ABSTRACT

Mitra Finpay is an application owned by PT. Finnet Indonesia is engaged in digital financial services intended for business management, especially Micro, Small, and Medium Enterprises (MSMEs). This application has been running since the end of 2020, has been available on the Play Store and the Apps Store, and currently has quite a lot of users. However, until now the rating of this application is still very low compared to its competitors. In addition, from initial interviews with users, information was obtained regarding user discomfort in using the Mitra Finpay application.

This study aims to analyze what needs to be developed in the Mitra Finpay application to meet user needs using the design thinking method. It is a qualitative descriptive study using the main sources from external (Mitra Finpay application users) and internal (Mitra Finpay application developers and experts) sources.

In this study, the design thinking method used consists of 5 stages, namely empathize, define, ideate, prototype, and test. At the empathize stage, researchers conducted interviews with users, developers, and experts. The researcher then created a user journey map, and empathy map, and conducted observations to find several problems in the Mitra Finpay application.

At the define stage, several existing problems were arranged in a priority list. Then the researcher created jobs to be done, points of view, and how might we statements. After identifying the problems in the Mitra Finpay application ecosystem, the next stage was to try to find new ideas as solutions to existing problems through the ideating process. At this stage, the researcher used the brainstorming method to explore ideas that could solve the main issues. Several ideas were then selected that best suited the needs of Mitra Finpay application users.

This study produced a prototype in the form of 5 features, namely the onboarding feature, the non-QRIS Mitra Finpay registration feature, the Mitra Finpay registration data verification feature and system with AI, the non-QRIS dashboard feature, and the QRIS registration feature. The results of the prototype test at the test stage based on usability testing produced a score of 86 or acceptable. The informants provided positive feedback on the changes developed in the prototype that had been made. The resource person also provided input that was immediately followed up regarding the onboarding page, personal data completion form, and non-QRIS dashboard display.

Keywords: Digital Transformation, Digitalization, Design thinking