ABSTRACT

Today's technology is developing rapidly along with the times. Even today's community needs can be solved by technology, especially in mobile applications, which can help people's daily activities. This can also be found in the financial industry, especially in Financial Technology, where many people have used fintech applications to help their daily needs. One of the fintech models that can drive people's daily needs is the peer-to-peer lending model, especially for the current needs of Generation Z. Therefore, this research focuses on the problems between fintech peer-to-peer lending and Generation Z. Generation Z is known as "digital natives," which are highly dependent on digital technology, but also have the potential to experience technostress because they continue to be exposed to rapid technological developments. This study uses a User-Centered Design (UCD) approach and conducts three tests of fintech applications. Testing involves testing user experience, detecting processing time, detecting misclicks, and using the Single Ease Question to measure ease of use. The evaluation results show an increase in evaluation from the existing design, targeting, to revised designs, with a Single Ease Question score reaching 6.8 to 6.9. This indicates that the design change has increased user comfort and convenience in using the fintech application. This research provides important insights for fintech companies in understanding and meeting the needs of Generation Z in using technology. By paying attention to the aspects of the User Interface (UI) and User Experience (UX), fintech can provide better solutions that align with Generation Z's preferences.

Keywords — *Fintech, Peer-to-peer Lending, Generation Z, User Interface, User Experience*