

# Indonesia Emerges as a Global Case Study for Inclusive Digital Payment

*Inside Indonesia's leading digital wallet, DANA, in making digital payments work across the nation*

JAKARTA, INDONESIA, April 15, 2026 /EINPresswire.com/ -- Indonesia stands at the center of one of the world's fastest-growing digital economies, defined not only by rapid adoption, but by its vast scale, diversity, and complexity. Home to more than 17,000 islands with over 270 million people, the country represents one of the most challenging markets at a scale. This fragmentation, while often cited as an obstacle, also presents a powerful opportunity for digital infrastructure to enable broader economic participation.

Despite the high level of digital adoptions in a mobile first society, structural friction remains embedded in everyday commerce. Indonesia now has 212 million internet users and more than 190 million has using smartphones, underscoring how deeply digital behaviour has penetrated daily life. Yet connectivity alone has not translated into full economic participation. According to Indonesia's financial regulator, Otoritas Jasa Keuangan (OJK), the national financial inclusion index stands at around 85 percent, This highlights a persistent gap between being digitally connected and being meaningfully included in the financial system.

In this context, payments are more than a transactional tool; they function as foundational economic infrastructure, enabling individuals, merchants, and communities to participate more fully in the modern economy. Digital payments lower barriers to entry by offering secure solutions connecting economic activity in ways that are measurable and scalable, increasingly serving as a financial foundation for millions of Indonesians navigating the digital economy.

As one of Indonesia's leading digital wallets, [DANA](#) plays a critical role in enabling this shift. Its approach emphasizes trust, usability and reliability, critical factors for sustained participation in a market as diverse as Indonesia. Ignatia Suwarna, VP of Engineering at DANA said "To scale digital payments in a country as diverse as Indonesia, infrastructure must be built around accessibility and trust from the start. Long-term adoption only happens when systems work reliably across regions, devices, and everyday use cases so people can participate with confidence, wherever they are."

Interoperability is a cornerstone of Indonesia's digital payments ecosystem. QR-based payments have emerged as a unifying layer, enabling merchants of all sizes from street vendors to established businesses to transact seamlessly across platforms. This momentum also extends to

micro, small, and medium enterprises (MSMEs), which form the backbone of Indonesia's economy. Digital payments enhance transaction visibility, operational efficiency, and access to financial services helping MSMEs scale and integrate into formal economic channels.

Beyond domestic transactions, DANA continues to strengthen QRIS cross-border capabilities across ASEAN, alongside expanding foreign card access to enhance ecosystem readiness. Together, these initiatives support the mobility of people and capital in an increasingly connected regional economy.

As a result, Indonesia emerges as a living laboratory for scalable digital finance where inclusive infrastructure meets real, everyday needs. Discover the full story by exploring the documentary and the accompanying article [here](#) to gain deeper insights into how inclusive digital payments continue to drive sustainable, long-term economic growth.

[WATCH THE CAMPAIGN LIVE HERE.](#)

#### About DANA

DANA (PT Espay Debit Indonesia Koe) is a digital wallet-based technology financial company that provides payment platforms and financial services in Indonesia. Since its launch in December 2018, DANA has now reached more than 200 million users in Indonesia. DANA provides complete digital transaction solutions that are safe, easy and convenient for users, merchants and financial institutions. The DANA solution, developed by leading financial technology engineers in Indonesia, aims to advance and accelerate financial literacy and inclusion in Indonesia. Apart from empowering digital finance, DANA also seeks to encourage Indonesian society through impactful social initiatives that focus on empowering women and preserving the environment.

#### Media Contacts:

Diah Fanny Amalia  
Corporate Communications Lead  
DANA  
Email: [diah.amalia@dana.id](mailto:diah.amalia@dana.id)

Claudia Gahan  
Acumen Media  
+44 20 3553 3664  
[email us here](#)

---

This press release can be viewed online at: <https://www.einpresswire.com/article/905653361>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.