





Stages	Stages and Activity Results
Empathy	<div><div><input checked="" type="checkbox"/> Type of research to be conducted</div><p>Attitudinal, My main type of research in gathering this information was by conducting individual interviews with active app users and collecting user feedback from the Play Store.</p><div><div><input checked="" type="checkbox"/> Methods used: Heuristic Evaluation</div><p>One Drive:</p><p>Heuristic Evalution Livin Mandiri by Ikrar Bagaskara.pdf</p><p>Google Drive:</p><p>Heuristic Evalution Livin Mandiri by Ikrar Bagaskara.pdf</p><div><div><input checked="" type="checkbox"/> Who are the users to be met</div><p>Livin' by Mandiri's primary audience consists of Mandiri bank customers who use the app for their daily banking needs. This includes a diverse range of individuals with different ages, professions and financial backgrounds.</p><div><div><input checked="" type="checkbox"/> Data results from research</div><p>By carefully examining a wealth of user feedback, I was able to identify several issues frequently raised by Livin' by Mandiri users.</p><ul style="list-style-type: none">● No Quick-view Expenses & Income<div><p>The screenshot shows the Livin' app interface. At the top, there's a blue header with the 'livin' logo. Below it, a greeting says 'Selamat malam, IKRAR BAGASKARA!'. A central message asks 'Mau transfer, bayar, dan top up lebih cepat?' with a blue 'Atur Sekarang' button. Below this are two rows of circular icons for various services: Transfer Rupiah, Bayar, Top-up, e-money, Sukha, Transfer Vokal, QR Bayar, Investasi, Tarik Tunai, and Layanan Cabang.</p></div><p>Users would really like to be able to see their expenses and income right on the home page, but unfortunately, that feature is not yet available.</p><ul style="list-style-type: none">● Too much step to do something<div><div></div><div>Ari Nes</div><div>⋮</div></div><div><div>★★☆☆☆</div><div>December 6, 2021</div></div></div></div></div></div>

You think it's an upgrade from the blue one, it is not. It looks like it offers shortcuts meant to be efficient, but truly it is not. I don't need those unnecessary upgrades when I can't even top up my shopee, shame. I prefer simplicity and efficiency in use rather than just uh, good looks... Duh.



Ririe Putri



★★★★★ August 21, 2023

Takes a lot of step just to pay my bills. Despite having the virtual account number, I still have to find the name of the service provider/company before pasting it. So inefficient.



Joshua Laoli



★★★★★ August 20, 2023

Bad experience of ui and UX. We need simple way.

Did you find this helpful?

Yes

No

Define

✓ ~~What do you do with the data you have obtained?~~

Prioritize existing problems to solve problems based on user needs. Make assumptions based on information from research, problems or anywhere that has an important effect on the product. Then brainstorming to find the right idea for the needs of the product.

✓ ~~Write down how you will process the data~~

First, by listing the existing data. Then select and prioritize user problems and needs, also create user scenarios and user personas to help us understand users' motivations, needs, and challenges better.

✓ ~~Create insights based on the data obtained~~

Insight: Users find it difficult to see expense and income reports in an easy-to-understand form, there is only an e-statement feature that must wait 1 full month to get the data.

Statement of the Problem: How can we provide users with a more interactive and real-time feature to view their expense and income reports?

✓ ~~Create HMW sentences from the insights that have been created~~

- HMW1: How might we come up with a solution that allows users to see their financial picture interactively and quickly?
- HMW2: How might we create a tool that helps users understand their expenses and income better in real time?

Ideate

✓ ~~How did you get the idea to solve the problem~~

By combining user needs with previously created insights. And comparing products with competitors products

✓ ~~Write down the ideas you get~~

- Providing a quick view of income and expenses.
- Simplify the navigation, by reducing too many steps

Besides addressing the initial problem, I also suggested adding two more cool features:

- Adding a split bill feature.
- Features of saving between family members

Prototype

- ✔ Don't forget to determine the MVP design concept first

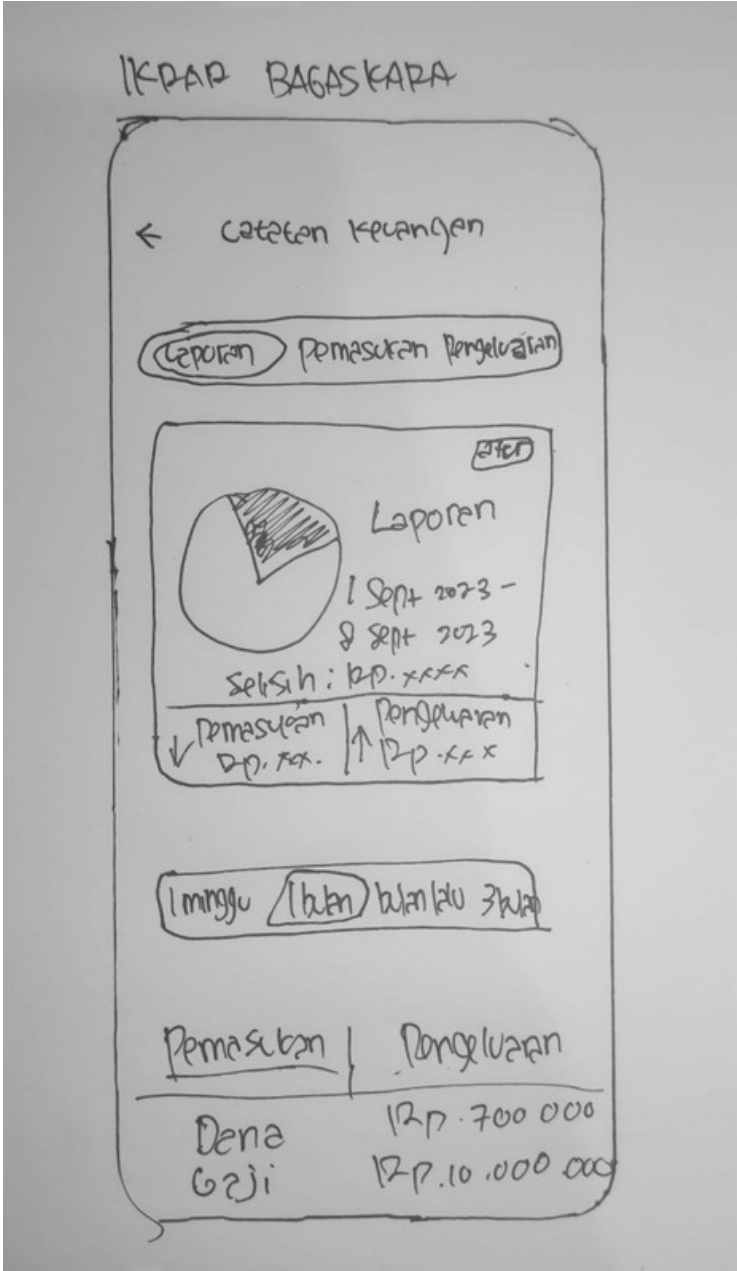
One Drive:

[MVP - Ikrar Bagaskara.pdf](#)

Google Drive:

[MVP - Ikrar Bagaskara.pdf](#)

- ✔ Make a simple prototype (1 page), based on the idea that has been obtained
- ✔ Use pen and paper, take photos and upload them.





Caesy Atmaja

Bio and Demographics	Behavior
<p>Gender : Female</p> <p>Age: 25 years</p> <p>Location: Sukoharjo</p> <p>Status: Single</p> <p>Occupation: Treasury Officer for Pharmaceuticals Company</p>	<ul style="list-style-type: none">• The top priority is efficiency in work and daily life, including in financial management.• Actively use banking apps to manage transactions and track personal financial activities.• Use smartphones and technology devices to work and communicate with colleagues and business partners.
Story and Scenario	Purpose and Need
<p>As a Treasury Officer, Caesy has a huge responsibility in managing the company's funds. She also cares about her personal finances and looks for ways to optimize her money management. Caesy wanted to find a solution that allows her to easily access financial information, manage transactions, and keep up to date with the financial and pharmaceutical industries. With a busy routine, she wanted to use her time efficiently and avoid the hassle of financial administration.</p>	<ul style="list-style-type: none">• Find a banking app that is easy to use, secure and provides complete functionality to manage business transactions and personal finances.• Requires financial tools that can help with budgeting and saving money.• Needs features that allow him to quickly access his balance, track transactions, and manage bill payments.• Desire a display and interface that is intuitive and easy to navigate.



Dito Anggara



Bio and Demographics	Behavior
<p>Gender : Male</p> <p>Age: 18 years</p> <p>Location: Klaten</p> <p>Status: Single</p> <p>Occupation: High School Student</p>	<ul style="list-style-type: none">• Limited experience with banking and financial services, but want to learn and manage money more effectively• Limited financial resources due to being a student, focusing on saving money for college and future needs.
Story and Screenplay	Purpose and Need
<p>Dito is an 18-year-old high school student from Klaten. He works part-time to save money for college and future needs. He wants to be more responsible with his finances but finds it difficult to organize and track his income and expenses. Dito wants to learn about banking and financial management in order to make informed decisions regarding savings and budgeting. He is interested in using digital tools to help achieve his financial goals.</p>	<ul style="list-style-type: none">• Find an easy-to-use banking app to effectively manage their finances and savings.• Can perform digital transactions such as E-wallet and QRIS• Interested in learning basic financial concepts, such as budgeting, saving, and wise spending.• Look for tools that help set savings goals and track progress



Competitor Analysis

Competitor Analysis



UX/UI				
Ease to use	Yes	Yes	Yes	Yes
Quick Access	Yes	No	Yes	No
Notifications	Yes	Yes	Yes	Yes
Expenses & Income Information	No	No	Yes	Yes
Foreign Currency Exchange Rate	No	Yes	Yes	No
Nearest Service Unit Information	No	No	Yes	Yes

SWOT

	Strength	Weakness	Opportunity	Threat
	Has complete payment access	No feature quick view expenses & income	Add feature quick view expenses & income	Many banking products offer more features
	Has strong security	The language used is too monotonous and technical	Added more payment features	Often perceived as a bank for the rich only

	Has a feature to find out the nearest service unit	Users complained that they often log out of the application abruptly	Adding gamification features	Many competitors already have a Virtual Credit Number feature for overseas transactions.
	Has a split bill feature	It's hard to find a physical ATM	As a digital banking app, Maybe can add Foreign Exchange Rate. To make it easy for people to make foreign currency transactions	Lack of socialization or product introduction BTPN genius so not many people who know.

After doing a brief SWOT and Competitor Analysis and looking for additional information related to the product such as through blogs, and app store reviews. Here are some things Why are competitors in the market? and What problem are they solving?

	Name	Description
Competitor 1		<ul style="list-style-type: none"> Why MyBCA in the market? <p>Strategic Expansion: MyBCA may have been part of BCA's strategic expansion plan to reach a wider customer base, both domestically and internationally, by offering a digital platform for wider audience</p> <ul style="list-style-type: none"> What problem MyBCA solved? <p>Reduced Operational Costs: MyBCA helped BCA reduce operational costs associated with maintaining physical branches and handling in-person transactions.</p> <p>Security: MyBCA offer a strong emphasis on security, using encryption and authentication measures to safeguard user data and transactions.</p>
Competitor 2		<ul style="list-style-type: none"> Why BRIMo in the market? <p>Digital Transformation: BRI strives to adapt to the digital era and fulfill the need for online and mobile banking services.</p> <ul style="list-style-type: none"> What problems BRIMo solved? <p>Saving Time: BRIMo saves customers time by enabling them to perform various banking activities quickly and efficiently without the need to queue at branch offices.</p>

Finance Model: BRIMo helps address financial concerns by enabling individuals who have limited access to traditional banking services to open accounts and conduct transactions digitally..

Competitor 3



- Why **Jenius** in the market?

Market Demand for Convenience: Consumers increasingly seek convenient and user-friendly banking solutions that fit their modern, fast-paced lifestyles. Jenius aim to provide a digital platform that allows users to perform banking tasks quickly and efficiently from their smartphones or computers.

- What problem **Jenius** solved?

Costs: Jenius offer lower fees and reduced charges compared to traditional banks.

User Experience: They focus on providing a superior, user-friendly experience.

Reduced Fees: Jenius aims to provide cost-effective banking services with competitive fees, addressing the issue of high or hidden charges associated with traditional banks.