



The Analysis User Experience Application of Working Capital Credit Withdrawal Approval Management Bank Indonesian People's Bank Using User Experience Quistionnaire Method

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Abstract:

In general, this study aims to describe the user experience of the BRI WA Management Capital Credit Application in order to support BRI's business, namely Working Capital Credit Withdrawal Approval where credit monitoring from disbursement to credit paid off requires special attention, the case study in this study was conducted at BRI KC Ciputat. The research method used in this study is a descriptive qualitative approach. The data collection process uses a user experience questionnaire to determine the user experience of the application. The data obtained from primary and secondary sources are then processed and analyzed to obtain answers or conclusions from the research conducted. The results of this analysis describe the level of user experience and explore user perceptions of the Working Capital Credit Application Withdrawal Approval Management of Bank Rakyat Indonesia showing the results in the Above average category (above average), namely on the attractiveness scale with a value of 1.52. Clarity scale with a value of 1.63. Accuracy scale with a value of 1.39. The stimulation scale scored 1.20. Novelty scale, get a value of 1.01. Meanwhile, on the efficiency scale, the score is 1.60 in the Good category. With these results, Bank Rakyat Indonesia's Working Capital Credit Application Withdrawal Approval Management felt the need to increase 5 scales to achieve better results. Especially on the Stimulation scale with the lowest benchmark comparison results in the category above the average of the other 5 scales with a value of 1.20.

Keywords: User Experience, Credit Application, User Experience Questionnaire

INTRODUCTION

Bank Rakyat Indonesia Working Capital Credit Application Withdrawal Approval Management is a web-based application that is used to monitor and monitor the recording of disbursement and payment of BRI Construction Working Capital Loans (KMK W/A). The KMK WA Management application is one of the latest web-based applications developed by BRI and the author himself is an employee of BRI credit marketing at BRI Open University Sub-Branch Office which is under the supervision of BRI Ciputat Branch Office is a user of the application, a challenge for the author as a student BRI Institute of Technology and

Business to conduct research on the KMK WA Management application, whether the KMK WA Management application is in accordance with BRI's business needs, how far has the user experience of the KMK WA Management application in supporting BRI's business in this case, especially the supervision of KMK Construction (KMK) W/A).

In order to support BRI's complex and growing business needs, the KMK WA Management application continues to be developed and evaluated.

1. Unable to facilitate credit disbursement more than 1 (one) time in the same project, each disbursement creates a new loan account, this makes monitoring the recording of loan disbursement in one project more complicated and confusing for users.
2. This application can only be accessed using the intranet and has not been integrated with the BRISPOT Mobile application used by Relationship Managers, so that monitoring of this application can only be done inside the BRI office.

Through this research, the researcher intends to support the development of the Working Capital Credit Application Withdrawal Approval Management of Bank Rakyat Indonesia, by analyzing the user experience of its users using the User Experience Questionnaire (UEQ) method.

RESEARCH METHODS

The research method used is descriptive quantitative to determine the value of independent variables, either one or more (independent) variables without making comparisons or connecting with other variables. The object of this research is Bank Rakyat Indonesia Working Capital Credit Application Withdrawal Approval Management as many as 26 people at BRI Ciputat Branch 9 people, BRI Open University Sub-Branch 6 people, BRI Cirendeu Sub-Branch 6 people and BRI Rempoa Sub-Branch 6 people, using a saturated sample. According to Arikunto (2016) if the total population is less than 100 then all the population is sampled. This opinion is reinforced by Roscoe in Sugiyono (2011) which states that the appropriate sample size in the study is between 30-500. Data collection techniques using observation, questionnaires and literature study. statistical analysis using the UEQ Data Analysis Tool version 9.

RESULTS AND DISCUSSION

Based on the UEQ questionnaire that the author has collected from 26 respondents, respondents' answers are obtained based on pairs of attributes that have different meanings that can represent a product being studied. The circles between the attributes represent the gradation between the opposite attributes. Respondents can choose a circle that is closer to their view of a product.

Measurement of user experience using the User Experience Questionnaire (UEQ) is carried out directly by meeting respondents. Measurements were carried out for 1 week at BRI Bank Ciputat Branch Offices, Open University Sub-Branch Offices, Cirendeu and Rempoa. . A total of 26 respondents were branch heads, sub-branch heads, supervisors, credit administration officers, relationship managers at 4 BRI Bank Branches and Sub-Branched in the Ciputat area.

The answer value still shows a rating scale of 1 to 7. After getting the results of the answers from the respondents, it is then converted into a weighted answer value on a scale from -3 (completely agree with a negative value) to +3 (completely agree with a positive value).

The results of the reliability coefficient of Cronbach alpha are obtained by first finding the correlation value by calculating the average value of each pair of items on the scale. Followed by finding the average value (average) for all correlation results on the scale. Then

look for the Alpha value by means of the average value times the number of items per scale. After confirming the answer inconsistency scale, then calculating the mean, variance and standard deviation of the respondent's answer data.

In the following table using the User Experience Questionnaire (UEQ) tool shows that all scales get a Cronbach Alpha coefficient value greater than 0.7 with details of attractiveness (0.78), perspicuity (0.90), efficiency (0.79), dependability (0.74) , stimulation (0.84), and novelty (0.76). After confirming the answer inconsistency scale, then calculating the mean (average), variance and standard deviation (standard deviation) on the respondent's answer data. The following are the results of the calculation of the mean, variance and standard deviation where each question has been assigned a different color code on each scale, namely attractiveness, accuracy, clarity, efficiency, stimulation and novelty.

The results obtained based on calculations using a formula or a user experience questionnaire tool. The average value of impressions of 0.8 is a normal evaluation value, values > 0.8 is a positive evaluation and values <-0.8 is a negative evaluation. So it can be concluded that the user experience of the working capital loan application withdrawal approval by Bank Rakyat Indonesia using the user experience questionnaire method has a positive impression on all scales, namely, Attractiveness, Clarity, Efficiency, Accuracy, Stimulation and Novelty.

Calculation results can also be presented based on three groups of aspects, namely attractiveness, which is a pure valence dimension, pragmatic quality, which is an aspect that describes the quality of interactions related to tasks or goals carried out by the user and hedonic quality. namely describing aspects related to pleasure or pleasure when using the product. Where the UEQ evaluation results for the attractiveness aspect with a value of 1.64 for pragmatic quality with a value of 1.46. And 1.18 for hedonic quality.

To get a better picture of the quality of a product it is necessary to compare the measured user experience of the product with the results of other established products. In the UEQ Analysis Data Tools, benchmark tests can also be carried out by comparing the value of each aspect with a collection of data from 26 respondents from 4 BRI Ciputat Branch Offices, Open University Sub-Branch Office, Cirendeu Sub-Branch Office and Rempoa Sub-Branch Office. Benchmark tests can describe the user experience of working capital credit withdrawal approval from Bank BRI management using the user experience questionnaire method. In the UEQ Analysis Data Tools (version 7) the benchmark test results are divided into five categories: Excellent, Good, Above Average, Below Average and Bad.

On the attractiveness scale of the Working Capital Credit Application, Bank Rakyat Indonesia Withdrawal Approval Management reached an average value of 1.64. Furthermore, the scale of clarity, the Working Capital Credit Application Withdrawal Approval Management of Bank Rakyat Indonesia received an average score of 1.64. For further efficiency scale, the score reached 1.61. The next scale is accuracy, for this scale the Bank Rakyat Indonesia Working Capital Credit Application Withdrawal Approval Management gets a score of 1.13. On the stimulation scale, got a score of 1.36. On the last scale, namely novelty, the Bank Rakyat Indonesia Working Capital Credit Application Withdrawal Approval Management received a score of 1.01. The average result that can assist further analysis is to determine the benchmark data set as a comparison of Bank Rakyat Indonesia's Working Capital Credit Application Withdrawal Approval Management with 26 products from the benchmark data set.

The Bank Rakyat Indonesia Withdrawal Approval Management Working Capital Credit application on the Attractiveness, Clarity, Accuracy, stimulation and novelty scale received

results in the Above Average category, which means that 25% of products in the benchmark dataset have a higher score while 50% others are worse off, as well as 25% less to achieve better results. As for the efficiency scale, the results are in the Good category, which means that 10% of the benchmark dataset is better while the other 75% is worse, and 15% is for achieving higher results. When viewed from the results of the user experience (UX) analysis of the Working Capital Credit Application Withdrawal Approval Management of Bank Rakyat Indonesia, the comparison of benchmark data sets for the Stimulation scale with categories above the average gets the smallest score with an average of 1.20.

CONCLUSION

The results of this analytical study are to determine the level of user experience and explore user perceptions of the Bank Rakyat Indonesia Working Capital Credit Application Withdrawal Approval Management by using a user experience questionnaire (UEQ). The results of the analysis of the Working Capital Credit Application Withdrawal Approval Management of Bank Rakyat Indonesia show the results in the Above average category (above average), namely on the attractiveness scale with a value of 1.64. Clarity scale with a value of 1.64. Accuracy scale with a value of 1.61. The stimulation scale scored 1.13. Novelty scale, get a value of 1.01. Meanwhile, on the efficiency scale, the score is 1.64 in the Good category. With these results, Bank Rakyat Indonesia's Working Capital Credit Application Withdrawal Approval Management felt the need to increase 5 scales to achieve better results. Especially on the Stimulation scale with the lowest benchmark comparison results in the category above the average of the other 5 scales with a value of 1.20.

From the analysis results, the lowest benchmark comparison value is the stimulation scale. The stimulation scale is included in the hedonic quality aspect related to the pleasant feeling when using the product. So it is necessary to add or improve on further development, namely features such as links in the information menu in the Dash Board section so as to produce a system that is more useful, motivating and creates a sense of fun in using the Working Capital Credit Application Withdrawal Approval Management of Bank Rakyat Indonesia.

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