ABSTRACT

Financial Technology is a combination of financial services and innovative technology in digital financial transactions. It facilitates and enhances transaction efficiency. One popular type is peer-to-peer (P2P) lending. P2P lending is a form of technology-based financial service where a platform connects borrowers with lenders. P2P lending has become an alternative for those who have difficulties meeting traditional loan requirements. However, P2P lending also faces various challenges, including credit risk, regulation, data security, and aggressive debt collection practices. This research aims to address the existing issues in illegal loans by developing a website application that meets user needs and ensures smooth functionality without bugs to enhance user satisfaction using prototyping methods. Prototyping in application development offers advantages such as flexible requirement adaptation to user needs, high success rates, and faster implementation processes. The System Usability Scale (SUS) with a score of 81.16 indicates that the application has achieved an "Acceptable" level of acceptance with an adjective rating of "Excellent" and a grade of "B." This shows that the application's usability meets the needs and is highly accepted by users with good quality. Blackbox Testing results indicate that the application has met expectations for each given test scenario, and the developed features are free from bugs. By implementing this application, user needs can be fulfilled, and the user experience can be enhanced due to the minimal occurrence of bugs in the application.

Keywords: Fintech, Shariah P2P Lending, front-end, online loans, prototyping, website.