ABSTRAK

Bank Syariah Indonesia (BSI) Mobile merupakan aplikasi mobile banking yang bertujuan untuk memudahkan nasabah dalam melakukan transaksi perbankan. Meskipun telah digunakan secara luas, aplikasi ini masih menghadapi beberapa masalah terkait kemudahan penggunaan (usability), seperti yang ditunjukkan oleh ulasan negatif di platform Play Store. Penelitian ini bertujuan untuk mengevaluasi *usability* aplikasi BSI Mobile dengan menerapkan model *People At the Centre of Mobile Application Development* (PACMAD) dan metode Think Aloud. Penelitian ini dilakukan dengan melibatkan 10 orang responden yang dibagi menjadi dua kelompok, yaitu pengguna pemula dan mahir. Evaluasi ini melibatkan tujuh aspek usability, yaitu effectiveness, efficiency, learnability, memorability, errors, satisfaction, dan cognitive load. Model PACMAD menyediakan kerangka kerja untuk mengukur aspek-aspek ini, sementara metode Think Aloud memberikan wawasan mendalam melalui observasi langsung dan rekaman verbal saat pengguna berinteraksi dengan aplikasi. Data dikumpulkan melalui sesi Think Aloud, di mana responden diminta menyelesaikan tugas menggunakan aplikasi dan mengungkapkan pikiran mereka secara verbal. Selain itu, kuesioner yang diadaptasi dari model PACMAD juga diisi oleh partisipan setelah sesi tersebut. Hasil penelitian menunjukkan bahwa aplikasi BSI Mobile memiliki tingkat efektivitas sebesar 82%, efisiensi sebesar 0,0198 goal/second, memorabilitas sebesar 96%, learnability sebesar 82%, tingkat error sebesar 0,111, tingkat Satisfaction sebesar 50%, dan cognitive load yang diperoleh masuk kategori sedang dengan nilai rata-rata 12. Skor usability keseluruhan sebesar 54%, menunjukkan bahwa kegunaan aplikasi BSI Mobile masih berada di bawah rata-rata (nilai huruf C-) dan membutuhkan perbaikan lebih lanjut untuk meningkatkan pengalaman pengguna. Hasi evaluasi menunjukkan bahwa aplikasi BSI Mobile masih memerlukan peningkatan dalam hal efisiensi dan memori pengguna, meskipun tingkat efektivitas dan kepuasan pengguna sudah cukup baik. Rekomendasi perbaikan meliputi peningkatan desain antarmuka pengguna agar pengalaman pengguna dapat diperbaiki secara keseluruhan. Penelitian ini diharapkan dapat berkontribusi dalam pengembangan aplikasi mobile banking yang lebih ramah pengguna dan efisien.

Kata Kunci : *Usability*, PACMAD, *Think Aloud*, Aplikasi *Mobile*, BSI *Mobile*, Evaluasi Antarmuka Pengguna

ABSTRACT

Bank Syariah Indonesia (BSI) Mobile is a mobile banking application that aims to facilitate customers in conducting banking transactions. Although it has been widely used, this application still faces several issues related to ease of use (usability), as shown by negative reviews on the Play Store platform. This study aims to evaluate the usability of the BSI Mobile application by applying the People At the Center of Mobile Application Development (PACMAD) model and the Think Aloud method. This study was conducted involving 10 respondents who were divided into two groups, namely novice and advanced users. This evaluation involved seven aspects of usability, namely effectiveness, efficiency, learnability, memorability, errors, satisfaction, and cognitive load. The PACMAD model provides a framework for measuring these aspects, while the Think Aloud method provides in-depth insights through direct observation and verbal recordings as users interact with the application. Data were collected through Think Aloud sessions, where respondents were asked to complete tasks using the application and express their thoughts verbally. In addition, a questionnaire adapted from the PACMAD model was also filled out by participants after the session. The results of the study showed that the BSI Mobile application had an effectiveness level of 82%, efficiency of 0.0198 goals/second, memorability of 96%, learnability of 82%, error rate of 0.111, Satisfaction level of 50%, and the cognitive load obtained was in the medium category with an average value of 12. The overall usability score of 54% indicates that the usability of the BSI Mobile application is still below average (letter grade C-) and requires further improvement to improve the user experience. The evaluation results show that the BSI Mobile application still needs improvement in terms of efficiency and user memory, although the level of effectiveness and user satisfaction is quite good. Recommendations for improvement include improving the user interface design so that the user experience can be improved overall. This study is expected to contribute to the development of more user-friendly and efficient mobile banking applications.

Keywords : *Usability, PACMAD, Think Aloud, Mobile Application, BSI Mobile, User Interface Evaluation*