ABSTRAK

PERANCANGAN *USER INTERFACE* DAN *USER EXPERIENCE* PADA APLIKASI *MOBILE MONEY CHANGER* MIMOPAY MENGGUNAKAN METODE *DESIGN THINKING*

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Masa pasca-pandemi memberikan dampak pada jumlah masyarakat Indonesia yang bepergian ke luar negeri. Hal itu juga akan berdampak juga pada aktivitas transaksional yang memerlukan ketersediaan uang tunai yang ditukarkan di mesin penukaran fisik, Visa, MasterCard, atau kartu kredit untuk mendukung transaksi tersebut. Keterlibatan transaksi digital dikalangan masyarakat Indonesia juga berpengaruh penting karena kegiatan menukarkankan uang secara *offline* tentu memerlukan waktu dan tenaga lebih. Oleh karena itu, konsep pertukaran mata uang asing *online* menjadi penting dalam mengatasi tantangan ini. Penelitian ini memerlukan pendekatan berbasis solusi *(solution-based)* dalam menyelesaikan permasalahan, sehingga metode *design thinking* cocok digunakan dalam penelitian ini. Metode *design thinking* diimplementasikan dalam lima fase yaitu *"Empathize", "Define", "Ideate", "Prototype"*, dan *"Test"*. Berdasarkan masalah dan kebutuhan pengguna yang diambil dari hasil wawancara dan *brainstroming*, didapatkan 16 desain *interface* berbeda dengan nilai efektivitas mencapai 86%, dan nilai *System Usability Scale (SUS)* sebesar 83,6, dengan *grade scale* B, *adjective rating excellent*, dan masuk dalam kategori "*acceptable*". Berdasarkan hasil tersebut, maka kemudahan penggunaan desain antarmuka aplikasi *mobile money changer* MimoPay dapat diterima dan memberikan kemudahan bagi pengguna dalam melakukan transaksi mata uang asing secara *online*. Namun, desain antarmuka aplikasi *mobile money changer* MimoPay harus terus diuji dan dievaluasi untuk menyesuaikan perkembangan dan perubahan terbaru. Pengembangan aplikasi juga harus mempertimbangkan peraturan *e-money* oleh UU, Peraturan Menteri, Peraturan Bank Indonesia, OJK, dan ISO yang berlaku untuk mematuhi standar keamanan dan kenyamanan pengguna global.

Kata kunci: *E-Money, Design Thinking, Task Complection Rate, SUS.*

ABSTRACT

USER INTERFACE AND USER EXPERIENCE DESIGN IN MIMOPAY MOBILE MONEY CHANGER APPLICATIONS USING THE DESIGN THINKING METHOD

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The post-epidemic period had an impact on the number of Indonesians traveling abroad. It will also affect transaction activities that require the availability of cash exchanged at physical exchange machines, Visa, MasterCard, or credit cards to support the transaction. The involvement of digital transactions among Indonesian people is also important because offline money exchange activities will take more time and effort. Therefore, the concept of online foreign currency exchange has become crucial in addressing this challenge. This research requires a solution-based approach to solving problems, so the design thinking method is suitable for use in this research. Design thinking is implemented in five phases: "empathize," "define," "ideate," "prototype," and "test." Based on issues and user needs taken from interviews and brainstorming, 16 different interface designs were obtained with an efficiency rating of 86% and a System Usability Scale (SUS) rating of 83.6, with grade scale B, adjective rating excellent, and in the category "acceptable." Based on these results, the ease of use of MimoPay's mobile money changer application interface design is acceptable and provides ease for users in conducting foreign currency transactions online. However, MimoPay's mobile money change application interface design must be continuously tested and evaluated to adapt to the latest developments and changes. Application development should also consider e-money regulations by applicable laws, ministerial regulations, Bank Indonesia Regulations, OJK, and ISO to comply with global security and user convenience standards.

Keyword: E-Money, Design Thinking, Task Complection Rate, SUS.