

ABSTRACT

The Finpay Money application is a digital wallet owned by PT Finnet Indonesia aimed at individual end users in line with the government's National Non-Cash Movement (GNNT) program. Based on the number and assessment results of Finpay Money users, the application has a lower rating than competitors, both on the Google Play Store and on the Apps Store. Users were also found to be uncomfortable with using the Finpay Money application based on reviews and initial interview results.

Seeing this phenomenon, the research aims to identify the appropriate approach for developing the user experience of Finpay Money application users using the design thinking method. The design thinking method goes through seven stages: understand, observe, define point of view (PoV), ideate, prototype, test, and reflect.

The research is included in the category of descriptive qualitative research with a case study approach. The research method used is in-depth interviews with key informants from Finpay Money application users. The results of the research can be used as teaching materials and references for future research with different measurement values and action plans for PT Finnet Indonesia to improve the performance of the Finpay Money application.

The researcher prioritizes the problem at the PoV define stage. The Finpay Money application's user needs were mapped using a Jobs to Be Done (JTBD) approach, with the How Might We (HMW) Question as the focus of the research. The research then enters the ideate stage through a brainstorming process to produce ideas from existing problems. The solution to the problem of using the application was found through dot voting to find the idea that best suits the needs of Finpay Money users.

The research results are a prototype with three features: the onboarding feature, loyalty points, and biometric authentication. Prototype testing at the test stage through usability testing showed a score of 91.5, which was included in the excellent category. The speakers gave positive feedback on the changes in earning points in the loyalty points feature. In addition, there was some input from resource persons related to expanding promotion (loyalty points) of the cooperation that can be redeemed at large merchants.

Keywords: cashless, user experience, design thinking