

## Cashless Society Phenomenon in Jakarta City's use of The Digital Wallet "DANA" as A Payment Tool

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### Abstract

*Purpose:* The change in society from cash payments to cashless payments in various aspects of life is called the cashless society phenomenon. Citizens are starting to use various cashless payment methods, starting from cards or digital wallets. One of the digital wallets in Indonesia that provides various payment services is DANA. The aims of this research were (1) to describe the cashless society phenomenon in South Jakarta City, (2) to describe the use of the DANA digital wallet as a post-pandemic payment tool in South Jakarta City, and (3) to identify obstacles to using the DANA digital wallet in South Jakarta City.

*Methodology:* This research applied qualitative research with a phenomenological research design. The subjects of this research consisted of nine sources with the criteria involving three teenagers aged 16-18 years, three teenagers aged 18-25 years, and three young families whose members aged 20-35 years. The data collection techniques in this research involved interviews, observation, and documentation. This research employed interactive data analysis techniques.

*Results:* The results of the research show that (1) the cashless society phenomenon in the citizens of South Jakarta City tends to be dominated by online shopping activities via e-commerce, (2) the reason the citizens of South Jakarta City use the DANA application compared to other applications is that the DANA application is easy to use. Apart from that, the use of the DANA digital wallet application by merchants who have collaborated with the application tends to be used for purchasing credit and internet data as well as money transfer transactions (3), and problems with using the DANA application occur for several application users, such as problems with errors in the application which cause transaction disruption occurs so that the transaction fails. Even so, this is no different from other digital wallets.

Keywords: Cashless society, Digital wallet "DANA", Cashless payment

### Introduction

Technological developments are increasingly growing in line with changing times from time to time. The era of 2000 was the peak of very rapid technological progress, where the development of technology and information became a trend for every individual, every moment, every time, and every second human used technology (Danuri, 2019). This phenomenon, of course, has an impact on daily life because it can make it easier for people to carry out their activities. So, technological progress demands practical behavior in all human activities.

When compared to 2019, the number of internet users in Indonesia shows an increase of 17% or approximately 25 million out of 272 million population, and around 64% of Indonesia's population can access cyberspace (Aulia, 2020). The pandemic has also changed people's habits in using cash to digital money. Cashless is a transaction carried out non-cash using payment media via mobile banking provided by several banks in Indonesia, for example, BNI, BCA, and BRI, with various bank services downloaded via smartphone and via digital wallets in Indonesia, which also have features- available service features. Meanwhile, a cashless society is a change in society that shifts from cash or cash transactions to non-cash transactions, also known as cashless. A Cashless Society has been predicted by experts since the debut of credit card payments in the 1950s (Badri, 2020).

The 2012 annual world payments report from Capgemini, RBS, and EFMA found that global volumes of non-cash payments continued to show healthy growth, with enormous profits and non-cash payments experiencing rapid growth with an expected annual growth rate of over 50% (Satjer, 2013). In the 3 years between 2018-2020, online shopping payments experienced changes. In 2018, there was 16.27% use of cashless transactions in online shopping payments. In 2019, there was an increase of 26.96%, and in 2020 there was a decrease of 21.28%. These data are based on BPS sources in 2022 (Andriani et al., 2022). The payment method for online shopping is very easy with an inter-bank transfer system

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and the use of e-wallets such as ShopeePay, Link Aja, OVO, and more (Mardiana & Rochmawati, 2020). Therefore, with the presence of online shopping applications, buyers and sellers feel more comfortable, and it can increase trust between both parties (Ofintan et al., 2019).

Since the Covid-19 pandemic in 2020, there has been a change from 78.72% using cash transactions to 16.33% paying by bank transfer (ATM, mobile banking, and internet banking) to 4.43% using an e-wallet (OVO, DANA, Go-Pay, etc.) and the remaining 0.52% use card payments (Andriani et al., 2022). Meanwhile, in 2019, 73.04% used non-cash transactions, 21.20% used bank transfer payments, 4.67% used e-wallet, 1.06% used card payments, and 0.03% others (Andriani et al., 2022).

Therefore, applications that support digital payments have been widely used, and people can easily use them and are free to choose applications that are suitable according to the functions required. Therefore, it can be said that non-cash transactions are more accessible, safer, more effective, efficient, and innovative (Surtikanti & Mustofa, 2019). Consequently, there is a need for policies to overcome the influence of cashless on financial stability and monetary policy. However, this also needs to be supported by awareness from the community, both those who are married and the younger generation, that they must manage their finances well because it can affect the level of welfare in life (Dewi & Rochmawati, 2020).

Financial technology is technology in financial services that aims to ensure transactions can be carried out safely, quickly, and effectively. In 2006, there were four financial technology services in Indonesia, which increased to 16 in 2017, and the most significant number occurred in 2015-2017, with 165 companies, of which 164 companies had been registered and licensed until 2019 (Prasaja, 2020). Since the pandemic, financial technology has progressed very rapidly, one of which is digital wallets.

A digital wallet is an application that can carry out various kinds of payment services that are downloaded via a smartphone. Apart from that, for digital wallet users, transactions can be carried out quickly and safely (Upadhayaya, 2012). Various digital wallet applications are present in Indonesia, one of which is a platform that provides digital wallet services, namely DANA. According to Phan et al. (2022), DANA was one of the first digital wallet applications launched on December 5, 2018, by Elang Sejahtera Mandiri, which is a subsidiary of PT. Eagle Mahkota Technology T.b.k. (EMTEK) and collaborates with Ant Financial. Apart from that, DANA has also been registered and supervised by Bank Indonesia and has the Payment Card Industry Data Security Standard (PCI DSS) certification, which is a high-security standard at the level of banking security (Wahyuningsih & Narawati, 2022). According to Kompas.com (2018), DANA has the advantage that it is a service application created by Indonesians without any foreign interference and is also integrated with the Ministry of Home Affairs' Population and Civil Registry (Dukcapil) system. DANA has three pillars, namely trusted, friendly, and accessible (Phan et al., 2022).

According to Phan et al. (2022), DANA has more than 800 employees, reached 1.5 million transactions per day, and has had 20 million users since it was first launched on November 11, 2018, until the end of June 2019. The data obtained from Google Trends by comparing several digital wallets that included DANA, Gopay, OVO, Link Aja, and DOKU in the DKI Jakarta area shows interest in the DANA digital wallet application of 65%, Gopay of 18%, OVO of 17%, Link Aja of <1%, and DOKU by <1% (Google Trends, 2023). Therefore, DANA held the highest percentage of interest in digital wallet applications, followed by Gopay with the second highest percentage, and OVO with the third highest percentage in DKI Jakarta.

Andriani et al. (2022) also explains that the distribution per province, DKI Jakarta holds the province that uses most cashless transactions at 44.41%, West Java province at 25.08%, Banten province at 22.96%, Bali province at 22.72%, Aceh province at 22.64%, and West Sumatra province at 21.70%. This number is also supported by the DKI Jakarta government's efforts to actualize the cashless society movement by collaborating with Bank DKI and the JackCard product for payment of public transportation in Jakarta, such as Transjakarta and MRT. This is able to replace JackLingko and can be refilled at Transjakarta stops and Ragunan Wildlife Park (VOI, 2019). In conclusion, with the cashless movement in DKI Jakarta and the city being the province that uses the most cashless transactions, it means that cashless transactions are widely used, not only for shopping but also for public transportation.

DANA application users in DKI Jakarta are filled with the majority of female users at 68% and users aged 18-23 years. Meanwhile, DANA application users based on the type of work are students and college students at 37%, and the majority of DANA application usage time is 1-2 years or 34 % (Lestari et al., 2022). Based on data obtained from the DKI Jakarta Central Statistics Agency regarding internet access based on the purpose of use, one of which is financial facilities, in the DKI Jakarta region, for the Thousand Islands was at 6.07%, South Jakarta at 19.71%, East Jakarta at 17.67%, Central Jakarta at 19.49%, West Jakarta at 18.82%, and North Jakarta at 17.21% (BPS Provinsi DKI Jakarta, 2021).

Furthermore, the highest percentage of internet access based on financial facility destinations is South Jakarta. Then, if it is related to the use of digital wallets, South Jakarta is one of the cities with the highest use of digital wallets compared to other areas of DKI Jakarta. So, based on this research, this study was conducted in South Jakarta City. The study aimed to describe the cashless society phenomenon in the City of South Jakarta, relating to the utilization of the DANA digital wallet as a post-pandemic payment tool in the City of South Jakarta, and identifying obstacles to the use of the DANA digital wallet in the City of South Jakarta. The researchers expected that this research could add references to scientific studies regarding the cashless society phenomenon in the use of the DANA digital wallet as a post-pandemic payment tool in the city of South Jakarta.

## Research Method

In this research, the researchers used qualitative research with a phenomenological research design. A phenomenological research design is a design that provides theoretical guidelines for researchers to understand the phenomena or events that occur (Qutoshi, 2018). The research took place from March to May 2023 in South Jakarta City. The research subjects in this study included nine DANA application users aged 16-35 years, with criteria namely three teenagers aged 16-18 years, three teenagers aged 18-25 years, and three young family members aged 20-35 years, with a minimum of use the DANA application for 3 months.

Data collection techniques in this research involved interviews, observation, and documentation. Interviews were conducted structurally to obtain information about the use of the DANA digital wallet application as a means of payment after the pandemic. Observation techniques were carried out to observe the use of the DANA digital wallet application as a post-pandemic payment tool in the city of South Jakarta. Documentation data collection techniques include collecting screenshots of cashless transaction activities in shopping centers and public transportation areas, the history of online shopping transactions in e-commerce, and documenting the history of transactions using the DANA digital wallet.

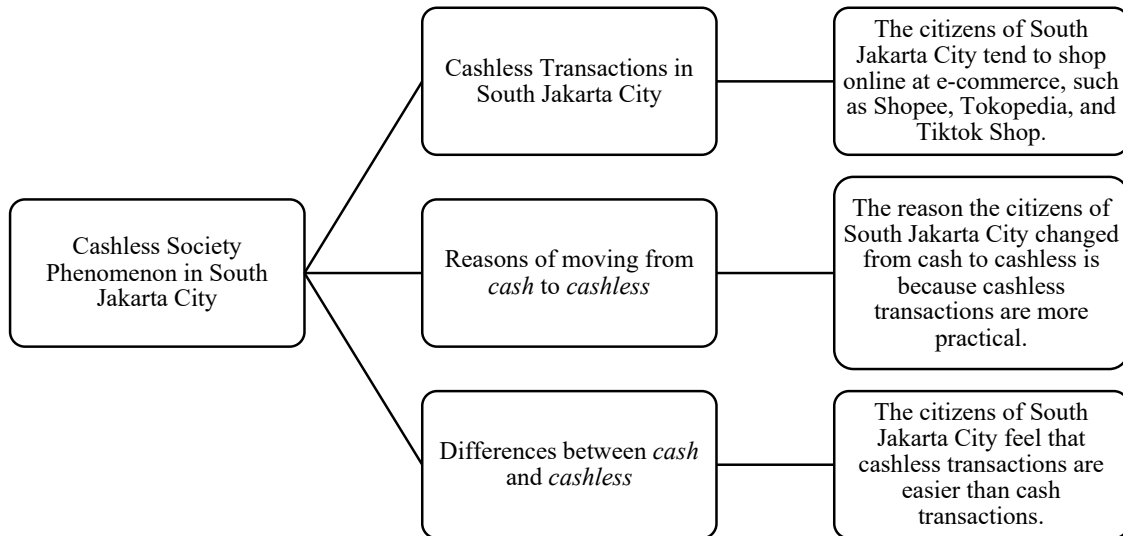
The validity of the data in this research used source triangulation and technical triangulation. Triangulation of data sources was obtained by comparing several sources using DANA digital wallets so that it could describe the use of DANA digital wallets. Meanwhile, technical triangulation compares several data collection techniques, namely interviews with sources, observation, and documentation in the form of screenshots of cashless transaction activities in shopping centers and public transportation areas, history of online shopping transactions in e-commerce, and documentation of transaction history using the DANA digital wallet. This research applied interactive data analysis techniques, which include data collection, data condensation, data presentation, and data inference (Miles, Huberman, & Saldaña, 2014).

The data collection techniques in this research included observation by observing the use of the DANA application as a means of payment and interviewing several data sources. The data condensation process is where the researchers make a summary based on data collection, namely observation, interviews, and documentation. The data presented by researchers is in the form of a description of the use of the DANA digital wallet application as a means of payment in the city of South Jakarta. In this study, the researchers drew conclusions based on a discussion regarding the use of the DANA digital wallet application as a means of payment in the city of South Jakarta.

## Results and Discussion

### ***Cashless Society Phenomenon in South Jakarta City***

Cashless is a transaction carried out non-cash using payment media via mobile banking. This mobile banking feature is provided by several banks in Indonesia, for example, BNI, BCA, and BRI, along with various other bank services that can be downloaded via smartphone. Digital wallets available in Indonesia also have other similar service features. Meanwhile, a cashless society is a change in society that shifts from cash or cash transactions to non-cash transactions, also known as cashless.



**Figure 1.** Research Findings on the Cashless Society Phenomenon in South Jakarta City

Based on Figure 1, citizens in South Jakarta City carry out various cashless transactions. Cashless transactions that occur among the citizens of South Jakarta City occur in various places, such as shopping centers, public transportation, and

online shopping at various e-commerce sites. However, based on the results of interviews, cashless transactions by the citizens of South Jakarta City tend to be carried out when shopping online at various e-commerce sites such as Tiktok Shop, Tokopedia, and Shopee. Apart from that, cashless transactions for the citizens of South Jakarta City have also become a new habit or lifestyle that occurs in everyday life. The results of the interview are in accordance with the observation that the citizens of South Jakarta City like shopping online at various e-commerce sites such as Tiktok Shop, Tokopedia, and Shopee.

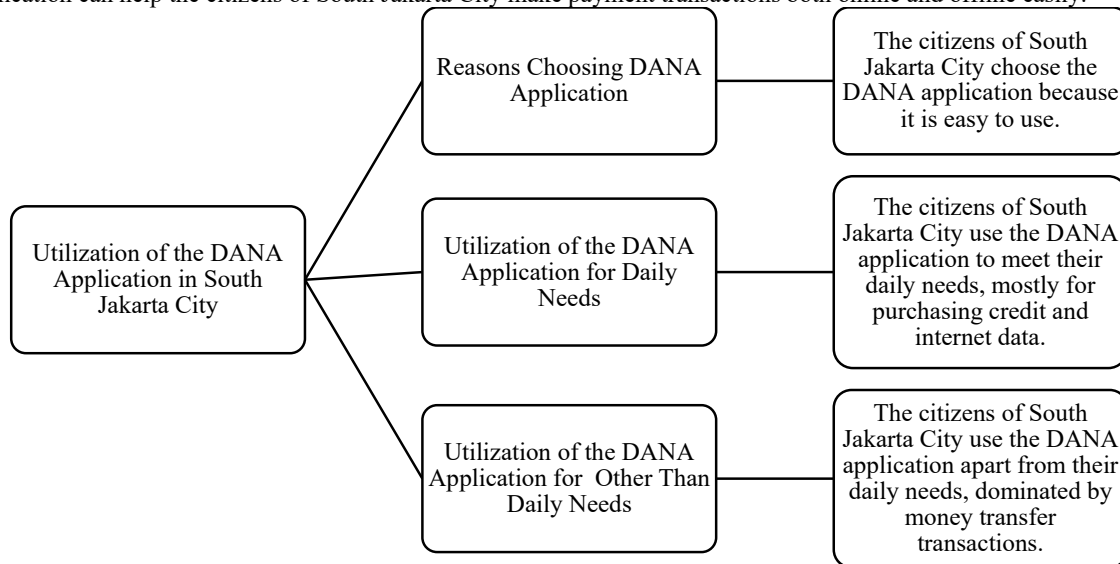
Rangkuty (2021) stated that economic digitalization, which encourages activities to be carried out online, can link e-commerce with cashless payments so that e-commerce succeeds in getting public attention. Furthermore, developments in the times have made people's lifestyles, especially students, inseparable from the use of smartphones, so students use e-commerce to fulfil their desires and cashless payment methods in the form of online credit cards and digital wallets (Nadhilah, Jatikusomo, & Permana, 2021).

Apart from that, based on the results of interviews, the change from cash payments to cashless payments for the citizens of South Jakarta City is more practical compared to cash payments. The citizens of South Jakarta City consider cashless payments to be more practical because they do not need to carry large amounts of money and only need to carry a card or make transactions using a digital wallet. So, the citizens of South Jakarta City prefer cashless payments. The results of the interview are also in accordance with the observation, mentioning that cashless payments are more practical compared to cash payments. South Jakarta City citizens only need to bring a card or use a smartphone to make cashless payments. According to Mia & Pratama (2023), in Karawang, cashless payments make payment transactions more practical.

Furthermore, based on the results of interviews, the citizens of South Jakarta city felt that there was a main difference between cash payments and cashless payments. First, it is easier to make cashless transactions compared to cash transactions. One of the differences between cashless payments and cash is that cashless payments do not require waiting for change like cash payments. The results of this interview are in accordance with the observation that cashless transactions make transactions very easy, primarily if you transact in large nominal amounts. For cashless payments, you only need to write the appropriate nominal without any rounding. These results also support the results of research conducted by Rahma et al. (2021), which states that the public can accept cashless payments and also make it easier to carry out transactions both online and offline. Apart from that, the cashless society is increasingly popular in Indonesia because people are seen as having an easier time (Nazar et al., 2023). Cashless payments make it easier to carry out financial transactions because there is no need to carry large amounts of money or queue in front of the ATM (Ramy, Sivasakthi, & Nandhini, 2017).

**Utilization of the DANA Application in the City of South Jakarta**

The DANA application is a digital wallet that is useful for carrying out various kinds of payment transactions. The DANA application can help the citizens of South Jakarta City make payment transactions both online and offline easily.



**Figure 2.** Research Findings on the Use of the DANA Application in the City of South Jakarta

Based on the interview results, the main reason the citizens of South Jakarta City chose DANA was because the application is easy to use to carry out various payment transactions. The results of the interview are also in accordance with the observations that using the DANA application makes it very easy to make various kinds of payments. So, citizens can carry out numerous kinds of transactions by only using the DANA digital wallet. According to Musdalifah & Hadisaputro (2022), the DANA application is very easy to use, so users are satisfied. Apart from that, DANA application users in

Palembang find the application easy to use (Ningtyas & Meiriza, 2023). Research conducted by Setiawan (2020) states that the convenience factor in the DANA application will attract public interest in using the DANA application.

The DANA application is used to meet needs, such as paying electricity bills, topping up electricity credit and water bills, and purchasing credit and internet data. However, based on interview results, the citizens of South Jakarta City tend to use the DANA application to purchase credit and internet data. The interview results are also in accordance with the observations that the citizens of South Jakarta City tend to purchase credit and internet data through the DANA application. Credit and internet data have become a necessity for doing school assignments, and the price is affordable if you buy them through the DANA application. Tyas & Azizah (2022) explain that DANA has service features to meet needs, such as for purchasing credit. Apart from that, in North Sumatra, those who use the DANA application can purchase credit and internet data and even get promos if they buy an XL starter card through DANA (Prameswari et al., 2022).

The benefits of using the DANA application at merchants who have collaborated with the DANA application involve the users purchasing MRT tickets, cinema tickets, and money transfers. However, based on the results of interviews, the citizens of South Jakarta City tend to carry out money transfer transactions because there are no administration fees when transferring money. Therefore, the results of the interview are in accordance with the observations that the DANA application by merchants who have collaborated with the application is used to transfer money because there are no administration fees charged. Agnes, Maulana, & Andari (2022) state that the DANA application provides advantages in transactions, namely that it always provides free transfers to various banks without any administration fees. Apart from that, the DANA application can be easily used to transfer money (Hasanah, 2021).

### ***Obstacles in Using the DANA Application in South Jakarta City***

Based on the results of interviews, when using the DANA application, the citizens of South Jakarta City have not experienced problems. So, DANA application users feel comfortable using the application. The results of this interview are in accordance with the observations that the users of the DANA application rarely experience problems and only occur for a few DANA application users. Research conducted by Hasanah (2021) explains that the performance of the DANA application rarely encounters problems (errors) in carrying out a transaction. Furthermore, if the DANA application experiences transaction problems, DANA will guarantee the money back (Acelian & Basri, 2021).

However, four of the nine resource persons in South Jakarta City had experienced problems when using the application, namely transaction failure due to errors. Of course, this hampers the transaction process that is being carried out. For example, a money transfer transaction will fail if the application errors. Alamsha (2022) states that the DANA application has problems that involve DANA application users experiencing error problems in the DANA application.

Furthermore, Mukarromah (2023) explains that the DANA application experienced a system error, causing problems in transactions, such as when transferring money. Apart from that, the DANA application also experienced problems when withdrawing money due to errors, making people complain about the application (Widia & Rahmawati, 2022).

### **Conclusion**

Based on the research results on the cashless society phenomenon, in utilizing the DANA digital wallet as a post-pandemic payment tool in South Jakarta City, it can be concluded that the cashless society phenomenon in the City of South Jakarta has become a new lifestyle that occurs among citizens in their daily lives. The citizens of South Jakarta City tend to carry out online shopping activities via e-commerce, such as Tiktok Shop, Tokopedia, and Shopee. DANA application users in South Jakarta City feel that using the DANA application makes it very easy to make various kinds of payments. The DANA application is used to pay water, electricity, credit, and internet data bills. The citizens of South Jakarta City also tend to carry out money transfer transactions via the DANA application. The citizens of South Jakarta City rarely experience problems using the DANA application. However, some DANA application users experience problems in the form of errors, which disrupt transactions and cause transaction failures such as failed money transfers.

This research has limitations, including when collecting research data, the researchers could not write down the personal information of the sources in detail because it was private, such as their home address, so they only wrote the name of the city where the sources lived. Apart from that, collecting data on transaction history proof of purchases at malls or shopping centers was limited because some samples did not keep proof of offline receipts. Furthermore, the researchers suggest that for further research, data on the cashless society phenomenon should be obtained through the shopping receipts at online shopping centers so that proof of transactions will be clearly visible and will not fade when compared to proof of offline payment receipts.

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