

# DIGITAL WALLET RESEARCH 2026: USER BEHAVIOR & COMPETITIVE LANDSCAPE

Ipsos Indonesia

February 2026



# Research Methodology

## Respondent Criteria



- Male/Female
- 17-45 years old
- Used digital wallet in the past 3 months



- Jabodetabek
- Java Non-Jabodetabek
- Outside Java

## Data Collection Method



Online survey using Ipsos Online panel



Purposive sampling toward online panel



LOI: 10 minutes



Speeding



De-Duplication



Straight-lining



Verbatim



Fieldwork timeline: January 2026





# How People Use Digital Wallets

Digital Wallet have become integrated in to the modern consumer's lifestyle. The usage of Digital Wallet is driven by three main activities : online shopping, food and drink purchases and pay bills.



**86%**

Online shopping  
(e-commerce)



**69%**

Paying regular  
bills

**77%**

Buying food &  
beverages

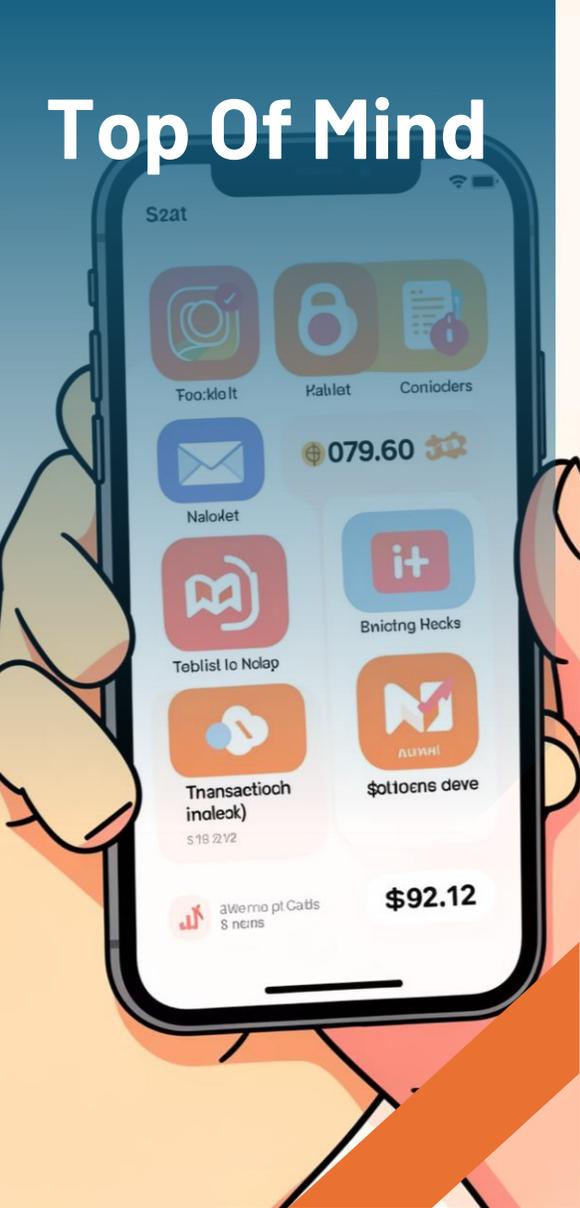


**68%**

Send money / transfer  
to bank



# Top Of Mind



As digital wallet become a daily essential, Top of Mind is the ultimate competitive advantage. **ShopeePay** dominates Top of Mind with 41%, followed by **Dana**, **Gopay**, and Ovo.

**ShopeePay** ..... 41%

**Dana** ..... 26%

**Gopay** ..... 23%

**Ovo** ..... 8%

**Others** ..... 2%



Several key factors shape consumer decisions when choosing digital wallets, with promotional incentives emerging as the primary driver of transaction intensity and engagement.

Consumers are particularly drawn to promotions that deliver immediate, tangible savings, especially free admin fees, cashback, and merchant discounts.

## Digital Wallet Attractive Promotion

**79%**

Free admin fee

**71%**

Cashback

**66%**

Merchant discounts

# Digital Wallet with ...



Most Frequently Offers Free Admin Fee

56%

Most Frequently Offers Cashback Promotions

63%

Offers the Largest Discounts

65%



18%

20%

21%



20%

10%

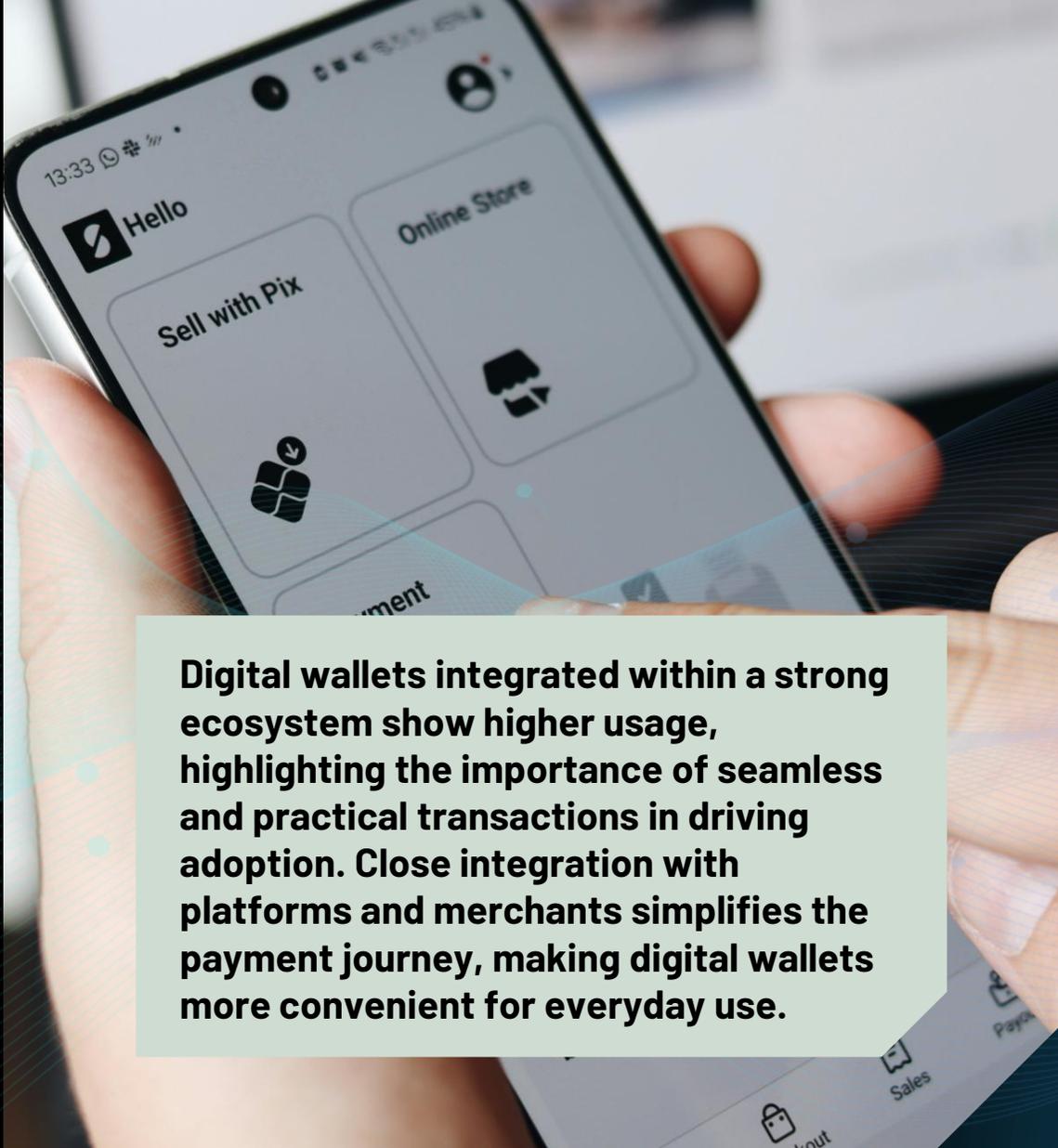
8%



4%

5%

4%



**Digital wallets integrated within a strong ecosystem show higher usage, highlighting the importance of seamless and practical transactions in driving adoption. Close integration with platforms and merchants simplifies the payment journey, making digital wallets more convenient for everyday use.**

## Digital Wallet Integrated Within Ecosystem



68%



17%



10%



2%

# Digital Wallet Widely Used at Merchants



57%



21%



13%



6%

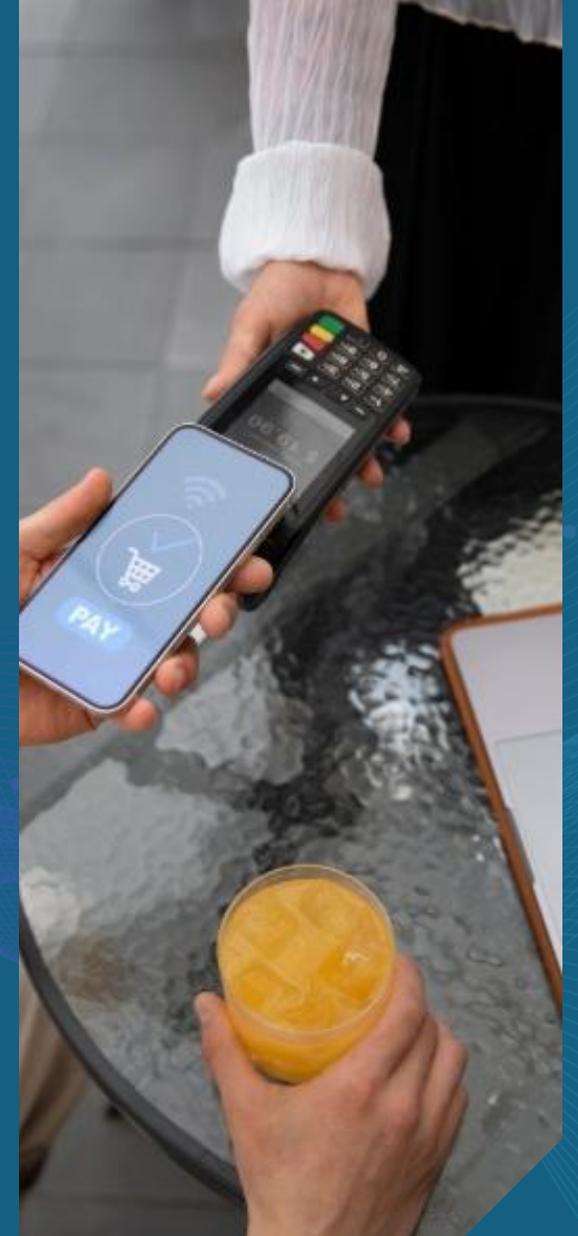
**ShopeePay widely dominates merchant usage at 57%, followed by GoPay 21%, Dana 13%, and OVO 6%. This indicates the importance of merchant acceptance in driving adoption by offering merchant partnership program.**



# Usage by Merchant Category

Whether to pay QRIS or as a payment method in web/app, digital wallet has become one of user's choice for merchant payment. ShopeePay leads usage in everyday categories **merchant payment** such as Food & Beverage and Groceries, reinforcing its strong presence in routine consumer spending, while also leading in digital category (Top-up phone credit & Bills payment).

	Food & Beverage	Groceries & Convenience	Digital Products/Bills	Game Top-up
Shopee Pay	58%	56%	53%	45%
gopay	24%	19%	23%	30%
DANA	11%	16%	14%	17%
OVO	6%	9%	7%	7%





**All digital wallet demonstrate comparable performance in delivering seamless and user-friendly experience. There is a parity in performance among all major brands when it comes to providing security to their customers.**

# Digital Wallet Offering ...

	Ease of Use	Account Security
	51%	55%
	46%	51%
	45%	43%
	40%	54%

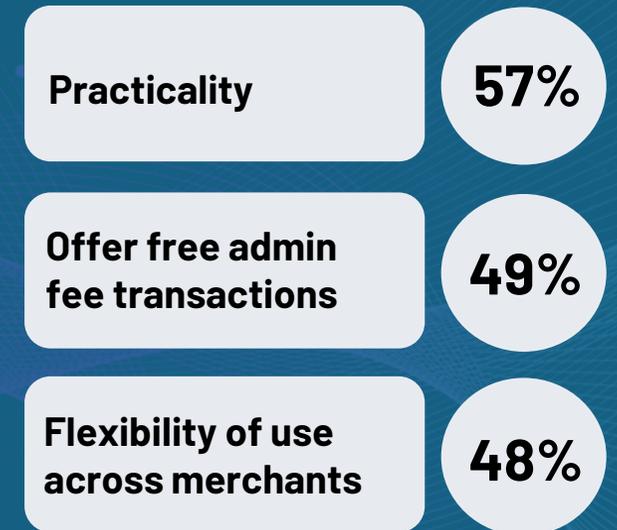
# How Gen-Z Use Digital Wallet?

Digital wallets are deeply integrated into Gen Z's daily activities, with highest usage for online shopping followed by food purchases, bill payments, and gaming. Practicality and cost-related benefits remain key factors influencing their platform choice.

## Digital Wallet Usage in Daily Life



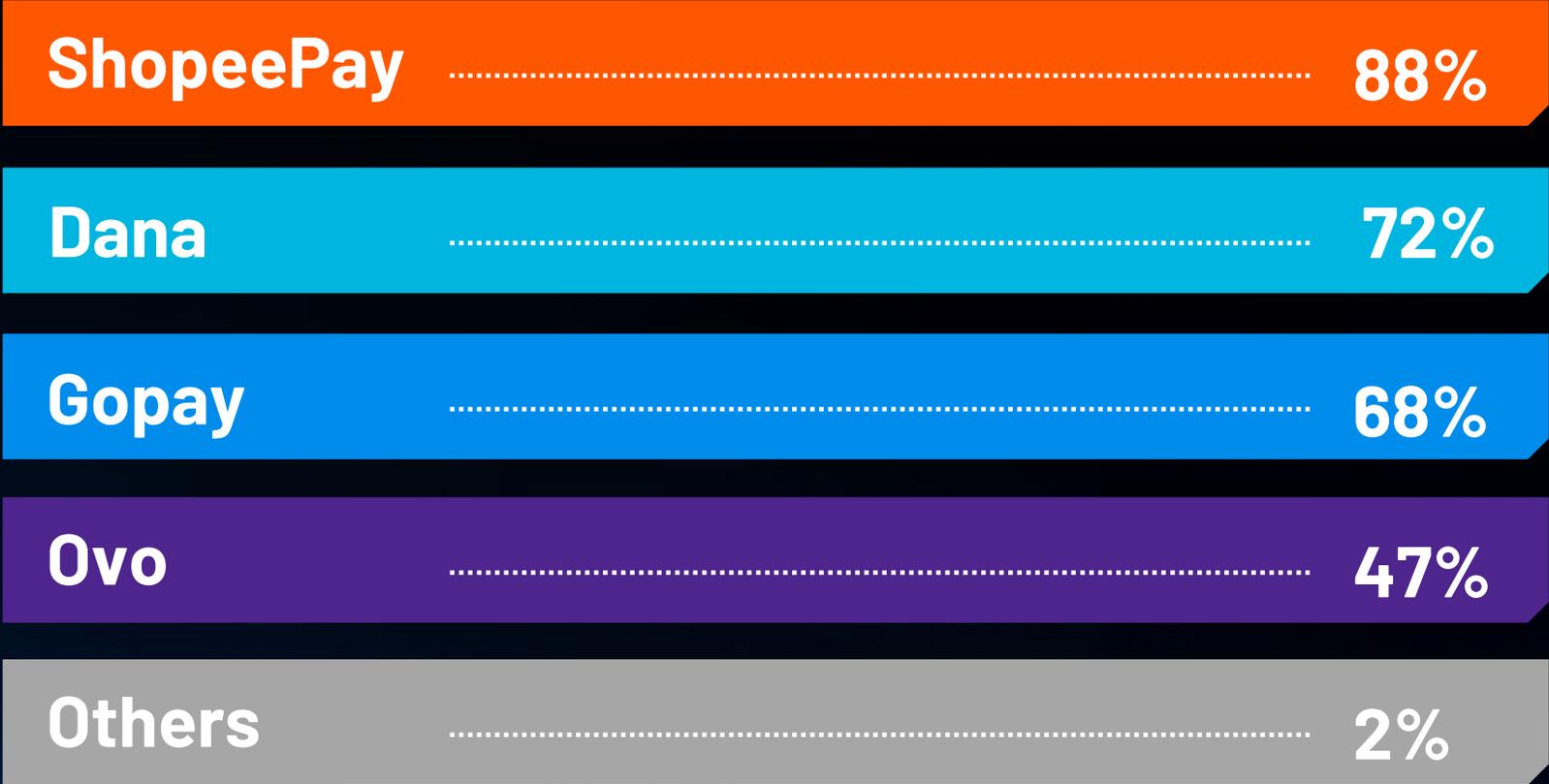
## Factors Driving Gen Z's Digital Wallet Choice



# Brand Used P3M - GenZ



Gen-Z shows a strong preference for **ShopeePay** with 88% having used in in past three months, followed by **Dana** (72%), **GoPay** (68%), and **OVO** (47%) - showing high adoption and loyalty towards certain brand.



# Usage by Merchant Category Among Gen Z

Among Gen Z users, the leading digital wallet maintains strong usage in Food & Beverage and Digital Products, while competition becomes more dynamic in the Gaming category. This reflects Gen Z's high engagement in gaming and their preference for platforms that align with both lifestyle and entertainment needs.

	Food & Beverage	Digital Products/Bills	Game Top-up
	50%	49%	37%
	26%	23%	33%
	15%	22%	24%
	9%	5%	3%

