

ABSTRACT

Finpay Link developed by PT Finnet Indonesia is a unique web address or URL link generated by the Finpay Payment Gateway product system to facilitate payment transactions that can be pasted into email applications, Short Message Service (SMS), or Chat Messenger such as WhatsApp. This product is intended to provide convenience for MSMEs in making transactions, especially in terms of payments on the customer side, so it is expected to significantly contribute to the company's revenue for the many transactions that occur in the MSME business.

Since 2019, Finpay Link has still been unable to provide the revenue contribution as expected by the company. So it is necessary to immediately carry out new product innovations that depart from the existence of Finpay Link. On the other hand, the adoption of WhatsApp social media technology in Indonesian society is quite dominant as illustrated by the percentage of active users of 90.9% of all active social media users in Indonesia.

This study aims to design and develop a WhatsApp-based application with a design thinking approach aimed at MSME business actors who are expected to be able to generate a large number of MSME business transactions so that they will provide a significant revenue contribution. This research is a case study with a qualitative research approach. The data collection method was carried out through the stages of observation and in-depth interviews.

The results of this study are in the form of a new feature design based on WhatsApp social media that can be used by MSME business actors to support their business activities. The features developed in this study are the payment process and transaction history tracking. Testing of the prototype was carried out using the System Usability Score (SUS). The test results showed a value of 89.5 which is included in the acceptable and excellence categories. All user sources also provided positive responses and feedback on the innovation of the payment process and transaction tracking via WhatsApp.

This study has time limitations, so the features developed are still unable to solve all the problems that users feel. Further research is expected to be able to improve the shortcomings in this study. This study is also expected to be a reference for further research, especially in the application of the design thinking method in developing business applications.

Keywords: Finpay Link, MSME, Design Thinking, Product Innovation, WhatsApp