

Evaluasi Usability dan Pengembangan Desain Alternatif dari Aplikasi m-Banking di Indonesia: Studi Kasus BCA Mobile, Livin' by Mandiri, dan BRImo = Usability Evaluation and Alternative Design Development of m-Banking Applications in Indonesia: Case Study of BCA Mobile, Livin' by Mandiri, and BRImo

Tesalonika Julia Petronella Sagala, author

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Abstrak

Di masa pandemi seperti saat ini, volume transaksi melalui aplikasi m-Banking di Indonesia memiliki potensi untuk meningkat. Terdapat aplikasi m-Banking dengan jumlah target pasar terbesar di Indonesia, yaitu BRImo, Livin' by Mandiri, dan BCA Mobile. Untuk mengantisipasi peningkatan jumlah pengguna dan frekuensi penggunaan, diperlukan analisis dan studi mendalam mengenai pengalaman pengguna ketika menggunakan aplikasi m-Banking. Penelitian ini bertujuan untuk mengevaluasi desain antarmuka dan usability dari tiga aplikasi m-Banking di Indonesia, yaitu BRImo, Livin' by Mandiri, dan BCA Mobile. Penelitian dilakukan dengan metodologi User-Centered Design. Evaluasi dilakukan dengan menggabungkan data kuantitatif dari penilaian pengguna dengan kuesioner System Usability Scale dan data kualitatif dari usability testing serta pendapat pengguna yang dikumpulkan dengan kuesioner daring dan wawancara kontekstual. Melalui evaluasi, ditemukan permasalahan pada lima fitur utama aplikasi m-Banking, yaitu pengecekan saldo, transfer uang, pengisian e-Wallet, pembayaran tagihan, dan cek mutasi. Masalah-masalah ini dikembangkan solusinya berdasarkan pemetaan dengan Shneiderman's Eight Golden Rules of Interface Design. Solusi desain dikembangkan menjadi high-fidelity prototype dan dievaluasi kembali dengan metode usability testing, wawancara kontekstual, dan kuesioner System Usability Scale. Penelitian ini membuktikan bahwa kesesuaian aplikasi dengan Shneiderman's Eight Golden Rules of Interface Design meningkatkan penilaian pengguna terhadap aplikasi. Desain alternatif aplikasi pada penelitian ini dapat dijadikan referensi untuk meningkatkan usability dari aplikasi m-Banking.

.....During the current pandemic situation nowadays, the volume of transactions on m-Banking applications in Indonesia has the potential to increase in number. There are three m-Banking applications with the largest number of target markets in Indonesia, which are BRImo, Livin' by Mandiri, and BCA Mobile. To anticipate the increase in the number of users and the frequency of use, in-depth analysis and study of user experience of m-Banking applications is necessary. This study aims to evaluate the interface design and usability of three m-Banking applications in Indonesia, which are BRImo, Livin' by Mandiri, and BCA Mobile. The research was conducted using User-Centered Design methodology. The evaluation was carried out by combining quantitative data from user evaluation by System Usability Scale questionnaire and qualitative data from usability testing and user reviews collected with online questionnaires and contextual interviews. Through the evaluation, problems were found in the five main features of the m-Banking application, which are balances checking, money transfer, e-Wallet top-up, bill payment, and transaction record checking. Design solutions for these problems were developed based on mapping with Shneiderman's Eight Golden Rules of Interface Design. Design solutions were made into high-fidelity prototype and re-evaluated with usability testing, contextual interviews, and System Usability Scale questionnaires. This research proves that the conformity of application with Shneiderman's Eight Golden Rules of Interface Design increases the

user's evaluation score of the application. The alternative design of the application in this study is hoped to be used as a reference to improve the usability of the m-Banking application.