

ABSTRAK

Teknologi informasi saat ini sedang mengalami kemajuan yang sangat pesat dan melahirkan sebuah era dimana orang dalam jumlah besar mulai menggunakan komputer dalam berbagai bentuk sebagai kebutuhan dasar. Pada era yang sama, terhitung sejak tahun 2009 - 2013 ekonomi di Indonesia mengalami pertumbuhan yang cukup baik, lolos dari krisis tahun 2008 pertumbuhan ekonomi Indonesia tetap sebesar 5,9%. Pertumbuhan ekonomi yang cukup tinggi membuat tingkat kesejahteraan sebuah negara meningkat, dengan terjadinya peningkatan kesejahteraan terjadi pula peningkatan pada pola konsumsi. Pada tingkat tertentu seseorang akan mencoba menyeimbangkan konsumsi dengan uang yang dihasilkan. Pada saat proses ini terjadi, seseorang cenderung obsesif untuk menggunakan uang menjadi tidak bijak. Berdasarkan dua alasan inilah tercetus sebuah ide untuk membuat sebuah aplikasi dimana pengguna dapat mengetahui kesehatan dari keadaan keuangannya dan menggunakan aplikasi dimanapun dan kapanpun. Aplikasi tersebut bernama Finly, dibuat untuk perangkat *smartphone* dengan menerapkan teori *financial ratio*, aplikasi mengolah data tabungan, hutang, belanja, dan pemasukan pengguna, dan dapat memberikan sebuah penilaian terhadap situasi keuangan. Penelitian menggunakan pendekatan deskriptif, dimana penelitian dilakukan dengan cara menganalisis, memodelkan, membuat aplikasi, dan melakukan survey terhadap pengguna aplikasi. Berdasarkan hasil penelitian, aplikasi telah berhasil memotivasi pengguna untuk dapat mengelola keuangannya secara lebih bijak dikarenakan pengguna dapat melihat situasi keuangannya melalui aplikasi finly.

Kata Kunci : Keuangan, Telepon Pinter.

ABSTRACT

Information technology nowadays are growing very fast and becoming a new era, where people in large number are using a computer in any devices as they primary needs. In the same era, there is a country called Indonesia that has a sustainable growth on economical index. The economic index of Indonesia are about 5,7% between 2009 to 2013 which is good enough according the crisis of 2008. High economic growth makes the welfare of a country increases, due to this increasing, a consumption level will increase. At some point will drive somebody to try to catch up their expense with their income. At this moment, people tend to spent their money unwisely. Based on these two reasons, come an idea to creating some application where people could determine their financial situation, and use the application anywhere and anytime they want. The application is called Finly. Made for smartphone devices by applying the financial ratio theory through the application. The application will process the data of saving, debt, expense, and *income* in order to gave the users an assesment of their financial situation according those data. The research used description methodology where the research method are creating a model, analyzing, creating the application, and survey the user which was use the application. Based on the research conclusion the application has succeed to motivate the user in order to spent their money more wisely, because of the financial assesment functionality in the finly application.

Key words : *Mobile, Finance, Smartphone.*

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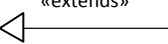
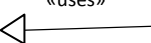
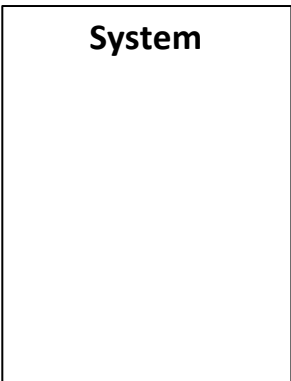
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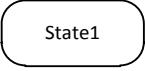
DAFTAR ISTILAH

Nama Istilah	Arti
<i>Bussiness logic</i>	Logika Bisnis / Logika aplikasi
<i>Income</i>	Uang yang dihasilkan seseorang
<i>Expense/Expenditure</i>	Uang yang dikeluarkan untuk belanja oleh seseorang
<i>Saving</i>	Menabung
<i>Withdraw</i>	Melakukan pengambilan uang tabungan
<i>Liquid Asset</i>	Aset cair seperti uang tabungan
<i>Net Worth</i>	Kekayaan bersih
<i>Fiscal Periode</i>	Periode Fiskal
<i>Smartphone</i>	Telepon Pintar
<i>Saving Ratio</i>	Rasio tabungan
<i>Debt Service Ratio</i>	Rasio pembayaran hutang
<i>Liquidity Ratio</i>	Rasio aset cair seperti uang tabungan
<i>Batch Upload</i>	Pengiriman data dengan jumlah lebih dari satu ke server
<i>Batch Download</i>	Pengiriman data dengan jumlah lebih dari satu yang berasal dari server
<i>Database</i>	Basis data
<i>Embed Database</i>	Basis data didalam <i>smartphone</i>
<i>Liabilities</i>	Beban hutang seseorang
<i>Financial state</i>	Status keuangan
<i>Error</i>	Kesalahan yang terjadi pada perangkat lunak

DAFTAR SIMBOL

Daftar Simbol Use Case	
Simbol	Arti
 Actor1	Aktor yang terlibat dalam sistem yang akan dibuat.
	Node Use Case, lambang ini digunakan untuk menunjukkan fungsionalitas yang dapat dilakukan oleh aktor
	Simbol jika sebuah fungsionalitas memiliki extentifikasi atau perluasan fungsi
	Simbol yang menandakan jika sebuah fungsionalitas dikerjakan bersamaan dengan fungsionalitas yang lainnya
	Batas Sistem, tempat di simpan nya node-node use case.

Daftar Simbol Activity Diagram	
Simbol	Arti
	Simbol transisi, yang menandakan transisi dari sebuah node aktifitas dengan node lainnya.
	Initial State, ini adalah lambang dari kondisi awal sebuah <i>activity diagram</i>
	Final state, ini adalah lambang dari berakhirnya rangkaian aktifitas pada <i>activity diagram</i>

Daftar Simbol Activity Diagram	
Simbol	Arti
	<i>Activity Node</i> , menunjukan aktifitas yang akan dilakukan
	<i>State Node</i> , menunjukan jika sistem atau aktor sedang dalam keadaan tertentu.

Daftar Simbol Crowfoot Diagram	
Simbol	Arti
-H-----O<	Lambang Relasi Tabel 0 ke 1
-H----- <	Lambang Relasi Tabel 1 ke banyak
-H-----H-	Lambang Relasi Tabel 1 ke 1
-H-----O+	Lambang Relasi Tabel 0 ke 1
TNetworkInterface_I -No Interface -No Spek -NamaInterface -Brand -MacAddress -IpAddress	Entitas pada crowfoot diagram.