

ABSTRACT

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ANALYSIS OF *USER EXPERIENCE* IN THE BLU BY BCA DIGITAL APPLICATION USING THE HEURISTIC *EVALUATION METHOD*

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Keywords: Analysis, *User Experience*, blu by BCA Digital, *Heuristic*, *Usability*

(xiii + 64 + Appendix)

Technological developments are currently very rapid in the digital era, especially in the financial sector such as Fintech (Financial Technology). Fintech (Financial Technology) refers to business entities that offer sophisticated technology in the financial sector. It has also driven innovation in the banking sector with the presence of mobile banking applications. PT. BCA Digital, a subsidiary of Bank Central Asia, launched a mobile banking application called blu by BCA Digital. This application provides easy access to banking transactions via smartphone with innovative features such as online account opening, budgeting, bluGether savings, and bluDeposit. All payments can be made through this application, including transfers to other banks without fees, as well as cash deposits at BCA ATMs. In observing the reviews of users of the blu by BCA Digital application, it was found unfavorable reviews from some users of the blu by BCA Digital application who experienced problems using it. Therefore, this study analyzes the user experience using the Heuristic Evaluation method based on the principles of Jacob Nielsen. The study involved 100 respondents and data were analyzed using IBM SPSS 27 to test the validity and reliability. The results of the percentage descriptive calculation show that the usability level of this application is very good, with a percentage value of 87.7%. Thus, the performance of the blu by BCA Digital application is still good and meets the expectations of its users.

Bibliography (2014-2023)