



A. Contextual Inquiry

Application Description

Jenius is Banking Reinvented for us to have a full control in managing life and finances in a simpler, smarter, and safer way, from our smartphone. Based on what I read on <https://mix.co.id/marcomm/brand-insight/marketing-strategy/jenius-co-create-untuk-segmen-digital-savvy/> the target user of Jenius is a digital savvy (someone who know with an update of technology) or the Millennials (people who born in the early 1980s as starting birth years and the mid-1990s to early 2000s as ending birth years, with 1981 to 1996 a widely accepted defining range for the generation.) and Z Generation (people who born in 1990s as starting birth years and the early 2010s as ending birth years.)

Problem Definition

1. Because the bank app is regularly used to transfer money or pay something, it's hard to identify where's the transfer button because Jenius uses the word "Send" instead of "Transfer". I think most Indonesian are commonly used to using "Transfer" if they want to transfer money.
2. If we want to know our "Total Balance" we need to press "Tap to show" that is barely visible because the font color is not like a button/or something to be pressed.

3. Honestly, I tend to use the hamburger bar for navigation, because the dashboard is not really catchy enough (don't have enough contrast) and we need to scroll down to see what we can do in the Jenius app.
4. The notifications center is bad, we can't mark notifications as read, unread, or starred. Also, if we press the notification button, and we open the notification, the indicator still indicates there's an unread notification.
5. Last, there's not much explanation about how to use the app and what is the function of the feature, so the easiest way to know is to Google it.

Task Script

1. Seeing profile
2. Seeing account number
3. Open notifications menu
4. Seeing total balance
5. Open transfer menu through dashboard
6. Top up 10.000 to e-card
7. Seeing In & out history
8. Open transfer menu through navigation bar

Preliminary Questionnaire

1. Have you ever use Jenius before?
2. What kind of Banking app do you use?
3. When do usually you use online banking app?
4. Why do you use online banking app?
5. After trying Jenius, which app do you prefer for online banking?

Participant Description

My participant is basically novice, He never use Jenius app but ever using other Mobile Banking app. He is now 20 years old. He is one of college students in Environmental Engineering, Universitas Pertamina. He is used to use Mobile Banking app when he was in Jakarta for his daily life in college. But now, he rarely uses the mobile banking app because in Bontang (East Kalimantan) we don't really need the app.

Transcript

- 00:09 **Me:** Jadi sebelumnya pernah pakai aplikasi Jenius?
- 00:10 **User:** Belum pernah
- 00:12 **Me:** Emang biasanya pakai aplikasi apa?
- 00:14 **User:** Biasanya sih pakai Mandiri banking
- 00:16 **Me:** Oo, kapan biasanya pakai aplikasi Mandiri?
- 00:19 **User:** Biasanya kalau mau belanja online, atau mau beli makanan di grab pake ovo (top-up ovo)
- 00:28 **Me:** Kenapa pake mandiri untuk top-upnya?
- 00:30 **User:** Karena mandiri banking termasuk mudah untuk dipakai
- 00:56 **Me:** Ok sekarang coba lihat profile
- 01:03 **User:** Ok, lihat profile ya?
- 01:32 **Me:** Sekarang lihat nomor rekening
- 01:48 **Me:** Sekarang buka menu notifikasi
- 01:53 **User:** Notifikasi....
- 02:05 **Me:** Sekarang liat total saldo
- 02:10 **User:** *menunjuk active balance*

- 02:11 Me: Bukan yang itu tapi total yang kita punya
- 02:14 User: Ok...
- 02:50 User: Kok tidak dapat Ini...
- 03:01 Me: Sekarang buka menu transfer tapi lewat dashboard
- 03:23 User: Mana? *sambil berbisik*
- 03:25 Me: Aku ngga boleh ngasih tahu
- 03:31 Me: Ok, sekarang top-up 10.000 ke E-card
- 03:38 User: Top-up ya..
- 04:09 Me: Sekarang liat riwayat pengeluaran dan pemasukan
- 04:13 User: Oke
- 04:24 Me: Sekarang buka menu transfer tapi melalui navigasi bar, hamburger bar yang di sebelah kiri
- 04:51 Me: Ok udah semua. Setelah coba aplikasi Jenius, dibanding dengan app yang biasa kamu pake, lebih enak yang mana?
- 05:02 User: Kalau sekarang sih lebih enak mandiri karena udah lama pake, tapi jenius masih lumayan mudah mengerti.

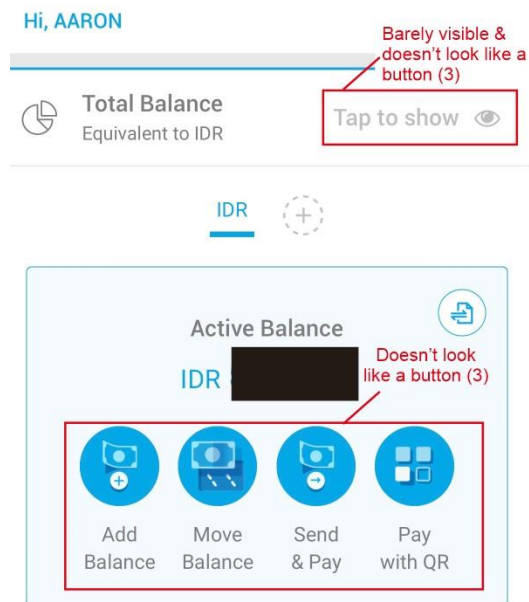
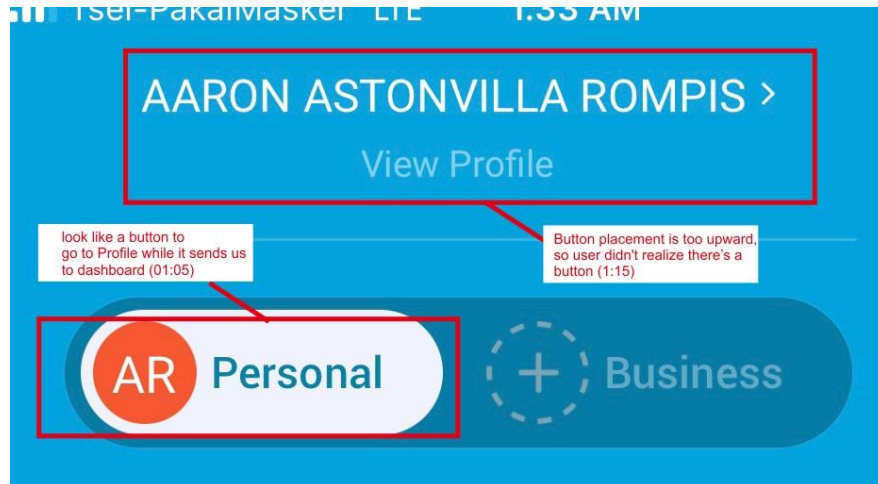
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Recording

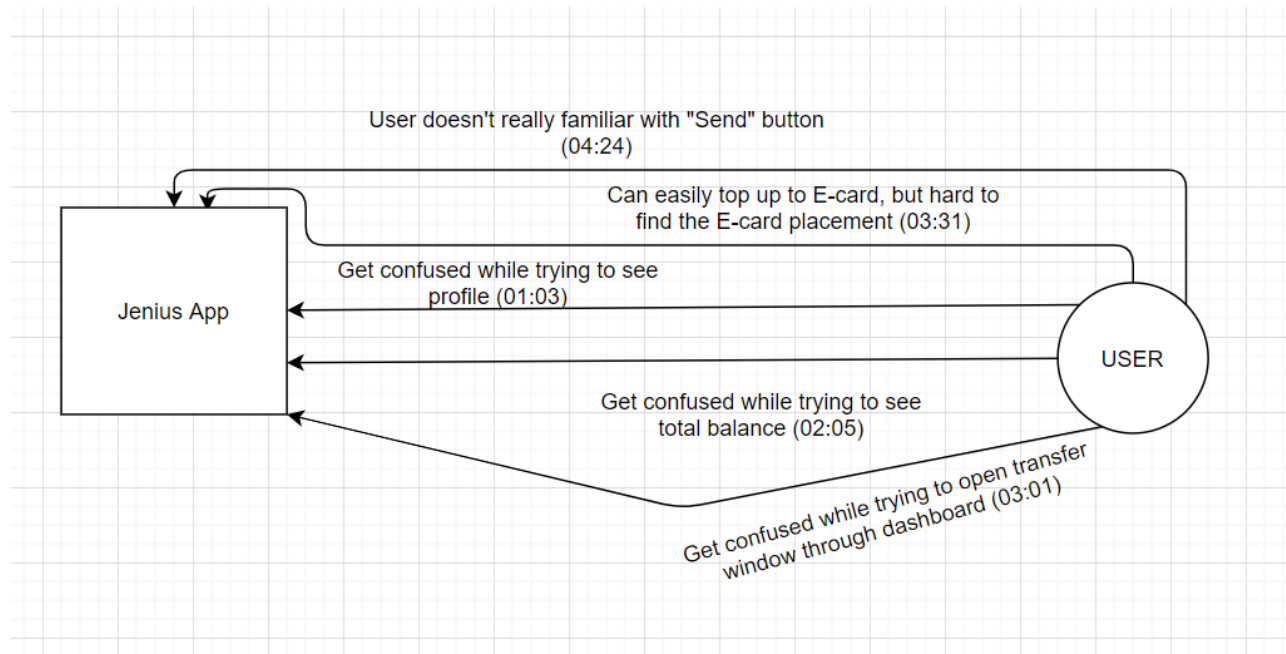
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B. Contextual Analysis

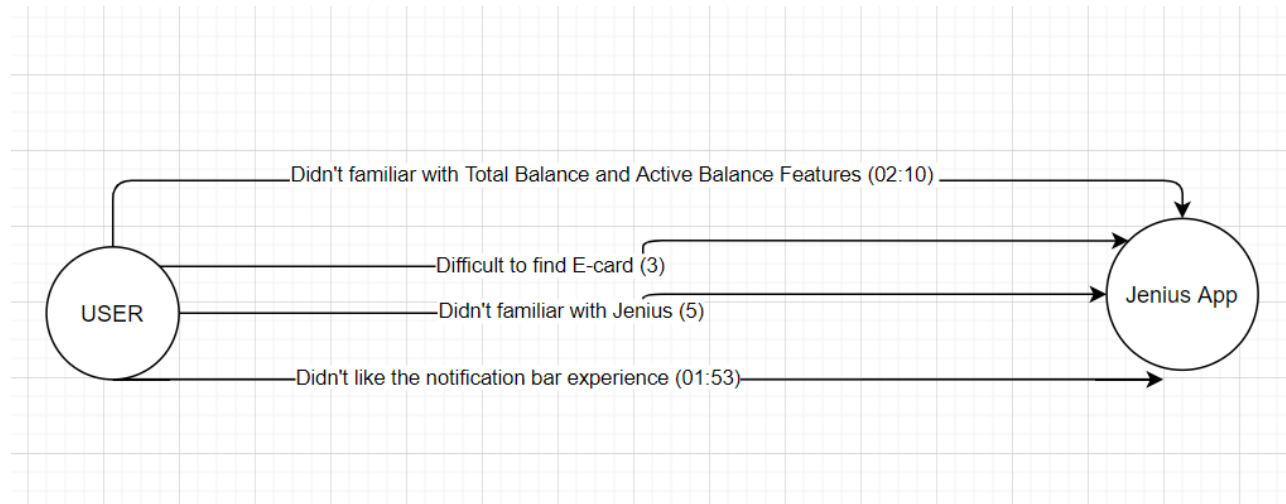
Artifact Model



Flow Model



Social Model



Do's

- Include helpful application guide (like a popup after click on button) when application is first opened
- Make the button more easily to indicate

- Make the notification bar more useful with more features
- Make the dashboard better at design so It will be more attractive
- Make the feature more easily to Indicate

Don'ts

- Don't make the button barely visible
- Don't make account type (Personal or Business) button look like Profile button
- Don't make the button color look like Image color (not like a clickable button)