



DANA bolsters financial inclusion in Indonesia with HERE Technologies

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Jakarta – [HERE Technologies](#), the leading location data and technology platform, today announced that [DANA](#), one of Indonesia’s largest digital wallet services, is utilizing HERE location services to bolster inclusive financial services in the country.

Indonesia has the third-largest unbanked population in the world^[1] after China and India, despite the pandemic accelerating the acceptance and adoption of digital financial services in the country. To assist in economic recovery, the Indonesian government has rolled out the National Strategy for Financial Inclusion^[2] (*Strategi Nasional Keuangan Inklusi*, SNKI), which aims to achieve 90% financial inclusion by 2024.

Home-grown fintech DANA seeks to provide Indonesians with a trustworthy digital payment platform where businesses and consumers can transact safely and conveniently. To do so, the DANA platform leverages the HERE Geocoder and Reverse Geocoder application programming interfaces (APIs) to reach users – especially those in the rural areas, offering their users an enhanced customer experience. For merchants on the DANA platform, HERE’s APIs also enables them to deliver more efficient, tailored digital offers to their customers.

Vince Iswara, Co-founder and CEO at DANA Indonesia, said, “We’ve always committed to leveraging our inclusive fintech platform to drive national economic growth. Thus, we have combined our one-stop financial lifestyle application with the HERE platform to ensure that we’re reaching the vast majority of Indonesia’s unbanked and underbanked population, and enable the Indonesian society to transact seamlessly.”

The HERE Geocoding API delivers precise geocoordinates of a known address, place, locality or administrative area in 100+ countries and territories. Additionally, reverse geocoding capabilities from HERE enable DANA customers to find the nearest address using either coordinates or selecting a spot on the map application.

Over the past four years, DANA has reached over 110 million users, with an average of 10 million daily transactions. With the help of HERE Technologies, the fintech firm is expecting further growth and inclusivity on its platform, driven by an increase in location-based transactions.

Abhijit Sengupta, Senior Director and Head of Business for Southeast Asia and India at HERE Technologies said, “We’re proud that HERE location services are supporting DANA in empowering financial inclusion in Indonesia and setting the foundation for sustainable economic growth for the country. Location data is deeply embedded within our daily activities and with the growing digital ecosystems within Indonesia and Southeast Asia, there remains to be huge opportunities for businesses to leverage location intelligence to close Indonesia’s financial inclusion gap.”



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About DANA

DANA (PT Espay Debit Indonesia Koe) is a digital wallet-based financial technology company that provides payment infrastructure and financial services in Indonesia. Since launching its application in December 2018, DANA has now reached over 100 million users in Indonesia. DANA provides safe, easy, and convenient end-to-end digital transaction solutions for users, merchants and financial institutions. DANA's solutions, developed by Indonesia's leading FinTech engineers, aim to advance and accelerate financial inclusion and literacy in Indonesia. In addition to digital financial empowerment, DANA strives to empower communities in Indonesia through impactful social initiatives focusing on women empowerment and environmental conservation.

About HERE Technologies

HERE, the leading location data and technology platform, moves people, businesses and cities forward by harnessing the power of location. By leveraging our open platform, we empower our customers to achieve better outcomes – from helping a city manage its infrastructure or a business optimize its assets to guiding drivers to their destination safely. To learn more about HERE, please visit www.here.com and <https://360.here.com/>.

^[1] <https://www.trade.gov/country-commercial-guides/indonesia-financial-services-financial-technology>

^[2] <https://snki.go.id/>