

Evaluasi dan Rekomendasi Desain Perbaikan Antarmuka Digital Onboarding: Studi Kasus Bank Danamon Indonesia = Evaluation and Design Recommendations to Improve the Interface of Digital Onboarding: A Case Study of Bank Danamon Indonesia

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Abstrak

Digitalisasi terjadi di berbagai sektor salah satunya adalah perbankan. Adaptasi digitalisasi dilakukan dalam mendapatkan pelanggan baru melalui smartphone. Digital onboarding merupakan salah satu aplikasi mobile perbankan digital milik Bank Danamon Indonesia untuk mendapatkan pelanggan baru. Namun, kondisi saat ini masih ada permasalahan yang terjadi dimana desain antarmuka belum sesuai ukuran pengalaman pelanggan baru (user experience) yang memenuhi kebutuhan sehingga tidak tercapainya target pelanggan baru. Dalam pengembangannya, seperti yang tercantum pada Project Approval Memorandum (PAM) Digitization tahun 2017 bahwa user experience yang diinginkan oleh pelanggan baru perlu diketahui lebih lanjut. Hal tersebut juga diperkuat dari hasil wawancara dengan product owner, IT Customer Care Manager (CCM) dan IT e-channel head. Penelitian ini bertujuan untuk menganalisis pengalaman pelanggan baru (user experience), kemudian melakukan evaluasi dan desain perbaikan antarmuka digital onboarding Danamon agar sesuai dengan kebutuhan. Penelitian ini menggunakan pendekatan User-Centered Design (UCD) untuk mempelajari cara melakukan penilaian efektif terhadap proses desain yang berpusat pada pelanggan baru. Penelitian ini merupakan penelitian mixed-methods approach. Teknik pengumpulan data awal dilakukan dengan mengumpulkan data ulasan aplikasi pada app store dan play store, kemudian melakukan survei daring untuk 100 responden yang di dalamnya terdapat kuesioner User Experience Questionnaire (UEQ) dan System Usability Scale (SUS), sehingga menghasilkan 11 kelompok isu. Metode kuantitatif dilakukan melalui perhitungan statistik hasil dari kuesioner UEQ dan SUS. Metode kualitatif dilakukan melalui usability testing dan wawancara kontekstual untuk 20 responden terpilih yang telah mengisi survei daring, kemudian menghasilkan 12 kelompok isu. Penggabungan dan eliminasi kelompok isu dilakukan sehingga menghasilkan 10 kelompok isu, kemudian dipetakan dengan 10 komponen pada heuristic evaluation menghasilkan 12 analisis permasalahan dari problem statement yang disampaikan oleh pelanggan baru. Perancangan rekomendasi desain perbaikan antarmuka dengan melakukan pemetaan ke delapan prinsip Shneiderman's eight golden rules. Kemudian dirancang prototype menggunakan Invisionapp. Evaluasi 17 rekomendasi desain perbaikan pada prototype dilakukan ke 20 responden yang sama dan mereka diberikan kuesioner UEQ dan SUS sebagai evaluasi prototype yang dibuat. Pada akhirnya, disimpulkan bahwa 17 rekomendasi desain perbaikan antarmuka aplikasi digital onboarding Danamon valid dan sesuai dengan kebutuhan pelanggan baru berdasarkan pengalaman pelanggan baru (user experience) dan usability aplikasi.

Kata Kunci : Digital onboarding, pengalaman pelanggan baru, UCD, UEQ, SUS, usability testing, heuristic usability, Shneiderman's eight golden rules , rekomendasi desain perbaikan antarmuka

.....Digitalization occurs in various sectors, one of which is banking. Adaptation of digitalization is done in getting new customers through smartphones. Digital onboarding is a digital banking mobile application owned by Bank Danamon Indonesia to get new customers. However, there are problems in the interface

design that does not match the size of the new customer experience to meet the needs. Consequently, new target customers are not achieved. In its development, as stated in Project Approval Memorandum (PAM) Digitization in 2017, the user experience desired by new customers needs to be further investigated. This was also reinforced by the results of interviews with the product owner, IT Customer Care Manager (CCM) and IT e-channel head. This research aims to analyze the experience of new customers (user experience), then evaluate and improve the design of Danamon's digital onboarding interface to suit the needs. It employs a User-Centered Design (UCD) approach to study how to carry out an effective assessment of a new customer-centered design process. It is a mixed-methods approach. The initial data collection technique was carried out by collecting application review data in the app store and play store. It was followed by, conducting an online survey for 100 respondents in which there was a User Experience Questionnaire (UEQ) and a System Usability Scale (SUS) questionnaire, resulting in 11 issue groups. Quantitative methods are carried out through statistical calculations of the results from the UEQ and SUS questionnaires. The qualitative method was carried out through usability testing and contextual interviews for 20 selected respondents, who had completed an online survey, which produced 12 issue groups. The merging and elimination of issue groups was carried out to produce 10 issue groups. These were, mapped with 10 components in heuristic evaluation to produce 12 problem analyzes of problem statements submitted by new customers. Design recommendations interface design was conducted by mapping the eight principles of Shneiderman's to improve the eight golden rules. Afterward, a prototype was designed using Invisionapp. The evaluation of 17 design improvement recommendations on the prototype was carried out to the same 20 respondents. They were given a UEQ and SUS questionnaire to evaluate the prototype. In the end, it was concluded that 17 design recommendations for Danamon's onboarding digital application interface improvement were valid. It was in accordance with the needs of new customers based on new customer experience and application usability.

Keywords : Digital onboarding, new customer experience, UCD, UEQ, SUS, usability testing, heuristic usability, Shneiderman's eight golden rules, interface design improvement recommendations