

ABSTRAK

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PENGARUH *USER INTERFACE* DAN *USER EXPERIENCE* PADA APLIKASI *FINTECH* TERHADAP *CONTINUED INTENTION TO USE* PENGGUNA APLIKASI *FINTECH*

(xiii + 59 halaman: 2 Gambar, 17 tabel, 10 lampiran)

Di era saat ini hampir semua aktivitas manusia menggunakan teknologi, seperti aktivitas transaksi keuangan melalui *software fintech*. Salah satu *software fintech* di Indonesia adalah aplikasi OVO. Aplikasi OVO menyediakan banyak fitur untuk mendukung aktivitas masyarakat dalam keuangan. Namun, pengalaman pengguna dalam menggunakan aplikasi OVO perlu dipertanyakan, seperti cara pengguna memahami penggunaan aplikasi OVO secara baik dan benar serta bagaimana intensi pengguna untuk tetap melanjutkan penggunaan aplikasi OVO. Oleh karena itu, tugas akhir ini menganalisis bagaimana pengaruh *user interface* dan *user experience* pada aplikasi OVO, khususnya intensi pengguna untuk tetap menggunakan aplikasi OVO. Tugas akhir ini dilakukan dengan memanfaatkan studi literatur dan menganalisis hasil jawaban kuesioner dari 450 responden dengan menggunakan aplikasi SPSS dan SmartPLS. Hasil analisis yang didapat menunjukkan bahwa adanya hubungan yang signifikan antara *usability-trust* dan *usability-perceived security* sehingga menunjukkan adanya hubungan positif terhadap *continued intention to use*. Hasil ini ditunjukkan dalam perhitungan analisis statistik hubungan langsung antara variabel yang memiliki nilai yang positif dan cukup tinggi dengan kisaran diantara angka 0-1. Selain itu, tugas akhir ini juga menganalisis hubungan antara *perceived intrusiveness-perceived security* dan *attitudes towards information system-perceived security*. Dalam hal ini, tugas akhir yang dibuat dapat memberikan inspirasi dalam merancang *user interface* dan *user experience* pada aplikasi khususnya aplikasi *fintech*.

Kata kunci: aplikasi *fintech*, niat pengguna (*continued intention to use*), *user interface*, *user experience*

Referensi: 75 (1969 - 2021)

ABSTRACT

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THE EFFECT OF USER INTERFACE AND USER EXPERIENCE IN THE FINTECH APPLICATION ON CONTINUED INTENTION TO USE OF FINTECH APPLICATION USERS

(xiii + 59 pages: 2 figures, 17 tables, 10 appendices)

In the current era, almost all human activities use technology, such as financial transaction activities through fintech software. One of the fintech software in Indonesia is the OVO application. The OVO application provides many features to support community activities in finance. However, the user's experience in using the OVO application needs to be questioned, such as how users understand the use of the OVO application in the right way and how the user intends to continue using the OVO application. Therefore, this final project analyzes how the user interface and user experience affect the OVO application, especially the user's intention to continue using the OVO application. Accordingly, this paper was designed by utilizing literature studies and analyzing the results of questionnaire answers from 450 respondents using the SPSS and SmartPLS applications. The results obtained indicate that there is a significant relationship between usability-trust and usability-perceived security, which, in turn, has a positive influence on continued intention to use. The result shows that in the calculation of statistical analysis of the direct relationship between variables that have a positive value and are high with a range between 0-1. In addition, this final project also analyzes the relationship between perceived intrusiveness-perceived security and attitudes towards information system-perceived security. In this case, the final project created can inspire in designing user interfaces and user experiences in applications, especially fintech applications.

Keywords: fintech application, continued intention to use, user interface, user experience

References: 75 (1969 - 2021)