

## ***ABSTRACT***

The development of the internet in Indonesia from year to year is increasing. Development of the internet is increasing due to easy access to the internet, this is caused by several things such as the expanding internet network, the price of gadgets or smartphones which are getting cheaper, and also the many things that have changed such as public services, buying and selling, news that was offline to completely online. This internet access is done by using gadgets such as PCs or laptops, tablets, and smart phones. In the current era, internet access is dominated by access through mobile devices. This change has an impact on the habits of the people who have changed from being conventional to digital.

Purchase of goods that are made both online and offline apparently not all items are used continuously, many items are only used once or twice only, after that the goods are stored in storage and not used anymore. On the other hand there are people who need goods but do not have the cost of buying the goods or feel in vain because the items needed are only used once or twice.

From the description above there are problems experienced by the two parties that can be resolved by bringing them together in a platform. Therefore, startup Minjemin innovates to make a loan platform for leasing goods that are judged to be able to help someone look for items that can be borrowed.

Application innovation designed to bring together someone who needs goods with a mobile application-based item owner. The system development method used in this study uses an iterative and incremental model so that the combination of the two methods helps in the process of developing the system that you want to run. In addition, researchers conducted application tests using the Unit Test and Integration Test.

Keywords: lending, mobile applications, iterative incremental, minjemin