

ABSTRACT

Financial Technology (fintech) is the use of technology and systems for financial activities such as buying and selling stocks, bonds, and other financial transactions. One form of fintech is peer-to-peer lending (also known as P2P lending or lending platforms), where P2P lending is an online lending model that matches potential borrowers with investors using digital technology and communication, providing transparency in the lending process, high potential returns for lenders, and lower costs for borrowers compared to traditional loans. However, existing lending platforms have several issues, such as high interest rates, fund disbursements without applicant approval, threats of personal data leaks, aggressive debt collection practices, including terror and intimidation, and direct use of offensive language and sexual harassment, causing psychological pressure on victims. This research aims to address the problems associated with illegal loans by building a mobile-based Sharia P2P lending application that meets user needs and is free from bugs or errors to enhance user experience using the Prototyping method. Developing the application using the Prototyping method has advantages, including flexibility with user needs, a good success rate, and a shorter implementation time. The results of the System Usability Scale (SUS) showed a score of 96.5 with an "Acceptable" Acceptability level, "Excellent" adjective, and a "A" Grade, indicating that the application's usability meets user needs and is well-received by users with good quality. Blackbox Testing results, which tested the functionality of the application, demonstrated that it meets expectations for each testing scenario, and the developed features are free from bugs. Therefore, with the implementation of this application, user needs are met, and the user experience is enhanced with minimal bugs in the application.

Keywords: Fintech, P2P Lending, Sharia P2P Lending, Online Lending, Prototyping, Mobile Application.