



## TABLE OF CONTENT

<b>HALAMAN PENGESAHAN .....</b>	<b>i</b>
<b>PLAGIARISM STATEMENT .....</b>	<b>ii</b>
<b>FOREWORD .....</b>	<b>iii</b>
<b>TABLE OF CONTENT .....</b>	<b>v</b>
<b>LIST OF TABLES .....</b>	<b>viii</b>
<b>LIST OF FIGURES.....</b>	<b>ix</b>
<b>ABSTRACT .....</b>	<b>xiv</b>
<b>ABSTRAK.....</b>	<b>xv</b>
<b>CHAPTER I .....</b>	<b>1</b>
1.1. Research Background.....	1
1.2. Research Problem .....	3
1.3. Research Objectives .....	4
1.4. Research Scope.....	4
1.5. Research Benefits .....	5
<b>CHAPTER II.....</b>	<b>7</b>
<b>CHAPTER III .....</b>	<b>15</b>
3.1. Cooperatives.....	15
3.2. Digital Financial Service .....	17
3.3. Omnichannel Strategy .....	19
3.4 Design Thinking Principle .....	20
3.5. Mobile Application.....	24
3.6. Rule-Based Loyalty Systems.....	24
3.7. Software Development Process Methodology .....	26
3.7.1. Waterfall Software Development Lifecycle .....	27
3.8. Qualitative Survey.....	29
<b>CHAPTER IV .....</b>	<b>31</b>



4.1. Research Description.....	31
4.2. Tools and Materials .....	32
4.3. Pre Development Obeservation .....	32
4.3.1 Literature Study .....	33
4.3.2 Similar Solution Analysis.....	34
4.3.3 Business Process Analysis .....	36
4.3.4 Minimum Viable Product.....	39
4.4. System Design.....	41
4.4.1 System Architecture .....	43
4.4.2 Main Component Dependencies.....	44
4.4.3 Omnichannel Marketing Strategy.....	47
4.4.4 Wireframes & Mockups.....	50
4.4.5 User Flow Diagram.....	59
4.4.6 Use Case Diagrams .....	60
4.4.7 Data Flow Diagram (DFD).....	62
4.4.8 Entity Relationship Diagram (ERD).....	63
4.4.9 Functional and Feature Design .....	65
4.5. System Evaluation and Expected Results .....	72
4.5.1 Evaluation Framework.....	72
4.5.2 Expected Results & Evaluation Criteria .....	77
<b>CHAPTER V .....</b>	<b>79</b>
5.1 Pre-Development Surveys.....	79
5.1.1 Age of Respondents .....	81
5.1.2 Status of Respondents .....	81
5.1.3 Preferred Mobile Platforms.....	82
5.1.4 Mobile Applications Commonly Used .....	82
5.1.5 Frequency of Mobile Financial Transactions.....	83
5.1.6 Awareness of Cooperative Financial Services.....	83
5.1.7 Interest in a Cooperative Investment Application .....	83
5.1.8 Key Features Desired in the Application .....	84
5.1.9 Interest in Investment Apps with ESG Principles .....	84
5.1.10 Concerns About Cooperative Investments.....	85
5.1.11 Feedback on Integrating ESG Factors .....	86
5.2 Tech Stacks, Tools & Strategies.....	87
5.3 Application Databases.....	89
5.4 Application Coding.....	90
5.4.1 Sign In .....	90
5.4.2 Sign Up.....	93
5.4.2 User Management in Backoffice .....	97
5.4.3 Home & MainActivity .....	99
5.4.4 Loyalty .....	101



5.4.5 Deposits .....	112
5.4.6 Withdrawals.....	119
5.4.7 History.....	124
5.4.8 Other Menu & Page Redirect.....	126
5.5 Payment Gateway Integration .....	129
5.6 Omnichannel Strategies & Supporting Touchpoints.....	130
5.6.1 Brands Strategies.....	131
5.6.2 Implementation on Website.....	132
5.6.3 Implementation on Social Networks.....	134
5.6.4 Whatsapp Redirections.....	136
5.6.5 Offline Branch Services .....	139
5.6.6 Mobile Apps Marketplace.....	140
<b>CHAPTER VI .....</b>	<b>142</b>
6.1 Blackbox Testing.....	142
6.2 Pilot Test & Final Targeted Survey Results.....	145
<b>CHAPTER VII.....</b>	<b>153</b>
7.1 Conclusions .....	153
7.2 Suggestions .....	156
<b>REFERENCES .....</b>	<b>159</b>



## **LIST OF TABLES**

Table 2. 1 : Summary table of literature review.....	11
Table 3. 1 : Comparisons Between Institutions That Offers Similar Services.....	17
Table 3. 2 : Waterfall Method Stage Descriptions .....	28
Table 4. 1 : Comparisons Between Other Similar products.....	36
Table 4. 2 : Features planned on the Minimum Viable Product Version.....	40
Table 4. 3 : Testing Scenarios Table of the Proposed Blackbox testing.....	76
Table 4. 4 : Metrics Table For Evaluation .....	78
Table 5. 1 : Pre Development Survey Questions Outline .....	80
Table 6. 1 : Blackbox Testing Results .....	143
Table 6. 2 : Persona of the Participants on Pilot Testing .....	145
Table 6. 3 : Results of Targeted Survey.....	147



## LIST OF FIGURES

Figure 1. 1 : Number Of Smartphone Users In Indonesia, 2018 & Projections .....	2
Figure 3. 1 : Omnichannel Customer Journey. ....	20
Figure 3. 2 : Flowchart of a Design Thinking.....	22
Figure 3. 3 : Design Thinking Framework Venn Diagram .....	23
Figure 3. 4 : Comparisons Of Several Software Development Process Method ...	27
Figure 3. 5 : Waterfall Method (Bassil 2012) .....	28
Figure 4. 1 : Customer Journey Mapping.....	37
Figure 4. 2 : Stakeholder Matrix .....	38
Figure 4. 3 : Application Development Plan.....	41
Figure 4. 4 : Pre Development Observation Details .....	42
Figure 4. 5 : Component Diagram and Interrelationships Of The Components ....	44
Figure 4. 6 : Midtrans General SDK Transaction Flow .....	46
Figure 4. 7 : Midtrans Payment Gateway Dashboard .....	47
Figure 4. 8 : WhoIs Information ksparhaguna Domains.....	48
Figure 4. 9 : NameCheckerr Service to Availability All Across Services .....	49
Figure 4. 10 : Brach Office While Providing Services .....	50
Figure 4. 11 : Typography and Colour Scheme of The Product .....	52
Figure 4. 12 : Splash Screen, Sign In & Sign Up Options & Sign In Page .....	53
Figure 4. 13 : Sign Up Information Page, Forms, Upload, And Success Prompt..	54
Figure 4. 14 : Home Page, Portfolio Page & History Page.....	55
Figure 4. 15 : Profile Page leading up to other menu & Data Update .....	57
Figure 4. 16 : Deposits Processn & Midtrans SNAP .....	58
Figure 4. 17 : Withdrawal Request Process .....	59
Figure 4. 18 : User Flow Diagrams Highlighting User Interaction Point .....	60
Figure 4. 19 : Use Case Diagram Illustrates User And Backoffice Interactions....	61



Figure 4. 20 : Data Flow Diagram .....	63
Figure 4. 21 : Entity Relationship Diagram (ERD).....	65
Figure 4. 22 : Sequence Diagram Highlighting the Onboarding Process .....	66
Figure 4. 23 : Sequence Diagram Highlighting on the Homepage Interaction.....	67
Figure 4. 24 : Sequence Diagram Highlighting on Deposits Process .....	68
Figure 4. 25 : Sequence Diagram Highligthing Withdrawal Request Process .....	69
Figure 4. 26 : Sequence Diagram Highlighting Rewards Mechanisms .....	70
Figure 4. 27 : Sequence Diagram Highlighting Profile Section.....	71
Figure 4. 28 : Sequence Diagram Highlighting Out-Of-Apps Redirection .....	72
Figure 4. 29 : Working process of black box testing technique.....	73
Figure 4. 30 : Comparisons Between BlackBox & WhiteBox Testing.....	74
Figure 5. 1 : Database Schema (DBeaver) .....	89
Figure 5. 2 : High Fidelity LogIn UI.....	90
Figure 5. 3 : Login Api endpoint.....	90
Figure 5. 4 : Login ViewModel.....	91
Figure 5. 5 : Sign In Logic .....	92
Figure 5. 6 : Log In API Mobile .....	93
Figure 5. 7 : Register High Fidelity UI .....	93
Figure 5. 8 : Register API Endpoint.....	94
Figure 5. 9 : Register ViewModel.....	94
Figure 5. 10 : Register CropImage KTP .....	95
Figure 5. 11 : Register Logic.....	96
Figure 5. 12 : Register API .....	97
Figure 5. 13 : User Management UI.....	97
Figure 5. 14 : User Registration Logic.....	98
Figure 5. 15 : User Registration Approval .....	98
Figure 5. 16 : Navigation Home Logic .....	99



Figure 5. 17 : Navigation Home Logic .....	99
Figure 5. 18 : ApiEndpoint Register .....	99
Figure 5. 19 : getSaldo ViewModel .....	99
Figure 5. 20 : Logic for getSaldo .....	100
Figure 5. 21 : Logic Navigation Main.....	101
Figure 5. 22 : High Fidelity UI Mockups For Loyalty Page.....	101
Figure 5. 23 : Logic init UI Loyalty.....	102
Figure 5. 24 : getPoint ViewModel.....	102
Figure 5. 25 : getPoint ApiEndpoint .....	102
Figure 5. 26 : Observer State Point .....	103
Figure 5. 27 : getHistoryPoint ViewModel.....	103
Figure 5. 28 : getHistoryPoint ApiEndpoint .....	103
Figure 5. 29 : Observe state getHistoryPoint .....	104
Figure 5. 30 : ApiEndpoint ClaimHyperlink.....	104
Figure 5. 31 : ViewModel ClaimHyperlink .....	104
Figure 5. 32 : claimHyperlink viewmodel .....	105
Figure 5. 33 : claimDaily ApiEndpoint.....	106
Figure 5. 34 : claimDaily ViewModel .....	106
Figure 5. 35 : claimDaily Observe state.....	106
Figure 5. 36 : claimDaily Logic .....	106
Figure 5. 37 : claimPoinDaily API.....	107
Figure 5. 38 : claimHyperLink API .....	108
Figure 5. 39 : getHistoryPoint API .....	109
Figure 5. 40 : getPoint API .....	109
Figure 5. 41 : Loyalty Point Backoffice UI.....	110
Figure 5. 42 : List Point View Backoffice .....	110
Figure 5. 43 : Withdraw Point Logic .....	111



Figure 5. 44 : Add point logic .....	111
Figure 5. 45 : Deposits High Fidelity, Input & Midtrans UI.....	112
Figure 5. 46 : Deposit Init UI .....	113
Figure 5. 47 : buildUIKit Midtrans .....	114
Figure 5. 48 : Result Midtrans Handler.....	115
Figure 5. 49 : Deposits Notifications on Success, Pending, and Failed UI.....	116
Figure 5. 50 : Charge Midtrans API.....	116
Figure 5. 51 : Notification Midtrans Handle API .....	117
Figure 5. 52 : Backoffice Deposit List UI.....	118
Figure 5. 53 : Deposit List Backoffice .....	119
Figure 5. 54 : Withdrawal Request High Fidelity UI.....	119
Figure 5. 55 : Withdraw ApiEndpoint.....	120
Figure 5. 56 : Withdraw ViewModel .....	120
Figure 5. 57 : Withdraw Observe state.....	120
Figure 5. 58 : Withdraw API.....	121
Figure 5. 59 : Withdraw Backoffice UI .....	122
Figure 5. 60 : Withdraw List Backoffice .....	122
Figure 5. 61 : Withdraw Update Status.....	123
Figure 5. 62 : History UI High Fidelity.....	124
Figure 5. 63 : History Init UI .....	124
Figure 5. 64 : History Observe State.....	125
Figure 5. 65 : History Saldo API.....	125
Figure 5. 66 : FAQ init UI.....	126
Figure 5. 67 : OpenLink function.....	126
Figure 5. 68 : Claim Observe State .....	127
Figure 5. 69 : updateProfile ApiEndpoi .....	128
Figure 5. 70 : updateProfile ViewModel.....	128



Figure 5. 71 : updateProfile Observe State .....	128
Figure 5. 72 : Midtrans Sandbox Log .....	129
Figure 5. 73 : Midtrans Dummy Payment Emulator.....	130
Figure 5. 74 : Brand Guides Overview .....	132
Figure 5. 75 : Ksparthaguna.com On Desktop Preview.....	133
Figure 5. 76 : Ksparthaguna.com On Mobile Preview.....	134
Figure 5. 77 : Various Social Networks Platforms on Instagram, Twitter.....	135
Figure 5. 78 : Professional Platforms Engagements on LinkedIn.....	136
Figure 5. 79 : Redirection From Apps to The ksparthaguna.com.....	137
Figure 5. 80 : Whatsapp Chat Redirection to Our Relationship Manager .....	138
Figure 5. 81 : Frontline Office on KSP Arthaguna Branch.....	139
Figure 5. 82 : KSP Arthaguna Director's office Discussion.....	140
Figure 5. 83 : Download APK Page ( <a href="http://ksparthaguna.com/apps">ksparthaguna.com/apps</a> ) .....	141
Figure 6. 1 : Testing On Device .....	144
Figure 6. 2 : One Of The Pilot Testing Interviews With Respondents .....	148
Figure 7. 1 : Meta Verified Offering.....	157