

ABSTRACT

The phenomenon of the sandwich generation in Indonesia continues to increase along with the high economic pressure and the double responsibilities they have to bear, namely financing the needs of parents and also children or siblings. This condition is exacerbated by the low level of financial literacy and limited financial management applications that only focus on recording transactions, without providing comprehensive solutions. Therefore, this research aims to design an effective, structured, and accessible mobile application prototype to help the sandwich generation manage their finances more wisely. The research methods used include primary and secondary data collection through interviews, observations, questionnaires, and literature studies. The design process was carried out with a design thinking approach that considers aspects of user interface (UI) and user experience (UX). This application is designed with complete features, including transaction recording, budget planning, financial education through articles, and financial consulting services. The result of this design is expected to be an integrated solution that suits the real needs of users and is able to encourage the financial independence and welfare of the sandwich generation.

Keywords : *Financial application, Financial literacy, Financial management, sMobile prototype, Sandwich generation,*