



Women's World Banking

Empowering Indonesian Women Domestic Workers through Digital Financial Capability

March 2025



Executive summary

Investing in the digital financial capability of Indonesian women domestic workers demonstrates the exciting positive impact digital financial services can have on the lives of the women who use them. This research study employed a comprehensive mixed-methods approach to gather nuanced insights into the outcomes experienced by women as they received training to enable their use of the DANA digital wallet.

The study determined the following outcomes:

Awareness

Digital financial capability training was highly effective in expanding awareness of the DANA app and its features.

Even among existing users, **65%** of women domestic workers reported an increase in the overall frequency of use or of certain features used.

Trust

A greater understanding of the platform established trust among the women in the sample.



The training has strengthened my trust in the app and provided me with a better understanding of DANA's product features.

A 50-year-old domestic worker

Confidence

Training improved women's confidence in using the app, which was reflected in increased adoption and usage.

The percentage of users in the sample who defined themselves as "confident" increased from **54% to 80%**.

Time

Women who used the DANA app saved time and were better able to manage their finances.

81% of new users and **93%** of existing users in the sample reported time savings.

Resilience

Women domestic workers used the app to send remittances and save for unexpected expenses, building resilience for themselves and their families.

Nur, a domestic worker, makes international remittances to her mother, who cares for her children.

The study's findings suggest that with the proper support, digital wallets can align with women's financial behaviors, consequently increasing the wallets' adoption and expanding their usage beyond simply transactional purposes. This expanded and enhanced financial management serves as an accessible on-ramp to women's financial inclusion in Indonesia.

Acknowledgments

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The Women's World Banking research team participated in financial training sessions with domestic workers, visiting their workplaces and homes to collect data on digital wallet usage and money transfers.

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How to use this document

This deck does not need to be read consecutively; we have instead organized it according to the key evidence-based outcomes we collected (as viewed in the Results section). It is designed so that clicking through to any of these sections, using the tabs on the top of the page, is simple and intuitive.





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Introduction



Domestic workers and remittances in Indonesia

Domestic workers are defined by the International Labor Organization (ILO) as people who “work in a household other than their own and carry out tasks such as cooking, cleaning, childcare and elder care in return for pay or in-kind compensation.” Out of the 75.6 million domestic workers around the world, 76.2% are women (Bonnet et al., 2022). In Indonesia, an estimated five million domestic workers represent a significant part of the economy, with 34% of female domestic workers living in the households where they work (Komnas Perempuan, 2023).

Domestic workers around the world rely on sending remittances to financially support their families. Due to residing with their employer or to labor migration trends, domestic workers often live apart from their families. Many domestic workers migrate internally (i.e., within the same country) from smaller towns or islands to denser population areas, following a common rural-to-urban migration pattern. In the first half of 2024, more than 8,000 women moved to Jakarta, with 15.6% citing employment as their reason for relocation (Jakarta Population and Civil Registration Office, 2024). Our study sample, based in Jakarta, includes women who migrated internally to work as domestic workers in the greater Jakarta area.

In Indonesia, 14.7% of women send domestic remittances (Demirgüç-Kunt et al., 2022). Research by Women’s World Banking (2021) found that migrants use both informal and formal channels to send remittances, including their own accounts or accounts opened by their employer or family. These workers often rely on their community, including requesting that employers send money to the bank account of a trusted member of their community.



They prioritize secure, reliable methods for transferring their earnings to support their families back home. Transferring money via bank account, such as through BI-Fast, incurs a fee of \$0.16 per transaction. The fee is higher in some cases, such as when it includes the cost of an intermediary to facilitate the transfer. This expense is a major obstacle for people in Indonesia, where domestic transfers are often less than \$10 in value.

Linking domestic workers—of which the vast majority are women—to remittance services can not only address issues of expense and inconvenience, but it can also give women control over the income they earn, which contributes to their economic empowerment. Financial inclusion is not an end unto itself, but rather a pathway to women’s economic empowerment—defined in this research as an increase or positive change in women’s material resources, knowledge, and skills; self-perceptions of their abilities and financial security; and decision-making power over their financial resources.

Digital wallets as an opportunity for financial inclusion

The rapid growth of digital technology presents a significant opportunity for expanding digital payments in Indonesia. As more sophisticated digital financial services become available, an opportunity to drive financial inclusion in Indonesia emerges. Digital payments services such as GoPay (e-wallet owned by the ride-hailing service GoJek), OVO, and DANA have boosted services for domestic remittances in the country, yet most are still only being used in urban areas (Insight Asia, 2023). Nevertheless, there is rising access to personal technology devices among women and men: Otoritas Jasa Keuangan (2024) survey data shows that Indonesia has 150 million registered mobile electronic users, an increase of 11% from the previous year. The most-recent GSMA survey (2024) reveals that 30% of adult women in Indonesia send money domestically.

However, mobile money and digital wallets are still not as widely used by low-income customers, particularly low-income women, presenting a significant opportunity to advance financial inclusion. Digital wallet companies, for example, can address barriers (such as reliance on cash and transactional assistance) by offering more accessible and convenient remittance solutions. In addition, digital wallets are often easier to open than bank accounts, and link to non-financial products and services that are relevant to low-income women.

DANA digital wallet: “send money” feature and benefits

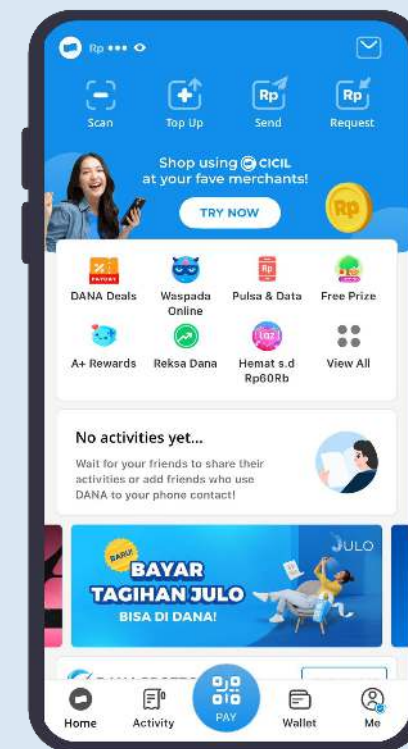
DANA, a leading digital wallet in Indonesia with 170 million downloaded users (PT. Espay Debit Indonesia Koe, 2023), offers a range of financial services, including money transfer, cash in/cash out, and bill payment

Domestic remittances with DANA

- **Wide network and accessibility:** DANA partners with over 180,000 merchants and 13 banks to support both physical and digital transactions. The presence of DANA among workers for daily transactions, such as payments and other financial services, offers a substantial opportunity for domestic remittances.
- **“Send Money” feature:** This feature offers free transfers between DANA users (up to 10 per month to bank accounts) as well as the flexibility to send money to other registered e-wallets.

DANA has multiple customer touchpoints and channels in order to enhance accessibility and support domestic money transfers through its “Send Money” feature. .

Figure 1
Digital wallet interface



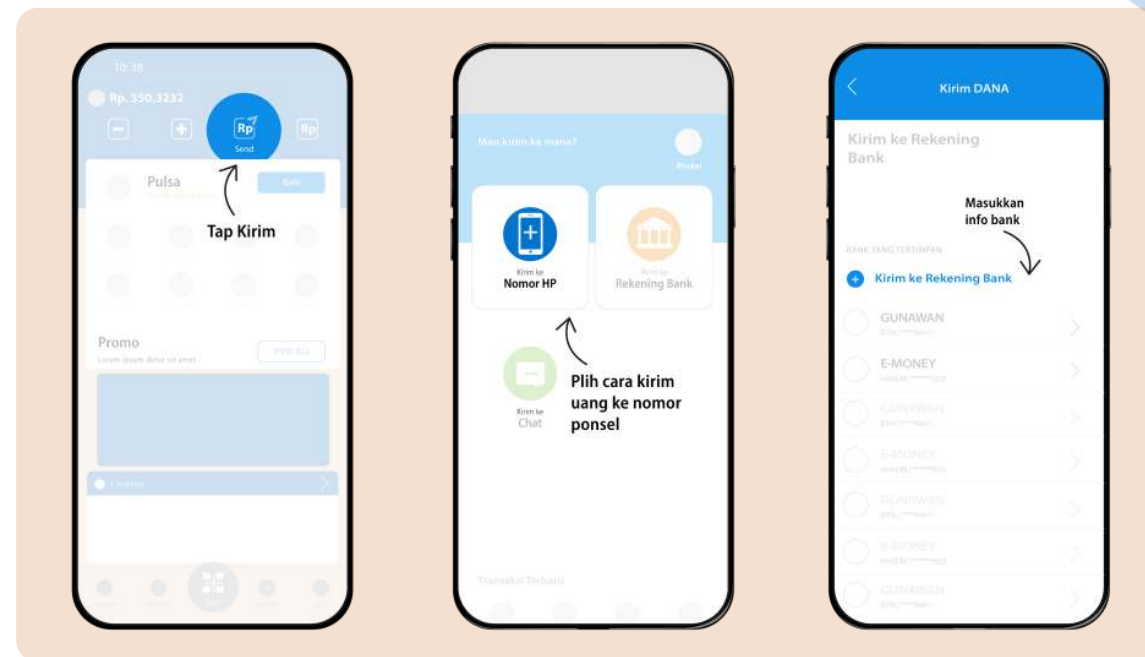
Developing a remittances solution for women domestic workers

From 2020–2022, Women's World Banking partnered with DANA to enhance the activation and use of the DANA app. Using a woman-centered design approach, we addressed key barriers facing domestic workers when using DANA for money transfers: lack of use cases, distrust of digital money, fear of making mistakes, and lack of differentiation from other products. In response to these barriers, we designed a six-part solution:

- **Employer advertising and promotions:** Aimed at raising awareness among employers of domestic workers of the DANA digital wallet to pay workers' salaries
- **Marketing/communications:** Targeted in-app messaging and communication strategies to highlight the value and benefits of using the e-wallet.
- **Onboarding process for customers:** Guided onboarding steps to help customers start using the DANA wallet, including how to download the app, sign up, and register for DANA accounts, followed by support for new users in making transactions.
- **Learn by doing:** Step-by-step transaction tutorials and digital onboarding training for both domestic workers and their employers. Tutorials were made available in video formats for accessible, self-paced learning.
- **Reminder messages:** Timely reminders sent around payday periods to encourage use of the e-wallet.
- **Incentives/rewards:** Rewards offered to reinforce desired behaviors and boost regular use of the e-wallet, with incentives and prizes used to encourage frequent transactions.

Figure 2

One of the solution components: Learn how to send money



As a result of this solution, over 50,000 domestic workers gained access to the DANA app, with 53% of them utilizing the app, including the remittances feature. This project presented a business opportunity for DANA to expand their customer base to low-income women, thus contributing positively to women's financial inclusion and economic empowerment in Indonesia.



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Approach



Building the digital financial capabilities of women domestic workers through on-site training

In 2023, Women's World Banking and DANA expanded upon the original solution developed for the DANA app by partnering with JALA PRT to provide an intensive, in-person digital financial capability training series to the domestic worker community. The DANA team conducted three training sessions, sharing practical techniques for using the DANA app to engage in digital finance, with the goal of enhancing domestic workers' proficiency in managing their daily finances. The research presented in this report evaluated outcomes for the participants of these in-person trainings.

Training participants were selected based on their preferences and availability. A total of 281 domestic workers participated in at least one two-hour training session. The training covered topics such as digital wallets in Indonesia, setting up a DANA account, using DANA for payments, and performing transactions like sending money, topping up the balance, and paying bills. It also included financial management training on budgeting, saving, and prioritizing expenses. The training was delivered using interactive methods, allowing domestic workers to learn by doing. Participants also received an incentive that allowed up to 10 free transfers monthly. The training included both new users and existing users of the DANA app, and the research includes the exploration of both the similarities and differences between these two groups in the results:

- **New users:** 27 of the 50 women who participated in the research were new users, opening DANA accounts either during or following the training.
- **Existing users:** 23 of the 50 women who participated in the research were DANA users prior to attending the training. We refer to this group as “existing users” in the remainder of the report. Of the 23, 15 reported learning new features as a result of the training.



Research methodology

This research evaluated whether and how Indonesian women domestic workers experienced changes in their economic empowerment after participating in the in-person digital financial capability training.

Utilizing a mixed-methods approach, a strong focus was applied on qualitative research methods, which provide more effective analytical tools for evaluating mechanisms of change, individual values, and personal experiences. The quantitative analysis conducted systematically examined the behavior of domestic workers in relation to sending money. The 50 women in the sample are members of the National Network for Advocacy for Domestic Workers (JALA PRT) and were actively working as domestic workers while receiving DANA training.



Data collection methods included:

Surveys

Our team deployed a 15-minute survey instrument administered at two points in time, six months apart (November 2023 and May 2024), to 50 women domestic workers who had attended the JALA PRT training. The resulting data captured household information, wage payments, domestic work tasks, additional jobs, and income earned over time. Collecting the data at two points in time allowed the team to understand changes in employment status, income, and household roles.

Financial diaries

The same 50 women participated in financial diaries, during which researchers conducted twice-monthly surveys to capture data on remittance-sending behavior, such as recipients, amounts, channels, and purposes. The diaries method generated a quantitative dataset to assess changes over time in volume and channels of remittance flows. Additionally, in-depth interviews were conducted with 10 randomly selected domestic workers to explore their preference of channels or methods.

In-depth interviews

Researchers also interviewed these 50 women domestic workers in Jakarta in November 2023 and again in May 2024. The two interview rounds collected data on use of digital wallets over time, including the processes of learning, digital capability, and money management. While the first round assessed specific outcomes in perceptual, cognitive, and material changes in relation to the training, the second round of interviews examined shifts in confidence in app usage, change in usage of features, and digital wallet usage in relation to savings. The researchers also conducted follow-up interviews with 10 randomly selected transfer recipients to examine changes in their decision-making process and resource allocation.

Research methodology



Analyses executed included:

Qualitative data inductive and deductive coding

Detailed field notes for each interview in each phase were coded for variables of interest. Each interview was analyzed three times to ensure rigor and standardization in the assessment of the participant's experience of economic empowerment outcomes.

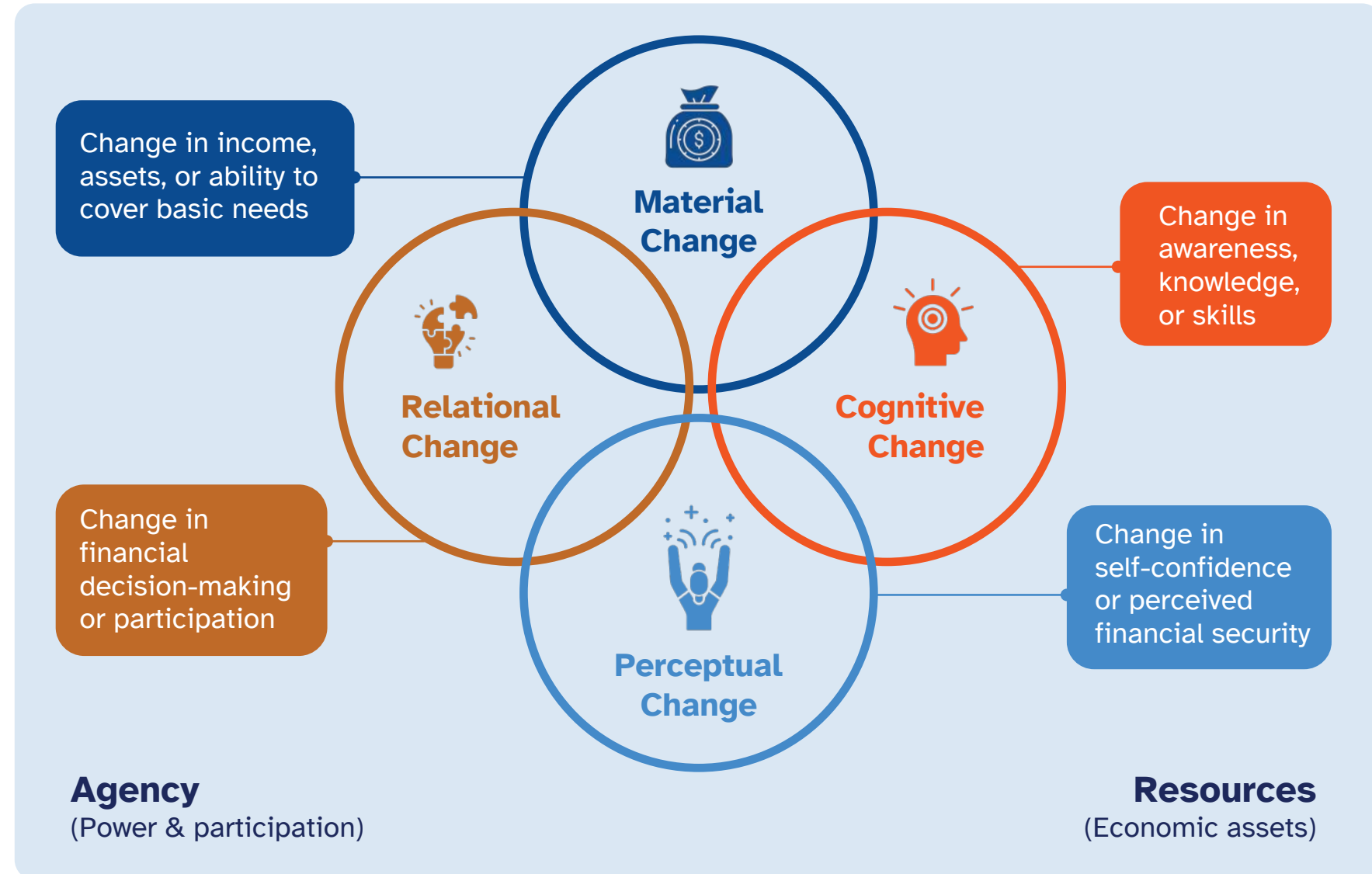
Quantitative analyses

Our quantitative analyses included exploratory data analysis, visualizations, profiling and comparative analyses to examine differences between training groups, and linear modeling of financial diary data to examine the financial conditions and remittance-sending behaviors of women over time. Additionally, a logistic test, panel analysis, and comparison t-test for specific groups were employed to investigate the relationship between income, financial resilience, and remittance-sending behavior.



Understanding economic empowerment through digital financial capability

Our framework for women's economic empowerment provides the foundation for assessing how training and subsequent use of the DANA digital wallet impact women. Drawing from Martha Chen's (1997) four dimensions of economic empowerment, this framework shapes the hypotheses explored in this research.



Understanding economic empowerment through digital financial capability

Hypothesis

Women who participate in the training will experience an increased awareness of the value of the DANA digital wallet as well as enhanced usage capabilities. Women users of the DANA app will gain improved financial management, acquiring the capacity to make informed decisions regarding the channels and timing for transferring money and resources.

Material change outcomes

- Women use the DANA wallet for increasing the value of their assets
- Women have the ability to leverage emergency reserves
- Women will reduce their transactional time burden

Cognitive change outcomes

- Women increase their awareness of the features and benefits of the DANA wallet
- Women are confident users, able to independently use the DANA wallet to send remittances
- Women experience improved management of the income they earn

Perceptual change outcomes

- Women believe DANA is a safe and secure channel for sending money
- Women perceive the digital wallet as a convenient financial tool in terms of time savings, ease of use, and accessibility
- Women specify a savings goal through the “DANA Goals” feature
- Women have an enhanced perception of their own ability and capacities

Relational change outcomes

- Women have the ability to decide when to send money and choose the channels to do so



Profile of women domestic workers

The 50 research participants in our sample were randomly selected and subsequently invited to participate from among 281 training participants from JALA PRT. The sample selection for eligibility included individuals who had made at least one money transfer on the DANA app.

Demographics

Age

24-63 (average age: 43)

Income

53% of the total respondents reported having a higher income (May 2024) as compared to six months prior (November 2023)

35% reported having the same income

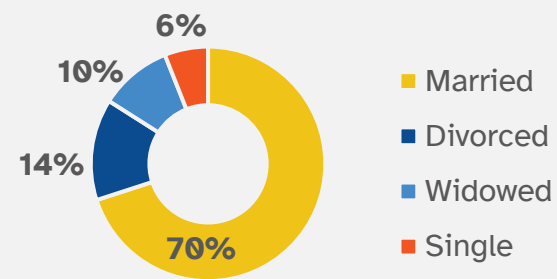
Smartphone

86% women report having privacy when using their phones

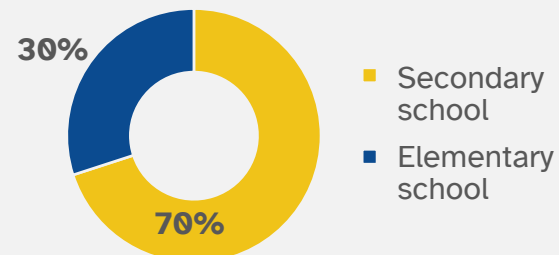
Employment status

94% are domestic workers (as of May 2024)

Marital status



Education



Method of receiving salary	November 2023
Cash	58%
DANA	18%
Bank Transfer	56%

Note: These were the top three channels for receiving salary. Employers have the strongest influence in determining the channel through which an employee is paid.

All respondents resided and worked in Jakarta during the research period.

26% stated that they moved to Jakarta for work.

Although many respondents live with their employers,

94% of respondents described their household as consisting of their nuclear family members.

79% of reported combining their income with other family members to cover extra household expenses to cover additional family expenses.

In our sample, 44 respondents were considered 'financially included,' as they possessed their own bank accounts. 92% of respondents reported that someone in their family had a mobile money account.

In her own words: Experiences using the DANA wallet

Nur

Easy domestic and international money transfers

Nur, 50, has worked as a domestic worker for 25 years, previously internationally and currently in the Jakarta region. She divorced her former husband 20 years ago after experiencing emotional, mental, and financial abuse. She works as a domestic worker for a primary employer. Her income supports herself, her mother, and her two children, who are currently at university. She began using DANA to send international remittances to her mother, who cared for her children at the time. Now, she sends money twice a month through DANA to her mother for daily expenses. She asked her children to open DANA accounts to receive the remittances she sends for their tuition. Nur receives her salary via bank account and then transfers a certain amount to DANA for remittances and expenses. At the training, Nur learned about “DANA Goals” but has not used it. She also increased her trust in the app upon seeing the JALA PRT leader endorse the app in the training. Nur is now a learning resource for new JALA PRT DANA users.

Elisabeth

All-in-one app for multiple financial needs

Elisabeth, 38, was working as a full-time mother when her husband lost his job during the Covid-19 pandemic. They have three children, ages 7, 10, and 14. She became a domestic worker in the homes of two employers and is now the primary earner in the family. Elisabeth opened a DANA account during a training session she attended at JALA PRT in early 2023. JALA PRT’s support of DANA convinced her to try the wallet; she had previously used other digital wallets but not DANA’s. She appreciated being able to make bill payments, send her sister financial support, and buy clothes for her children without having to leave her employers’ home during the day. Elisabeth asked her employers to deposit her salaries in DANA instead of in her bank account, which she shares with her husband. One employer agreed. Elisabeth appreciates that she can keep a small portion of her salary for her own needs, without her husband or children accessing it through the family bank account.

Dewi

Convenient, low-cost, and instant money transfers

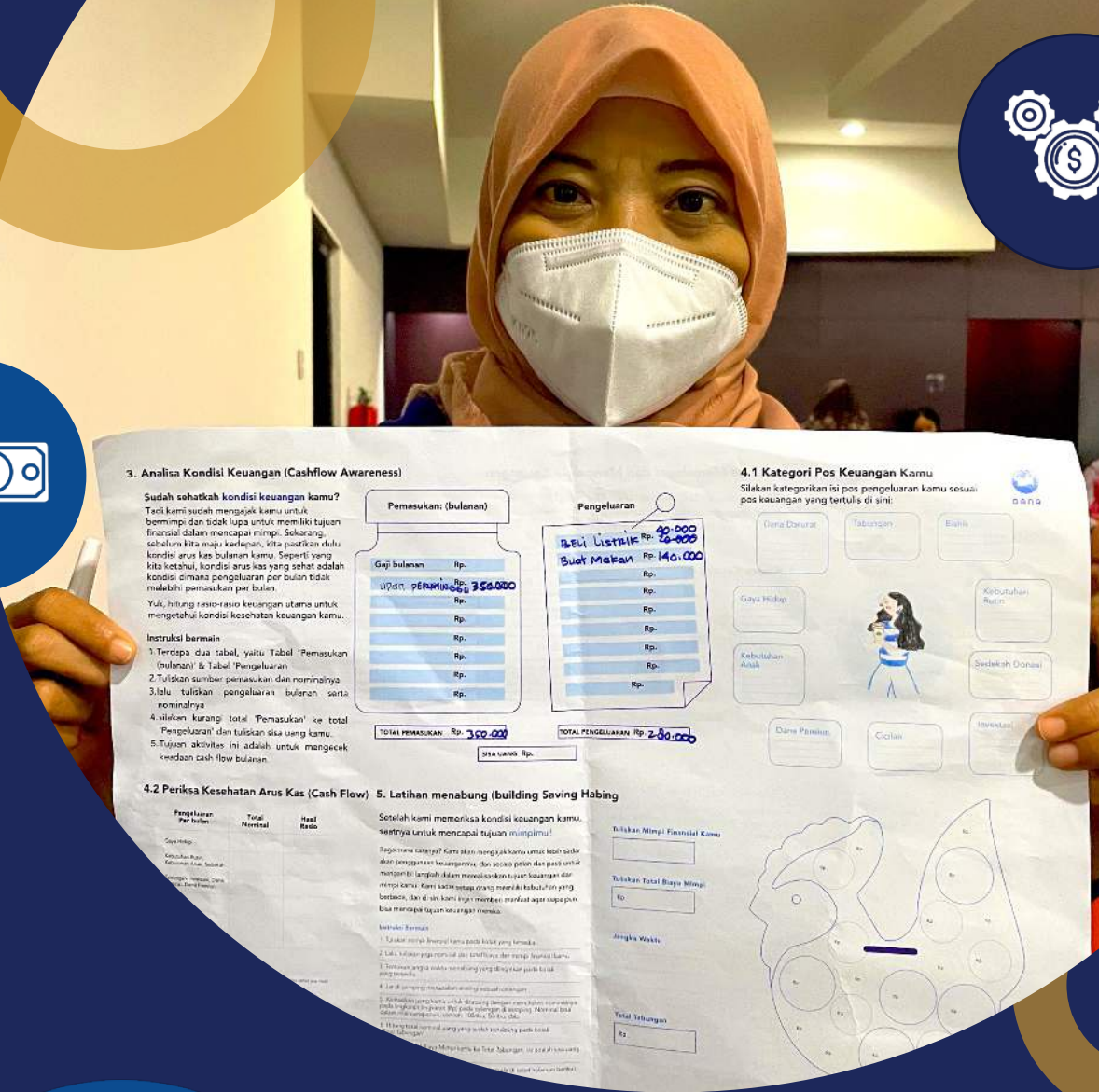
Dewi, 60, works part time as a domestic worker and sells homemade food at a snack stall in front of her home. She receives all of her pay in cash and does not have a bank account. She had never used a digital wallet before attending the JALA PRT training. She did not understand much from the training, as there were many people and too much new information to process at once. However, she asked a JALA PRT peer about DANA a month later, and the peer helped her open the DANA account. Dewi appreciates DANA’s low money-sending fees. When Dewi is paid in cash, she goes to the Alfamart around the corner and asks the agent to top up her DANA balance. She has the Alfamart agent help her transact in DANA; the interface type is too small for her vision, and she worries she alone may make a mistake. Despite not using DANA independently, Dewi experiences the convenience of low transaction fees and appreciates that she can send money directly to her daughter’s account every month. Prior to using DANA, she would send cash to her daughter via an acquaintance.



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Outcomes results



Trainings created awareness and established trust

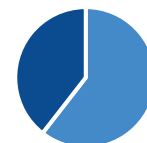
Overall, evidence indicates that the training was an effective solution to expand awareness of DANA and its basic features, creating a peer group for learning about digital financial services, and establishing trust in the DANA platform among domestic workers.



Awareness of DANA as a financial tool

Women arrived to the training with varying degrees of prior knowledge or familiarity with DANA. For example, some women had been using the “Send Money” feature of the app for years. Others had downloaded the app at the behest of their children but had never opened or used it. Similarly, many new users had previously heard of DANA in marketing campaigns or had seen the logo on signs but had never downloaded or otherwise attempted to use it. For nearly all attendees, the training offered information on features new to women: none had previously used DANA for bill pay nor had heard of “DANA Goals.” Many did not know about QRIS codes for payments or that DANA offered low remittance fees. The training material increased awareness immediately, and in the following months, women expanded their knowledge of various features through additional peer learning.

Content feedback



Among the **23** existing users, **15** reported an increase in usage of DANA post-training, either using it more often or using additional features.



The **more** digitally capable women in the group learned to buy phone airtime or pay bills through DANA.

The **less** digitally capable women reported learning to make QRIS payments or send money through DANA.



Existing users reported hearing about “DANA Goals” but did not use the feature.

Trainings created awareness and established trust

Pro	Con
Lent a human element to a digital app through interaction with a DANA representative.	Large-group format was difficult for users of all levels; they noted a preference for smaller-group learning. For the eldest or least digitally capable of the users, the preference was for one-on-one learning.
Trainings hosted by a trusted organization (JALA PRT) increased women's trust in DANA.	
Learning with peers established connections for future peer-guided learning.	

“

The training has strengthened my trust in the app and provided me with a better understanding of DANA's product features. I believe DANA should conduct more training sessions to keep users updated.

A 50-year-old domestic worker, married, living with spouse, new user to DANA apps

“

Actually, at the time [of the training], there were a lot of people who helped. There were several people [staff], but I didn't have the chance [to ask]. There were too many people who just found out [about DANA]; they asked a lot of questions: 'How about this?' 'How about that?' and that took too much time. For those of us who already know, we think we can [learn about the features] later. But for those who are new, they still want to learn.

A 50-year-old domestic worker, never married, new user to DANA apps



Trainings boosted app adoption and usage

Interview data demonstrated the effectiveness of the group training in driving women to open and use the app, as well as promoting increased use among existing users. Despite immediate increases in the depositing and sending of money among new users, the training proved more successful in increasing use of the platform among existing users.

Outcome for new users	Outcome for existing users	Mechanism
81% deposited money in their DANA wallet	93% deposited money in their DANA wallet	Training taught women top-up options. The ease of access to partnering stores allowed women to top up their DANA wallet in cash. Similarly, DANA's partnerships with Indonesia's primary banks enabled women to top up via bank transfer if preferred.
67% sent money	73% sent money	Training taught women how to send money. Some used a code for 10 free transfers per month; others appreciated the low fees as compared to other platforms. The transport incentive that participants received was deposited directly into their accounts, encouraging them to transfer funds to a friend, family member, or their bank account, rather than withdrawing cash. Throughout the study, women expressed a keen awareness of fees associated with sending money and were drawn to DANA for its affordable rates.
85% reported increased awareness regarding the features and benefits of DANA	100% reported increased awareness of the features and benefits of DANA	Training content was delivered in person. Women reported learning about DANA as a new option for sending money, paying with a QRIS code, and paying bills. They were aware that their peers perceived DANA as easy to use and as having low transaction fees.
56% reported DANA was easy to use	87% reported DANA was easy to use	Digitally capable users quickly experienced the DANA interface as easy to use. Most new users taught themselves to use the platform or learned from peers following the training.

Note: The reported data reflects responses from 27 new users, and the 15 existing users who reported change in use of DANA from the training (excluding the 8 prior users who had no change).

Trainings boosted app adoption and usage

The statistical analysis of average difference over a six-month period indicates that existing users demonstrated a higher mean improvement in their awareness of DANA's features. As noted by a 41-year-old domestic worker and existing user of DANA apps,

“

After the training, I knew how to use it and dared to use it. Before the training, I knew it, but I did not dare to use it...the training increased my confidence in using the application. Now, I often help my friends who do not understand how to use the features [sending money and topping up money].

This feedback highlights the positive influence of the training on users' confidence and ability to effectively utilize the application's features. As a result, women are becoming more active DANA users and gaining interest in exploring its features independently.

Note: on recognizing inherent bias: Incentives were paid through DANA accounts, which nudged women to use the app. In Round 2 interviews, we attempted to distinguish between continued use of DANA due to personal preference versus due solely to the study incentive. Consequently, any future study incentives shall not be paid in this manner.



Women gained trust in DANA as a safe and secure channel for sending money

The fact that the training was hosted by JALA PRT and led by a trusted leader enabled women to build trust in DANA. Even from their first use, women believed the money they sent through DANA would arrive to their intended recipient. Beyond its endorsement by JALA PRT, multiple features built into DANA also influenced women's trust. First, women appreciated that the digital wallet connected to their contacts, assuring the names and phone numbers appearing in the wallet matched their phone contacts. Second, women could see the success of a transaction immediately and subsequently refer to it in the transaction history. Third, women could immediately check with the recipient to ensure receipt.

Outcome for new users	Outcome for existing users	Mechanism
81% believed DANA was safe and secure for sending money	100% believed DANA was safe and secure for sending money	Training hosted by a trusted organization. Domestic workers received an invite from JALA PRT's leader, a highly respected advocate of domestic workers, which helped build women's trust in DANA

Note: The reported data reflects responses from 27 new users, and the 15 existing users who reported change in use of DANA from the training (excluding the 8 prior users who had no change).

However, results do indicate concern for the security and safety of keeping large balances in the DANA wallet. Through word of mouth and social media, some women had heard of instances of losing money and expressed their worries during interviews. They mentioned uncertainty about where to report any money lost due to the lack of a physical DANA office. However, DANA training sessions and interactions with peers through JALA PRT helped build and sustain their trust. Consequently, women continued to rely on DANA for transfers and savings, but most did not use it to maintain significant balances.



Women saved time using DANA

Women saved time by using digital wallets, directly in relation to using DANA. This change is especially important for domestic workers with many responsibilities, namely managing both their employers' and their own homes.

Both new and existing users experienced time savings by using the DANA wallet. Of the total sample, 84% (42/50) valued the convenience of DANA for online purchases, paying bills, sending money to family and friends, and topping up phone or electricity accounts. When analyzed across new and existing users, 81% of new users and 93% of existing users reported time savings. Results suggest that the more comfortable one becomes with the platform or the more frequently one uses it, the more convenient the tool becomes.

Even as most women DANA users in the sample also used other digital wallets, including OVO, GoPay, or ShopeePay, they prioritized DANA for paying bills and sending money. They noted that the training provided directly by DANA and JALA PRT was one of the reasons they chose to prioritize all transactions through DANA. More than two-thirds of the sample (35/50) used DANA to pay bills, including electricity tokens, health insurance, tuition, and loan payments. Bill pay was not a feature initially included in the solution's theory of change, but proved to be an indispensable feature for many women.

Respondents expressed satisfaction with DANA for its ability to facilitate shopping, money transfers, and bill payments without requiring them to leave their employers' homes. For domestic workers, the major improvement was not having to ask for permission to leave their employer's house to visit a bank.



“

Previously, I needed permission to leave the house if I wanted to buy mobile phone credits; now I just simply click. I'm very happy to be able to use DANA to send money because of the ease of access and low transfer fees.

A 45-year-old domestic worker, married, not living with spouse, existing user of the DANA wallet

Women improved their confidence using the DANA app

In November 2023, 54% (27/50) of all participants expressed confidence in using the DANA app independently to send money or for other key features. By May 2024, the percentage who reported using the app independently to send money or pay electricity bills increased to 80% (40/50).

Some new users lacked the confidence to use the app alone, either due to lack of comfort with digital platforms and/or fear of making a mistake. Of note, however, is that some women's hesitation did not prohibit them from continuing to rely on the DANA wallet—for instance, these women primarily used DANA for sending remittances and asked children, neighbours, or store staff at top-up points to assist them, with the women keying in their PIN when prompted.

During Round 2 interviews, we saw a positive increase in women's confidence in using the app (as compared to Round 1), indicating that women continued to learn to use DANA's various features. Women reported increased capability after learning with their peers, being taught by their children, or teaching themselves through online videos or trial and error. These results suggest that some women do indeed invest time and energy to learn digital skills and rely on digital wallets for convenient, affordable, and accessible remittance sending—even if the wallet interface was initially challenging for their level of digital capability.

Outcome for new users after Round 2	Outcome for existing users after Round 2	Mechanism
74% were confident in sending money through DANA without the assistance of another person	87% were confident in sending money through DANA without the assistance of another person	Seeing peers in the training use DANA encouraged the less confident to speak with peers following the training to learn more.
		DANA became a necessary platform for women to quickly achieve everyday tasks like sending money affordably, buying electricity tokens, or making digital purchases. Some women who relied on others for help during Round 1 had learned basic transactions by Round 2.



Initially, they asked me for help with DANA transactions and paid me back in cash. Over time, they practiced, and during JALA meetings and WhatsApp discussions, I taught them. Now, they can make transactions and explore new features on their own.

A 40-year-old domestic worker, married, not living with spouse, existing DANA user

Women are better able to manage their finances

The use of the DANA wallet has significantly improved women's management of their earned income. Women are leveraging the app as a payment system to support their business ventures. For instance, beyond sending remittances, they use DANA to send token electricity, buy mobile balances, and receive payments for selling items, such as clothing, through their businesses. This expanded functionality highlights the impact of the wallet in facilitating both personal and entrepreneurial financial activities.

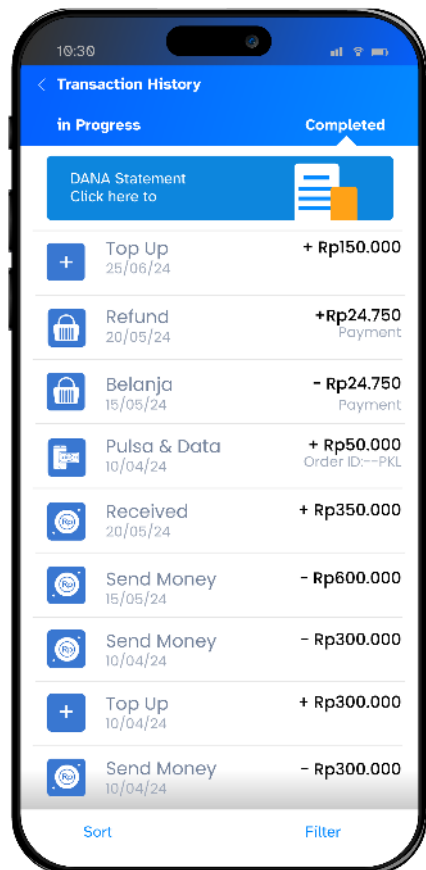
Outcome for new users	Outcome for existing users	Mechanism
59% were better able to manage their incomes	80% were better able to manage their incomes	Women valued the bucket categorization of expenses in the DANA wallet. The consistent visual reflection of spending supported women's prioritization of expenses and budgeting. Furthermore, the low transfer fees, or 10 free transfers per month, enabled women to save money when making necessary transactions.

Note: The reported data reflects responses from 27 new users, and the 15 existing users who reported change in use of DANA from the training (excluding the 8 prior users who had no change).

Additionally, women have started using DANA for budgeting by moving money into the app for spending, in turn viewing their bank accounts primarily as savings channels. This marks a shift from the past, when banks handled all the women's financial transactions. The use of DANA has also allowed women to save on transfer fees, enabling them to allocate more funds to other priorities. For a few individuals (n=4) without bank accounts, DANA serves as their primary account, offering them privacy and control over their finances without needing to rely on or share finances with family members.



Women are better able to manage their finances



Following the training, our respondents stated that they became more organized in managing household finances and reduced wasteful spending.



I take my daily needs from my salary; I put it into DANA. Later, in DANA, I distribute the money for e-money top-ups, GoPay top-ups, electricity, for everything. So, now it is more organized; I know how much I spend every month. For example, if I pay for electricity, I can first check in DANA how much the bill is; if I want to pay for water, I first check how much the bill is, and then I total it all up.

A 41-year-old domestic worker, married, living with spouse, existing user of the DANA wallet



Now I have more control with my money, more focus to use my money for basic necessities, and I'm less tempted to use my money for frivolous things. [This is] perhaps because I can check my transaction history and balance anytime, unlike when I keep it in my bank account, when I have to go to the ATM to check my money.

A 45-year-old domestic worker, married, not living with spouse, existing user of the DANA wallet

Women use the DANA app to set money aside for unexpected expenses, building resilience

One aspect of material change is whether a woman has money set aside for unplanned expenses or emergencies. Our research found that women domestic workers recognized the importance of setting aside a portion of their income in DANA as a precaution.

While only 6% receive their salary through DANA, 88% of the research participants regularly top up their DANA accounts and 46% used DANA specifically to set money aside for daily unexpected expenses. 10% of respondents consistently deposit more money than necessary to their DANA account, which we classify as respondents with a savings balance. Despite the availability of the “DANA Goals” feature, by May 2024, only one participant was using DANA for goals-based savings. However, our analysis shows that using DANA to keep money aside for short-term expenses was a change for many of the women.

During the training, participants not only learned how to use DANA for digital remittances, but also practiced prioritizing and planning for future needs. As a result of the training, women’s saving practices became more diversified: they set aside money for goals, even if those goals weren’t clearly defined or didn’t involve a specific monthly amount. Women began allocating a portion of their income to DANA for unexpected expenses, using the platform for daily transactions while consistently setting aside funds specifically for emergencies. They regularly topped up their DANA accounts as a precaution, ensuring they maintained a steady reserve for unforeseen needs. By using DANA as a financial wallet, women gained greater control over their

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If I’ve already put money in DANA, I feel relaxed in case there’s an issue. I always keep about IDR 300,000 in DANA. If I keep money at home, besides the risk of it being spent on necessities, I also feel worried.

A 48-year-old domestic worker, married, living with spouse

resources, enabling them to maintain a balance in an account that was less accessible to a spouse or child, who was more likely to have access to a shared bank account.

The ability to set money aside is linked to financial resilience, or the ability to prepare for, cope with, and recover from unexpected shocks. In Round 1 interviews, we observed an overlap between those who had the ability to set money aside and their resilience. Statistical analysis was conducted to assess the mean differences between two groups: the evidence suggests that individuals who are able to manage their income exhibit approximately two times the average level of financial resilience as compared to those who do not manage their income effectively. Logistic regression analysis was conducted to predict the relationship between workers starting to use mobile wallets and their financial resilience. The results indicate that those who have begun using mobile wallets are approximately five times more likely to exhibit financial resilience.

Women are saving for long-term goals, but primarily through other channels

All of the participants had future plans or dreams to pursue, and most saved money to put toward these goals. Women expressed hopes of sending their children to higher education, owning an asset such as a house or vehicle, embarking on Hajj or Umrah, or establishing a business as preparation for old age (when they could no longer leverage their physical strength for domestic work). Those who did not save money reported tight margins in the household budget, with nothing extra to set aside.

Through DANA, users developed the habit of setting money aside; however, they preferred other channels for saving money for longer-term goals. In our research, most women (70%) preferred to use ROSCAs (Rotating Savings and Credit Associations) for savings, with bank accounts as the second-most common savings channel (62%). Women frequently saved through investments of physical purchases of gold or cattle. Among the sample, a few engaged in mobile savings groups, life or education insurance policies, or sent cash to family in villages to save on their behalf.

Although DANA is not directly tied to some women's long-term saving goals, the training helped them understand the importance of money management and develop the habit of setting money aside. Additionally, women also used DANA to contribute to ROSCAs; they participate in these traditional community-based savings groups with both fellow domestic workers and their families, who may live far away. In the digital age, ROSCAs are sometimes conducted remotely, with money being sent to and from DANA accounts for group savings.



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I use DANA for daily transactions, but I don't consider it for long-term savings because it lacks features like a passbook or debit card associated with traditional savings accounts. I did use the eMas feature [DANA's gold savings option], but I count it as emergency funds due to its ease of buying and selling in the app.

Women send remittances to support their families

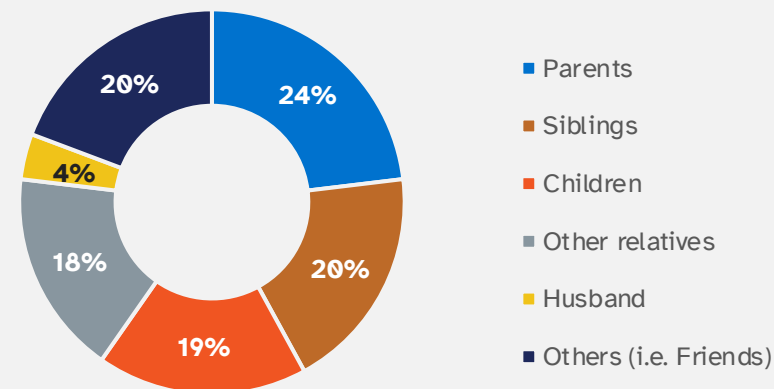
Women who migrated for work are more likely to send remittances, as might be intuited. We conducted a parametric t-test of the average values for two groups: those who moved to Jakarta for work and those who did not. The results show that, on average, domestic workers who relocated to Jakarta send money more frequently than those who were originally from Jakarta.

The main reason for sending money is to support household needs, and this accounts for 80% of the total remittances on average. Respondents (41%) primarily send money to support their families, covering daily needs such as groceries, utilities, and living arrangements. They also allocate funds for cultural events like family gatherings, circumcisions, births, and commemorations of death, reflecting the cultural practice of setting aside money to support family events. Additionally, 12% of transfers are directed toward children's educational expenses, underscoring the importance of supporting their children's education while the women were away. Health-related expenses account for 10% of the funds, highlighting concern for health-related needs for either family members or personal medical treatments.

During the biweekly diaries, respondents made multiple transfers, with parents (24%) being the most common recipients. However, husbands or children received money nearly as frequently, reflecting their important role in financial support. In our in-depth interviews, we found that in cases where parents do not have access to receive funds directly, domestic workers often send money to siblings or other relatives, such as nephews and nieces.



Figure 3
Primary recipients of money transfers



Source: Author's calculation.

Women who receive their salary through DANA are more likely to send remittances through DANA

The analysis of financial diaries over a six-month period reveals a difference in preferences between the channels used for receiving money and the channels used for sending remittances. The biweekly diaries data shows that 21% preferred using the same channel for receiving their salary and sending remittances. Our panel analysis found that users who receive their salary via DANA are 7% more likely to use DANA for sending money. Although small, this result provides evidence of a positive relationship between the use of the same channel for both receiving and transferring money. Note that there is no difference in the average number of transfers per month between DANA users and non-users; on average, remittances are sent twice a month independent of the channel.

Figure 4

Channels commonly used to send remittances



Source: Author's calculation.

Note: This calculation is based on biweekly diaries and is limited to three remittances.

Most respondents favour using multiple channels to send remittances. Of all transactions observed, 59% of remittances were made using the same channel. There is no difference in preference between existing users and new users regarding methods of sending money, although DANA is marginally favoured over banks for sending money. Meanwhile, cash is often used in villages, where alternatives are limited, necessitating either direct delivery to its intended recipient or leaving cash for others to pass on to the intended recipient.

Several factors influence the choice of channel for sending money. Our follow-up interviews highlight the following points:

- Women are more likely to use DANA when they receive their salary through DANA. This preference is due to the convenience of having funds available in their DANA account. For those without mobile banking, DANA is convenient and has lower fees for transaction.
- Women use DANA slightly more than banks for sending money, but the difference is marginal. This option often depends on where money is available (e.g., if they have already topped up their DANA account, they will use DANA for transactions).
- Women value the convenience of DANA but still default to using banks if the recipient has the same bank as them.

Women domestic workers have control over remittances

Women are able to decide both the amount and the timing of the money they send to family, and each element correlates with income earned.

Interviews with domestic workers and recipients show that workers independently decide when to send money. Our panel regression analysis demonstrates a positive correlation between the timing of salary receipt and the frequency of sending remittances: women workers typically send money twice during periods of income and only once during periods of non-income.



Usually, if I ask for a money transfer at the end of the month, it will be sent at the beginning of the next month. She decides the timing, and it is typically close to her salary schedule.

Recipient, son of a domestic worker

Our analysis also revealed that women who receive a regular income are more likely to send larger amounts of money as compared to those who do not receive a consistent salary (approximately IDR 190,000, or \$12, higher). On average, the amount sent in remittances exceeds IDR 868,584 per period (\$54), which translates to over IDR 1.5 million each month. This remittance amount represents nearly 50% of their average monthly earnings. This figure could be higher, as some women were reluctant to disclose the exact amount of money transferred.

DANA facilitates these decisions by simplifying money transfers and often minimizing fees, which promotes more frequent transactions. Notably, there is a statistically significant difference in money transfer behavior between new and existing users: The results indicate a stronger positive correlation between increased activity on DANA and a rise in average remittance amounts among new users following the training, compared to those who used DANA prior to the training. Additionally, interviews with recipients confirm that when senders use DANA to transfer money, the process is more convenient, leading to an increase in the frequency of remittances.



I want to manage my finances like she does: she can save, send money to help relatives, and also meet her needs. I greatly respect the way she manages her finances.

Recipient, daughter of a domestic worker

More broadly, domestic workers are recognized as knowledgeable advisors on financial decisions within their families. In this decision-making process, women domestic workers who send remittances retain significant bargaining power and authority over decisions. For instance, these women provide valuable advice to recipients and demonstrate skill in budget allocation and financial management, reflecting their ability to exercise control within their families.



Women's World Banking



Conclusion

Key findings

Women increasingly view digital wallets as essential tools for money management



While women generally use other channels for long-term savings, the use of a digital wallet for setting aside and sending money demonstrates its relevance for their daily needs. This research highlights the potential for well-designed digital wallets, complemented by digital financial capability training, to expand the use of these wallets as well as digital financial services more broadly.

Targeted training increases women's digital financial capability



Training sessions led by trusted organizations or peers help build women's trust in digital tools and motivate women to engage with apps. Furthermore, a "learning-by-doing" approach can build women's confidence in using these services. Our research showed that community-based groups, in which women can share experiences and ask questions, further boosts their digital skills development.



Women domestic workers build resilience for themselves and their families



Domestic workers primarily send remittances to support their families' daily needs, driven by a strong sense of responsibility. Although the amounts sent may be modest, this reflects a deep commitment to assisting their families despite limited resources. These workers are often viewed as capable individuals who support others.

Best practices

The findings from the research yield meaningful lessons for key stakeholders in financial inclusion, including financial service providers (FSPs), the government, and community organizations. Leveraging this study, best practices for each stakeholder group have been articulated below:

Financial service providers	Government	Community
<p>Design products tailored to the needs of women domestic workers, including flexible, low-cost remittance solutions.</p> <hr/> <p>Create marketing messages and materials that expand the perceived use cases of digital wallets, showcasing them as powerful tools not just for transactions, but for budgeting and savings as well.</p> <hr/> <p>Offer incentives to encourage women to practice using digital financial services.</p> <hr/> <p>Monitor usage with sex-disaggregated data, which can provide insight into the barriers and unique needs of women.</p> <hr/> <p>Partner with local organizations that engage women to build trust in digital financial tools and promote “learning by doing.”</p>	<p>Enhance infrastructure for secure, cost-effective remittance transfers.</p> <hr/> <p>Promote awareness of digital channels, to increase market competition and ensure customers can choose the services that best meet their needs.</p> <hr/> <p>Collaborate with FSPs to promote security and trust in digital channels.</p> <hr/> <p>Engage with CSOs to offer targeted support and resources to domestic workers.</p>	<p>Collaborate with the government and FSPs to educate women domestic workers (and other segments of women) on using digital financial services.</p> <hr/> <p>Leverage women leaders as key touchpoints for other women seeking support for and information about digital financial services.</p> <hr/> <p>Develop and conduct small-group training to build trust and provide hands-on experience with digital wallets.</p>

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