes together by examining DANA's role in facilitating digital transactions through the human-centred lens of Society 5.0. Its analytical focus is therefore the relationship between the application's transaction functions and their potential contribution to convenience, efficiency, security, inclusion, and everyday quality of life. Because the study uses library research, these points are interpreted from published sources rather than presented as newly collected evidence from DANA users.

Fintech (financial technology) is a fusion of financial services and digital technology designed to simplify transactions and various financial activities. The advancement of the internet and smartphones has fueled the rapid growth of fintech, which now extends beyond supporting banking operations to encompass digital payment services, online lending, investments, and financial management.



Furthermore, fintech plays a role in enhancing financial inclusion by broadening access to services including for MSMEs and people in rural areas thereby fostering a more efficient, transparent, and inclusive financial system. (Harahap, 2025; Raharjo, 2021).

One rapidly growing form of fintech is the electronic wallet (e-wallet) an application that allows users to store an electronic balance and conduct various transactions via digital devices. E-wallets serve as a more practical alternative to conventional wallets, while simultaneously fostering a "cashless society" a shift in transaction patterns away from the use of physical cash toward digital payments. (Suyanto, 2023).

One of the widely used e-wallets in Indonesia is DANA, which offers a variety of services such as fund transfers, bill payments, purchases of mobile credit and data packages, QRIS-based payments, transfers to bank accounts, cardless cash withdrawals, and balance top-ups. DANA also incorporates security features including DANA Premium, PINs, and authentication and collaborates with various partners to provide promotions that enhance user convenience. (Ovami et al., 2024).

The use of the DANA application aligns with the Society 5.0 concept a society that leverages digital technology optimally to enhance effectiveness, productivity, and quality of life. In this framework, collaboration between humans and technology serves as the foundation for creating services that are more flexible, responsive, and oriented toward the needs of the public. The presence of DANA exemplifies the implementation of digital technology in supporting financial transactions and services that are easily accessible to the community. (Ageng et al., 2024).

Nevertheless, the use of DANA still faces various challenges, such as limited internet access in some regions, low digital literacy among certain segments of the population, cybersecurity risks, and increasingly intense competition among digital wallet providers. (Wahyuddin et al., 2023). Therefore, it is necessary to improve service quality, strengthen security systems, foster innovation, expand internet access, and enhance digital literacy through collaboration among service providers, the government, and financial institutions. These efforts are expected to bolster DANA's competitiveness while supporting the acceleration of a digital financial services transformation that is secure, inclusive, and aligned with the needs of society in the era of Society 5.0.

METHODS

This study employs a qualitative approach, utilizing a literature review method to analyze the role of the DANA application as an e-wallet in supporting digital transactions within the era of Society 5.0. This approach was selected because it enables the researcher to gain an in-depth understanding of the phenomenon of digital wallet usage through various scholarly sources, without the need for direct data collection in the field. Furthermore, the literature review provides a comprehensive overview of the concepts, theories, findings from



previous research, and the evolution of digital payment technologies as they relate to the DANA application. (Abdurrahman, 2024).

The data used are secondary data obtained from scientific journals, research articles, books, and official documents that discuss financial technology (fintech), e-wallets, digital transactions, Society 5.0, and the DANA application. (Undari Sulung, 2024). Priority is given to literature published between 2020 and 2026 to ensure that the information used remains relevant to the latest technological developments. All sources are cited in accordance with scholarly standards to uphold academic integrity and avoid plagiarism..

Data collection was conducted through a literature search across various academic databases, such as Google Scholar, Garuda, and other scientific repositories. The retrieved literature was selected based on its relevance to the research topic and subsequently categorized into several themes including the evolution of e-wallets, the features and services of DANA, the benefits of digital transactions, and the implementation of Society 5.0 thereby facilitating a systematic analysis process..

Data analysis was conducted using a qualitative descriptive technique. The collected data were read, understood, compared, and interpreted to identify patterns and relationships among the information obtained from various sources. (Hasby Ash-Shiddiqi, Riza Wahyuni Sinaga, 2025). The analysis results are presented descriptively to explain the role of the DANA application in increasing the efficiency, convenience and security of digital transactions in the Society 5.0 era. Although the literature study method has limitations because it does not involve direct observation or interviews, the use of credible, relevant and up-to-date sources is expected to produce findings that are objective and can be scientifically justified.

RESULT AND DISCUSSION

The Role of the DANA Application as an E-Wallet in Supporting Digital Transactions in the Society 5.0 Era

Society 5.0 is a concept that integrates digital technology to improve the quality of life for society through the use of technologies such as Artificial Intelligence (AI), the Internet of Things (IoT), and big data (Sudarmanto et al., 2025). In the financial sector, these developments have spurred the emergence of various financial technology (fintech) services notably DANA, an e-wallet that facilitates fast, secure, and convenient digital payment transactions. As an open platform, DANA serves a wide range of needs, including payments for education, public services, social initiatives, and transactions with micro, small, and medium-sized enterprises (MSMEs), thereby supporting the creation of a more efficient cashless payment system (Khaliza et al., 2025). DANA's presence in the digital payment industry is further bolstered by the various awards it has received. According to the 2024 Top Publisher Awards based on data from data.ai DANA ranked first in the finance application category, achieving the highest Mobile Performance Score in Indonesia (DANA, 2024). This achievement reflects

a high level of user adoption, strong application performance, and DANA's overall competitiveness within the national fintech ecosystem.

Top Publisher Awards 2024



Figure 1. DANA's ranking in the 2024 Top Publisher Awards for the Finance category in Indonesia
Source: DANA (2024).

As shown in Figure 1, DANA's top-ranking position indicates that the application performs exceptionally well compared to other financial apps in Indonesia. This achievement reflects a high level of user adoption and public trust in the services provided. The use of DANA signals a shift in consumer behavior toward digital transactions, which offer greater convenience than cash. Its integration with QRIS enables users to conduct various types of transactions through a single application in line with national payment standards while simultaneously helping businesses improve their service efficiency. Beyond simplifying transactions, DANA also contributes to advancing financial inclusion, enhancing financial literacy, and fostering the growth of the digital economy by providing services that are easily accessible to all segments of society. (Abdillah et al., 2024; Sibarani, Bintang B., Rida Prihatni, 2025; Sumarni, 2024).

Benefits Provided by the DANA Application in Facilitating Digital Transactions for the Public

DANA offers various benefits through its ease of use, simple app interface, and accessible features for payments, fund transfers, and balance top-ups. These conveniences encourage the adoption of cashless transactions while enhancing the user experience for individuals with varying levels of digital literacy. Furthermore, DANA provides a range of promotions such as cashback and discounts which further boost public interest in using digital payment services. (Azlina Wati et al., 2025; Lisnayanti & Sukma, 2025).

From a security perspective, DANA implements various protection mechanisms, such as PIN, OTP, data encryption, and a suspicious activity detection system to minimize the risk of account misuse. Each transaction is also accompanied by notifications and proof of transaction, increasing transparency



and user trust in digital services. (Abbas & Buhasyim, 2026; Devita Azwi Nurrahma et al., 2025; Nova et al., 2026).

The Relevance of Using the DANA Application to the Society 5.0 Concept, Which Integrates Technology into Daily Life

The use of DANA reflects the implementation of the Society 5.0 concept, as it leverages digital technology to simplify people's daily activities. Various services such as fund transfers, bill payments, the purchase of digital products, and payments via QRIS can be carried out using only a smartphone, making transactions faster, more practical, and more efficient. (Jumawan et al., 2024).

Beyond providing convenience for users, DANA also supports the growth of the digital economy by expanding access to financial services for the general public and MSMEs. The integration of various services into a single application helps enhance transaction efficiency and strengthen financial inclusion, while demonstrating how technology can be leveraged to improve people's quality of life in line with the principles of Society 5.0. (Azlina Wati et al., 2025; Priyadi et al., 2023).

The research results indicate that the DANA application not only facilitates digital transactions but also supports the advancement of financial inclusion and the transformation of the digital economy. These findings align with research by Nurwila (2026), Kur'aniyah and Abidin (2023), and Sari et al. (2024), which suggests that ease of use, perceived benefits, and system quality are the primary factors driving the adoption of the DANA application. Furthermore, these results reinforce existing studies on the role of fintech and e-wallets in fostering a cashless society and supporting the implementation of Society 5.0 though challenges such as limited internet access, low digital literacy, and cybersecurity risks still persist. (Wahyuddin et al., 2023).

The novelty of this research lies in its analysis of the connection between the use of the DANA application and the concept of Society 5.0. Unlike previous studies, which primarily focused on ease of use and technology acceptance, this research demonstrates that DANA also contributes to improving the quality of life, empowering MSMEs, expanding financial inclusion, and accelerating digital transformation through the utilization of modern payment technology.

A limitation of this study is its reliance on a literature review methodology, meaning it lacks primary data from DANA users. Consequently, future research is encouraged to employ survey, interview, or mixed-methods approaches, and to compare DANA with other e-wallet services, in order to obtain more comprehensive results supported by empirical evidence.

CONCLUSION

The development of Society 5.0 has spurred the adoption of digital technology across various aspects of life, including financial services through e-wallets. Research findings indicate that the DANA application facilitates digital transactions by offering ease of use, time efficiency, secure transactions, and broader access to financial services for the public. Furthermore, DANA supports



the implementation of Society 5.0 by providing integrated digital payment services, facilitating the use of QRIS, and contributing to financial inclusion and the growth of the digital economy in Indonesia.

The novelty of this research lies in its analysis of DANA's role within the context of Society 5.0, demonstrating that DANA functions not merely as a digital payment tool, but as an integral component of a digital financial ecosystem that supports diverse sectors such as education, public services, commerce, and MSMEs (micro, small, and medium-sized enterprises). Nevertheless, this study has limitations; as it relies on a literature review methodology, it lacks primary data from DANA users.

Given these limitations, future research is encouraged to employ survey, interview, or mixed-methods approaches to obtain more comprehensive empirical data. Subsequent studies could also examine the impact of using DANA on financial behavior and digital financial literacy, as well as its contribution to the development of Indonesia's digital economy, thereby offering broader recommendations for the advancement of financial technology services.

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