

GoPay Within Gojek's Super-App - Converting Indonesia's Cash-Based Drivers and Merchants to Digital Finance

Digital Inclusion · Good practice · Indonesia

Quality score: 92/100

Evidence strength: Observational / pre–post

Summary

Gojek's GoPay wallet, bundled into its ride-hailing and delivery app, reached 900,000 drivers and 10 million users by 2017; independent University of Indonesia research finds one in four previously unbanked users now use formal banking after adopting it.

Key dimensions

Dimension	Score
Innovation level	3/5
Sustainability (ongoing)	1/1
Evaluation evidence	1/1
Demonstrated reach	1/1
Documented learning	1/1

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-09-16

[Gojek / GoPay \(GoTo Group\)](#) — accessed 2026-09-16

[UNSGSA - Fast Track to Digital Financial Inclusion with Go-Jek](#) — accessed 2026-09-16

[Jakarta Post - Universitas Indonesia: GoPay drives financial literacy](#) — accessed 2026-09-16

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