



Finpay Remittance Service Innovation: Product Development Using a Design Thinking Approach to Enhance User Experience

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KEYWORDS

Remittance
User Experience
Design Thinking

ABSTRACT

Remittances contribute altogether to Indonesia's foreign exchange, totaling 9.75 billion USD or around 145 trillion Rupiah in 2022. In 2023, household remittance exchanges come to 42 trillion Rupiah. In spite of this huge potential, Finpay Remittance controls as it were 1.90% of the showcase share, reflecting its underperformance over the past three a long time in assembly company targets. This consider points to recognize the essential issues confronted by clients and discover suitable arrangements employing a plan considering approach. This investigate employments a clear subjective technique with a case think about approach. The most witnesses are Finpay Remittance users, met to evaluate their encounters with the benefit. The plan considering approach takes after the stages of empathizing, characterizing, ideating, prototyping, and testing. Amid the empathize arrange, the analyst conducted interviews with key witnesses and supporting members, interpreting the results into client travel maps and sympathy maps to imagine client issues. Within the characterize arrange, issues were prioritized and categorized, taken after by the advancement of occupations to be done, focuses of see, and how might we explanations. The ideate arrange included a bunch discourse and brainstorming, with thoughts contracted down through dab voting. The beat thoughts, approved by clients, were utilized to make the model. The model, created utilizing Figma, was tried with a Framework Ease of use Scale (SUS) survey. The result, with a score of 85.5, demonstrates solid client acknowledgment, affirming the prototype's adequacy and significance.

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1. INTRODUCTION

Digital payment frameworks are essential to the change of the advanced economy and play an imperative part in encouraging effective and secure monetary exchanges within the computerized (Babuşcu & Hazar, 2023). In a worldwide setting, digital payment systems not as it were give a helpful arrangement for regular value-based needs but moreover drive in general financial development by growing markets and upgrading trade proficiency (Bolonin et al., 2021). One of the administrations for worldwide cross-border digital payment exchanges is remittance (Tung, 2018). Remittance can be carried out through different strategies, such as bank exchanges, online cash exchange administrations, cash exchange specialists, or other digital payment systems (Wu, 2019). In Indonesia, remittance administrations speak to one of the sources of the country's outside trade profit. The lion's share of remittances entering Indonesia start from Indonesian

Migrant Workers (PMI). Concurring to data from BP2MI, the full number of PMI all through 2023 was 274,965 people (BP2MI, 2024). The outside trade profit from remittances by Indonesian Migrant Workers (PMI) in 2022 measured to 9.715 billion USD, or roughly 145 trillion Rupiah (Bisnis.com, 2019). This information demonstrates an increment in outside trade profit compared to the past year, 2021, which recorded 9.164 billion USD or around 137 trillion Rupiah, and 2020, which recorded 9.427 billion USD or roughly 141 trillion Rupiah (Bisnis.com, 2019). The considerable outside trade commitments from PMI highlight the noteworthy potential value in the remittance trade.

In Indonesia, numerous companies offer remittance services, including PT Finnet Indonesia. (Agung Fakultas Ekonomi & Telekomunikasi Terusan Buah Batu, n.d.). PT Finnet Indonesia has been providing a remittance product called Delima since 2013 (Telekomunikasi, 2024). This

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service, initially launched by PT Telkom Indonesia, Tbk. in 2011, was rebranded the same year to cater specifically to Indonesian Migrant Workers (PMI), facilitating their remittances from overseas back to Indonesia. Although Finpay Remittance operates in seven countries worldwide, its performance over the past three years has been underwhelming, falling short of the company's expectations. (Telekomunikasi, 2024). Therefore, an analysis of the performance of Finpay Remittance is necessary.

One method that can be used to identify the shortcomings of an application is the design thinking approach. Research conducted by (Dhimas et al., 2022) focused on the development of an existing application, followed by evaluation and improvement using the design thinking method. In developing a product or application using the design thinking method, (Kelley & Brown, 2018) in (Lazuardi & Sukoco, 2019) explain that several stages are required to produce a product that meets the intended needs.

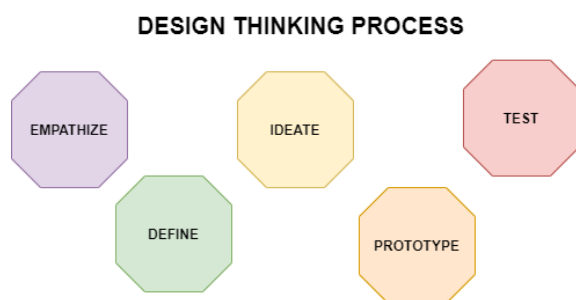


Fig. 1. Design Thinking Process

Source : (Lazuardi & Sukoco, 2019)

- **Empathize**

When identifying the target users, a design thinker must understand the users' experiences, emotions, and situations. This involves putting themselves in the users' shoes to truly grasp their needs. Techniques such as interviews, observing users' daily lives, and other methods can be utilized to achieve this understanding.

- **Define**

Once the design thinker understands the users' needs, they need to articulate ideas or perspectives that will serve as the foundation for the product or application being developed. This can be achieved by listing the users' needs and leveraging knowledge about the current circumstances.

- **Ideate**

Based on the identified needs, the designer must propose potential solutions. This process involves collaborative evaluations with the design team, combining the creativity of each team member to generate innovative ideas.

- **Prototype**

The generated ideas are then implemented into a tangible application or prototype product. This phase involves creating a physical or functional product and simulating possible usage scenarios.

- **Test**

The prototype product or application is tested with users. Feedback gathered from users' experiences with the prototype is used to refine and improve the product, ensuring it better meets user needs.

2. LITERATURE REVIEW

2.1 Strategic Management

Agreeing to (Wheelen & Hunger, 2012), strategic management may be a set of activities and choices taken by administration to decide the long-term activities an organization will seek after. The most objective of key administration is to leverage and create modern and unmistakable openings for the company's future. The most objective of key administration is to form and use unused openings for long run of the organization. Concurring to (Wheelen & Hunger, 2012) key administration comprises of four essential components:

- Environmental Scanning

This prepare includes gathering and assessing data almost both the inner (strengths and weaknesses) and outside (opportunities and threats) situations for relevant partners.

- Strategy Formulation

The improvement of long-term plans pointed at making an successful administration framework, whereas considering the organization's qualities, weaknesses, opportunities, and threats.

- Strategy Implementation

The method of changing procedures and arrangements into activities through the advancement of programs, budgets, and strategies, frequently including changes to the organization's culture and structure.

- Strategy Evaluation

The observing and assessment of organizational accomplishments to compare them with introductory objectives, making choices for change and distinguishing shortcomings.

The key aspects of strategy focus on growth, often defined by outcomes and increases in scale (such as revenue and workforce size) (Sudrajad et al., 2023). However, this can overlook the fact that in order to gain a competitive advantage, company must develop and utilize their capabilities and resources. Achieving this requires leaders, along with their teams, to comprehend the strategic process and how it interacts with other factors (Phillips et al., 2018)

2.2 Design Thinking

Design thinking involves applying tools and methods derived from design practices (Cruickshank & Evans, 2012) Ethnographic research with users can be conducted to uncover the latent needs of potential users (Gonen, 2019). Based on (Ojasalo & Ojasalo, 2018) in (Ghina & Afifah, 2021) the foundation for driving innovation lies in focusing on consumer needs across all elements of the business model.

Design Thinking is a method for creative problem-solving (Hatammimi & Andini, 2022). Through this process, various solutions are developed in the form of products, processes, or

services that can be implemented by individuals or teams. Human-centered design, the mindset behind Design Thinking, ensures that the solutions created are relevant and beneficial for those who need them (IDEO.org, 2015).

Design thinking serves to simplify complex problems, making them clear so they can be analyzed and solved. The design thinking mindset should be integrated into the entire process, from adopting the consumer's perspective to fostering a new culture within the company. This indicates that the company has achieved success with this strategy. Therefore, it is evident that the design thinking methodology brings significant positive changes across all organizations (Brown, 2009).



Fig. 2 Design Thinking Process

Source : (Juniantari et al., 2023)

The stages in the Design Thinking method, according to (Brown & Katz, 2009) are as follows:

- Empathize:** This stage is considered the core of the human-centered design process. It aims to understand the users within the context of the product being designed, through observation, interviews, and combining both methods with a scenario provided beforehand.
- Define:** This stage involves analyzing and understanding the insights gathered during the empathize phase, with the goal of defining the problem statement, which becomes the central point of focus in the research.
- Ideate:** This stage marks the transition from problem definition to problem-solving. The focus here is on generating ideas or concepts that will serve as the foundation for creating prototypes.
- Prototype:** Known as the initial design of the product, this stage aims to identify potential flaws early and explore new possibilities. The initial designs are tested with users to gather responses and feedback, which help refine the design.
- Test:** Testing is conducted to collect feedback from users based on the final designs developed during the prototyping phase. This stage is the final one, but it is part of a life cycle, allowing for iteration and revisiting previous design stages if errors are found.

3. METHODOLOGY

Research can be classified into three sorts based on its technique: quantitative, qualitative, and mixed methods. This think about embraces a qualitative approach. Concurring to (Creswell & Creswell, 2014) qualitative research could be a logical handle centered on understanding human issues in a

social setting. It points to supply a comprehensive and complex description by displaying detailed points of view from different data sources, conducted in a characteristic setting without analyst mediation.

(Rukajat, 2018) explains that this type of research is categorized as descriptive research. Descriptive research seeks to accurately and realistically describe current phenomena, offering systematic, factual, and precise descriptions of the facts, characteristics, and relationships between the phenomena under study.

Regarding the timing of the research, there are two sorts: cross-sectional and longitudinal. Cross-sectional research includes information collection at a single point in time (which may span days, weeks, or months) to reply the research question (Sekaran & Bougie, 2016). In differentiate, longitudinal research collects information at numerous focuses in time across different areas to reply the research question (Sekaran & Bougie, 2016). Qualitative research information regularly comprises of words, which can be accumulated from wide reactions to meet questions, open-ended survey responses, observations, or readily accessible data from sources just like the Internet (Sekaran & Bougie, 2016)

In this study, the operational variables related to Design Thinking are adopted from the research by (Brown & Katz, 2009). The measurement tools used have undergone a pilot test, ensuring that the instruments in this study have been refined from previous research. The research questions are presented below:

- **Empathize**

In the Empathize phase, the interviewee will share their experiences, needs, expectations, issues, and challenges while using Finpay Remittance. They will also assess the fees, features they use, as well as their level of satisfaction and customer support. Interview documentation and photos will support the data, which will then be analyzed using tools such as Persona, User Journey Map, and Empathy Map. the research question are :

- Experiences and remittance Processes with Finpay Remittance

As a user of Finpay Remittance, share your encounters and recognitions with respect to the benefit as a remittance arrangement. Start by clarifying how long you've got been utilizing Finpay Remittance and what at first pulled in you to select this benefit. Depict what you like most approximately the stage and any highlights or benefits that stand out to you. Conversely, highlight perspectives of the benefit merely discover less favorable or that may well be progressed. Talk about the ease of exploring the remittance process and whether you find it quick and proficient. Share your impressions of the time required to total a exchange and distinguish any steps within the prepare simply feel are confusing or time-consuming. Reflect on how Finpay Remittance may advance rearrange or quicken the remittance involvement. At long last, compare your involvement with Finpay Remittance to other remittance administrations you have got utilized and clarify the key reasons that driven you to select Finpay Remittance over elective choices.

b. Needs and Expectations

As a user or potential user of Finpay Remittance, share your desires with respect to the perfect highlights and administrations of a remittance stage. Portray the aspects you consider most critical when choosing a remittance benefit, such as unwavering quality, speed, cost, and ease of utilize. Reflect on how Finpay Remittance can back you in accomplishing your remittance objectives, such as encouraging quick, secure, and proficient cash exchanges. Also, give recommendations for steps Finpay Remittance may take to upgrade your fulfillment as a client, whether through highlight improvement, benefit changes, or an improved client encounter.

c. Issues and Challenges

As a user or potential user of Finpay Remittance, share your desires with respect to the perfect highlights and administrations of a remittance stage. Portray the aspects you consider most critical when choosing a remittance benefit, such as unwavering quality, speed, cost, and ease of utilize. Reflect on how Finpay Remittance can back you in accomplishing your remittance objectives, such as encouraging quick, secure, and proficient cash exchanges. Also, give recommendations for steps Finpay Remittance may take to upgrade your fulfillment as a client, whether through highlight improvement, benefit changes, or an improved client encounter?

d. On fees and Exchange Rates

As a user of Finpay Remittance, how do you assess the fees charged for this remittance service? Explain whether you think the fees are reasonable and align with the services provided. Also, compare these fees with those of other remittance services you have used and evaluate whether Finpay Remittance's fees are competitive. Additionally, do you feel that the services offered by Finpay Remittance provide value for the cost paid, in terms of speed, security, and ease of the money transfer process?

e. On Features and Services

As a user of Finpay Remittance, which features and services do you regularly use in the remittance process? Explain how these features assist you in sending money. Additionally, are there any features or services you hope could be available on Finpay Remittance but are not yet offered? Provide examples of features you feel could enhance the comfort or ease of using this service. Lastly, in your opinion, what improvements are needed in Finpay Remittance to enhance the user experience, whether in terms of functionality, speed, or other aspects?

f. On Satisfaction and Loyalty

As a user of Finpay Remittance, how satisfied are you with the overall service provided? Explain the factors that influence your satisfaction level, including ease of use, speed, and cost. How likely are you to recommend Finpay Remittance to your friends or acquaintances, and what is the main reason behind your decision? Lastly, what do you think Finpay Remittance can do to increase your loyalty as a user, whether through service improvements, loyalty programs, or additional features that better meet your needs?

g. On Communication and Customer Support

As a user of Finpay Remittance, how do you assess the communication between Finpay Remittance and its users? Do you feel that information regarding services, updates, or important announcements is communicated clearly and in a timely manner? Additionally, do you find it easy to access information or assistance when encountering difficulties while using this service? If applicable, how was your experience in contacting customer support? In your opinion, what can Finpay Remittance do to improve communication and customer support to make the user experience more satisfying and responsive?

h. Additional Questions

If Finpay Remittance were to be compared to an individual, how would you describe their personality or characteristics? Do you see them as responsive, accessible, or perhaps more professional and efficient? Additionally, do you have any suggestions or ideas to improve the quality of Finpay Remittance's services, whether in terms of features, customer service, or any other aspects that could make the service better and more satisfying for users?

i. Define

In the Define phase, the interviewee will discuss the problems, solutions, implementation, challenges, collaboration, and developments within the remittance world, supported by interview documentation and photos. The results will be analyzed using frameworks such as Jobs to Be Done, Point of View, and How Might We. The research question are:

j. Question for the Developer

As a developer of Finpay Remittance, how do you understand the performance decline in remittance volumes and the internal and external factors influencing it? Have you analyzed data to identify the root causes and understand user interactions with the application? What solutions do you propose to improve performance, user experience, and ease of use of the application? Which features need to be added, and how can technologies like AI, machine learning, or blockchain be used to enhance the service? How is performance monitoring conducted, and how do you prioritize and implement solutions? Additionally, how do you address technical, logistical, and internal/external challenges, and ensure the application is compatible and secure for users? How do you ensure the scalability of the application and protect user data, as well as measure the impact and success of the proposed solutions?

k. Question for the Expert

As portion of the remittance industry, how do you see the part and significance of remittances in Indonesia's economy? How have remittance patterns in Indonesia changed over the past five a long time, and what are the most components driving Indonesian vagrant laborers to send remittances? What are the greatest challenges confronting the remittance industry in Indonesia nowadays, and how are players within the industry tending to issues such as high exchange costs and availability of administrations? Furthermore, what is the current scene of the settlement industry in Indonesia, counting key players and advertise share? Given the deluge of worldwide remittance players into Indonesia, what steps ought to domestic remittance companies take to stay competitive?

What later advancements or arrangements ought to be actualized to make strides benefit effectiveness? Are there other perspectives of remittances that require advance inquire about, and what are your suggestions for Finpay Remittance to proceed competing within the residential advertise?

l. Ideate

In the Ideate phase, the interviewees, including the Finpay Remittance developer and the facilitator researcher, will focus on generating creative ideas for the solutions identified in the Define phase. Using brainstorming and the 2x2 matrix method, they will explore various potential solutions and then prioritize the ideas that are most relevant and effective. Interview notes and photos will support this process. The outcome will be a collection of ideas that are ready for further evaluation and implementation. The research question is : How can Finpay provide real-time transaction status reports to facilitate users in monitoring transaction statuses and expedite the operational decision-making process?

m. Prototype

In the Prototype phase, the interviewees, including the Finpay Remittance developer and the facilitator researcher, will work together to design the ideal prototype based on the needs of Finpay Remittance users. Using tools such as User Flow and Prototype Mockup, they will develop a design that illustrates how the solution will work practically. Documentation, including interview notes and prototype mockups, will be used as supporting evidence to ensure that the designed prototype meets user needs and expectations. The expected output is a prototype that is ready to be tested and prioritized for further implementation. The research question is How can the ideal prototype be defined and designed for the development of the Finpay Remittance service?

n. Test

In the Test phase, interviewees consisting of Finpay Remittance users will be asked to share their experiences regarding the latest updates to the Finpay Remittance service. Documentation, including interview recordings and questionnaire results, will be collected as supporting evidence. Tools such as the System Usability Score and Feedback Grip Mockup Enhancement (if necessary) will help assess how well the prototype and new features meet user needs. The expected output is in-depth feedback from users about their experiences with the latest service, which will be used for further refinement. The research question is What is the user response to the development of the Finpay Remittance service that has been implemented?

4. RESULT AND DISCUSSION

In this think about, the researcher conducted interviews with 9 (nine) sources from both inside and outside sources of the company. The sources are separated into three categories: sources who are clients of the application, informants who are engineers of the application, and expert informants. The informants who are clients of the Finpay Remittance application in this ponder comprise of 6 people from different companies. In the mean time, the sources who are designers of the Finpay Remittance application in this study amount to 2 (two) people from the company's inner group. The expert informants met in this ponder are from the Indonesian Cash Exchange Administrators Affiliation (APPUI). This consider

employments the plan considering approach agreeing to (Brown, 2009) which includes 5 (five) stages in its process: Empathize, Define, Ideate, Prototype, and Test

a. Empathize

In this stage, the researcher conducted direct interviews with user informants to observe and understand the problems from the users' perspective. After the interviews, the researcher created verbatim transcripts, which were then processed into a User Journey Map to gain a deeper understanding of the users' experiences, needs, and challenges when interacting with the Finpay Remittance application. In this stage, the researcher also conducted direct interviews with developer informants and expert informants to explore the challenges and opportunities in remittances. After the interviews, the researcher created verbatim transcripts, which were then processed into an Empathy Map.

b. Define

Define is the process of analyzing and understanding the various insights gathered through empathy, with the goal of determining the problem statement as the point of view or main focus of the research (Brown, 2009).

• Problem Prioritization

Table 1. Problem Prioritization

Problem Prioritization	Jobs to be Done	Priority
Reporting of Pending Transaction Status (H+1)	Providing real-time transaction status reports, allowing users to immediately monitor the success or failure of transactions.	Very High
Unresponsive Call Center	Improving Call Center responsiveness by providing faster and more efficient support for users who are unable to directly contact an Account Officer (AO).	Medium
Confusion with the Various Transaction Statuses	Providing clear and easily understandable explanations regarding transaction statuses such as 'pending,' 'temporary,' or 'failed' to reduce confusion.	Medium

• Jobs to Be Done (JBTD)

Jobs To Be Done is a framework that introduces the types of customer needs that must be considered to gain a deep understanding of what customers aim to achieve (Ulwick, 2016). Below are the Jobs To Be Done in this study.

• Point of View and How Might We

Point Of View (POV) is a summary of the user's needs, consisting of User, Needs, and Insight. How Might We (HMW) is a question related to the existing problem. Below are the POV and HMW for this study:

a. Insight

The reports needed by users are only available after H+1, causing delays in monitoring transaction statuses. Several informants revealed that this often hinders their operations, especially when processing large batch transactions. One user mentioned that when transaction reports are delayed, the

decision-making process regarding fund transfers is disrupted. Another user shared that the H+1 report makes them hesitant to proceed to the next step, as they are unaware of the current status of the transaction being processed.

b. Needs

Users want to ensure smooth operational processes, so they need transaction status reports that are available in real-time, allowing them to monitor transaction success. In case of failure, users can take immediate action as needed.

Table 2. JBTD

Description of Persona	Situation	Motivation
The users consist of managers, employees, and operators responsible for international remittances or payroll operations in large companies in Indonesia and Japan. They are directly involved in managing remittances with high transaction volumes.	Users face challenges with the stability of the remittance system and often encounter delays in transaction reports (H+1), which hinders their ability to monitor transaction statuses in a timely manner. This issue is particularly prevalent when transaction volumes are high.	Users want to ensure that transactions run smoothly, are stable, and that reports are available in real-time, allowing them to immediately know the success or failure of transactions. The goal is to maintain operational efficiency and build trust with their business partners.
Outcome		
	Situational Jobs	Emotional & Social Jobs
	Users need a more stable system with real-time transaction reporting, allowing transactions to be monitored quickly without delays. This helps them manage large volumes of transactions more efficiently.	Users will feel calm and confident when they can monitor transactions in real-time. This enhances trust in the remittance service, strengthens relationships with partners, and fosters satisfaction and loyalty towards the service being used.

c. Point Of View (POV)

Currently, delayed reports make it difficult for users to monitor the process efficiently, which can delay important business decisions. Therefore, users who frequently conduct batch transactions require real-time transaction status reports to ensure that transactions are successful or failed in a timely manner.

d. How Might We (HMW)

How might Finpay provide real-time transaction status reports to facilitate users in monitoring transaction statuses and expedite the operational decision-making process?

- Ideate

Ideate is the process of transitioning from problem formulation to problem resolution. In this ideation process, the focus will be on generating ideas or concepts that will serve as

the foundation for creating the prototype design. The methods used are Brainstorming, Categorizing, and Dot Voting.

Table 3. Summary Dot Voting

No.	Kategori	Idea	Deskripsi
1	Notification	Push Notification	Developing a push notification feature, which involves sending messages from the application to users' devices, whether mobile or desktop, to notify them about important information.
		Notification Automation	Implementing an automated notification system that alerts the operational team when a transaction requires immediate action.
2	Transaction Status	Real-Time Status Update	Developing a feature for real-time or live status updates.
		Transaction Progress Map	Creating an interactive map that shows the progress steps of each transaction conducted.
		Real-Time Dashboard for the Operational Team	Creating a real-time dashboard that provides a summary of transaction statuses to the operational team when a transaction requires immediate action.
		Engaging Data Visualization	Creating interactive and engaging data visualizations to provide immediate insights into transaction statuses.
		Unique Tracking ID	Developing a feature to track the status of ongoing transactions.
3	Call Center	Responsive Chatbot	Developing a responsive chatbot feature capable of understanding and responding to user messages.

Based on the results of Dot Voting in Table 4, further simplification is necessary to ensure the prototype ideas are not overly numerous. Therefore, from the Dot Voting results, the researcher conducted a polling process to determine the top three ideas. The polling was conducted using the WhatsApp application to allow users to select the three best ideas out of the eight ideas generated from the Dot Voting process. From the polling results, three ideas emerged as the top choices.

Table 4. Result Idea Polling

No.	Idea	Polling Result
1	Unique Tracking ID	3 Vote
2	Real-Time Status Update	3 Vote
3	Notification Automation	2 Vote

- Prototype

The prototype in this study is a User Interface (UI) design based on User Experience (UX) derived from the Ideate process. In its development, the researcher involved the development team from Finpay Remittance. The prototype was created based on the Ideation results, consisting of three main ideas.

a. Initial Feature Interface

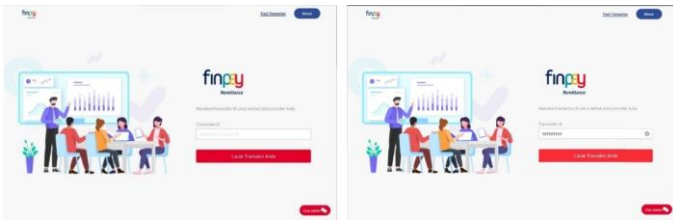


Fig. 3 The Initial Interface of the Transaction Tracking Feature in Finpay Remittance

Source : Author Documentation (2024)

b. User Interface for Incorrect Transaction ID Input



Fig. 4. The User Interface the Incorrect Transaction ID Input Finpay Remittance

Source : Author Documentation (2024)

c. Status Display : In Process

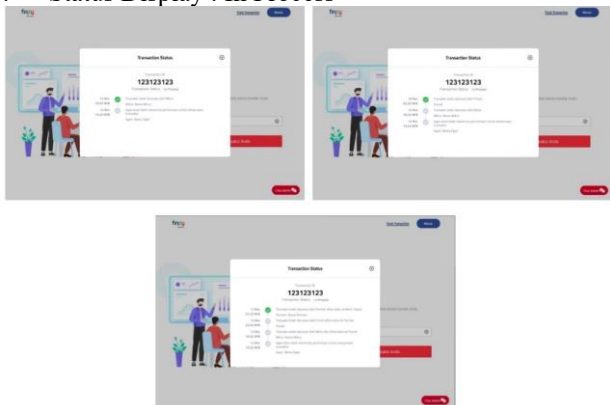


Fig. 5. The Status Display

Source : Author Documentation (2024)

d. Status Display : Pending

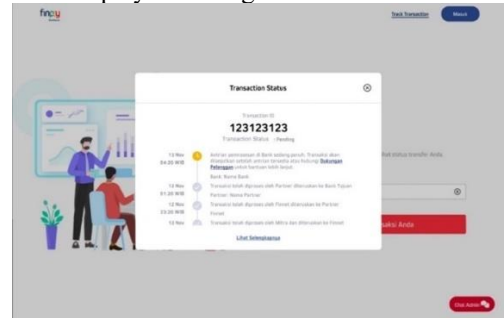


Fig. 6. The Status Display for Pending

Source : Author Documentation (2024)

e. Status Display : Failed

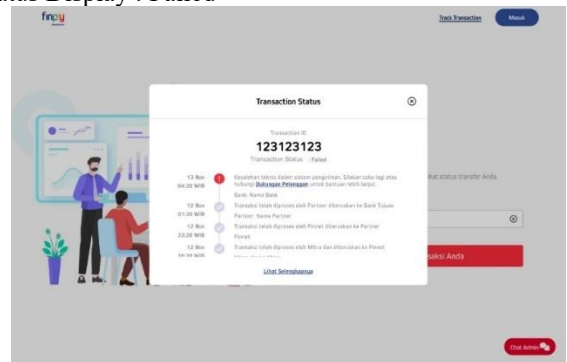


Fig. 7. The Status Display for Failed

Source : Author Documentation (2024)

f. Customer Support Page Display

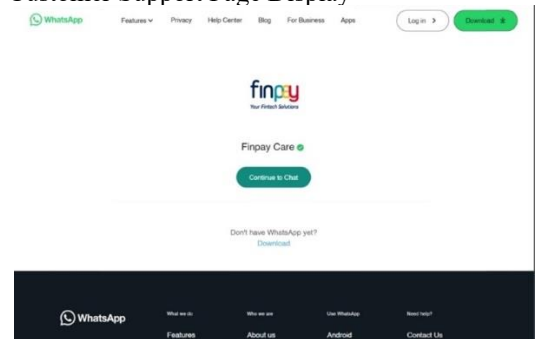


Fig. 8. The Customer Support Display if Failed

Source : Author Documentation (2024)

g. Transaction Status Feature Interface

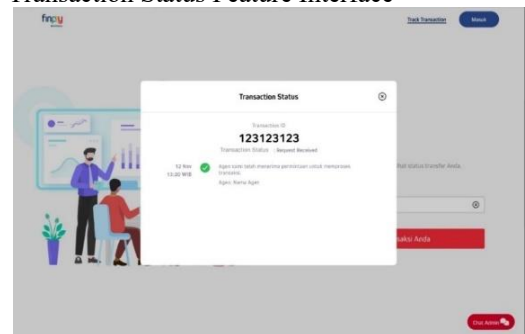


Fig. 9. Request Received Status Display

Source : Author Documentation (2024)

h. Transaction Status History Display

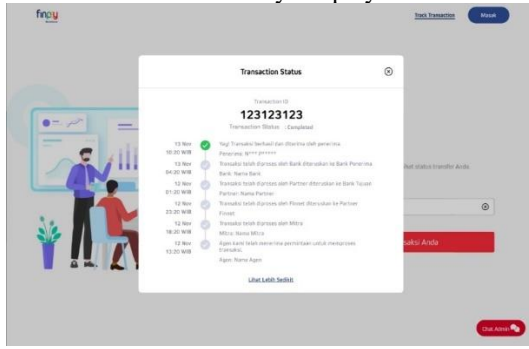


Fig. 10. The Transaction Status Display
Source : Author Documentation (2024)

• Test

In this study, amid the testing stage, the analyst utilized three speculations: the Desirability, Feasibility, and Viability Hypothesis. Through testing with these three hypotheses, nitty gritty client criticism was gotten, empowering the analyst to conclude whether the model is appropriate for utilize.

Testing and interviews appeared that the exchange status following model had exceptionally positive attractive quality, with client request measured through significance, ease of utilize, effectiveness, and client encounter. Utilizing the Framework Convenience Scale (SUS), the model gotten an normal score of 85.5, showing fabulous acknowledgment by the lion's share of clients. This score indicates that the prototype successfully provided a positive user experience, both in terms of ease of use and effectiveness in solving the problems faced. The SUS scores calculated for each user can be seen in Table 5 and Figure 5 for looking the chart.

Table 5. SUS Scores Calculated

No	Questionnaire Questions	Feedback SUS Score					SUS_Score
		Mr. Y	Mr. A	Mrs. R	Mrs. O	Mrs. S	
1	I find this transaction tracking feature very useful for me.	4	4	4	4	3	9,5
2	This transaction tracking feature is difficult to understand.	4	3	4	4	4	9,5
3	I find this feature very easy to use.	4	4	4	3	3	9
4	I cannot understand this feature without help from others.	4	3	4	4	4	9,5
5	All parts of this feature work well as I expected.	3	3	4	4	2	8
6	I feel that this feature has parts that do not meet my expectations.	3	3	4	3	4	8,5
7	I believe new users will quickly understand this feature.	3	3	4	3	3	8

8	I find this feature very confusing.	4	2	4	4	4	9
9	I feel confident when using this feature.	3	4	4	4	2	8,5
10	I feel that this feature requires special training before it can be used.	2	1	4	4	1	6
Total Score		34	30	40	37	30	85,5
Personal SUS Score		85	75	100	92,5	75	
Average SUS Score							85,5

From Table 5, it can be seen using a graph that explains the SUS results, which can be viewed in Figure 5.

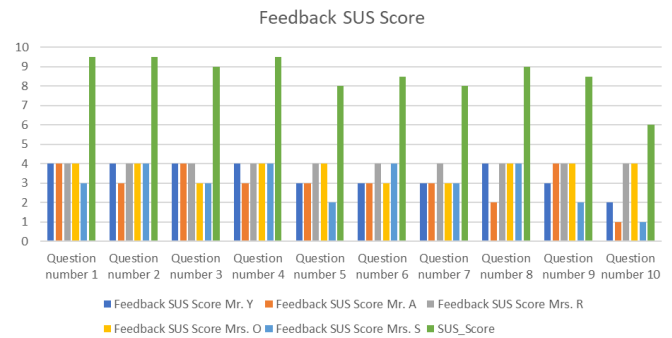


Fig. 5. Feedback SUS Score

Source : Author Documentation (2024)

The assessment of the exchange status following model from a possibility viewpoint appeared exceptionally positive comes about, with certainty that the framework is practical for broader execution. Achievability incorporates specialized perspectives, arrangement with operational needs, and potential for encourage improvement. The model successfully addresses wants of clients who already battled to screen exchange statuses, decreasing dependence on helpdesk bolster. Assist advancement, such as including automated notices and joining with other applications, would upgrade proficiency and ease of data get to. Generally, this model is regarded appropriate for broader usage with extra include testing and advancement.

The assessment of the exchange status following model from a practicality point of view appeared exceptionally positive comes about, both in terms of coordinate benefits for clients and the long-term potential to bolster the supportability of the organization's operations. This investigation gives important experiences into how the created arrangement not as it were meets specialized needs but moreover incorporates a unmistakable effect on the users' every day exercises. This approach bridges hypothesis with hone, creating discoveries that are scholastically significant and making a critical commitment to the industry.

The relevance of this prototype to user needs has been proven to be very strong. This aligns with the findings of research conducted by (Hatammimi & Annisa, 2024), which explained that prototypes need to be developed based on user requirements as they can effectively address the issues faced. Prior to the prototype's development, respondents frequently encountered difficulties in monitoring transaction statuses, which were often unclear. One of the primary issues was the

lack of clarity regarding transaction statuses, requiring them to wait for a response from the helpdesk for up to 24 hours—an operational bottleneck of significant concern.

This prototype is considered highly user-friendly. Its simple interface and clear functionality allow users to understand how the system works without additional training. Category statuses are easily accessible and comprehensible, while visual elements such as icons and colors are intuitive and non-confusing, enabling users to focus on monitoring transactions efficiently. The straightforward design enhances the user experience and reduces the learning curve, aligning with the research by (Maulana & Sushandoyo, 2024) on the importance of considering user needs in feature development.

This prototype significantly reduces operational burdens by decreasing reliance on helpdesk services. Previously, respondents often contacted the helpdesk for transaction status clarification, especially for large transactions such as payroll payments, which consumed time and delayed decision-making. Now, users can independently track transaction statuses, accelerating problem resolution, improving productivity, and alleviating the helpdesk's workload. This optimization allows resources previously dedicated to transaction status issues to be utilized more effectively.

User experience with this prototype has been highly positive. Respondents stated that the prototype meets expectations regarding transparency and information accessibility, providing relevant solutions to daily operational challenges. They rated the clarity of information and ease of access as excellent and recommended broader implementation due to its efficiency and effectiveness.

This feedback serves as a crucial foundation for further iteration and development to better align the system with user needs. With a high System Usability Scale (SUS) score, the prototype demonstrates significant potential for widespread adoption, offering a practical and user-friendly solution across diverse operational contexts.

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