ABSTRACT

The lack of financial literacy among millennial farmers presents a significant challenge that affects their ability to plan sustainable finances. This study aims to develop a financial product learning application based on a chatbot for millennial farmers using the Design Thinking approach. The application features two main components: a dashboard that provides informative articles on financial products, and an interactive chatbot powered by Dialogflow to answer user inquiries. The application offers two access modes: logged-in users (with conversation history storage) and guest users (without history storage). The development process follows the five stages of Design Thinking: empathize, define, ideate, prototype, and testing. The user interface was developed using React JS, while the backend utilized Express JS and MongoDB. Final evaluation was conducted using the System Usability Scale (SUS) and the IMMS questionnaire to assess usability and user motivation. The testing results showed that the application received a SUS score of 81, categorized as "Acceptable" with "Good Usability", and relatively high motivation scores in the Attention and Satisfaction indicators. These findings indicate that the application is well-received by users and has the potential to enhance financial literacy among millennial farmers.

Keywords: Millennial Farmers, Financial Literacy, Chatbot, Design Thinking, React JS, SUS, IMMS