

HAKI SAKA

by Haki Saka Haki

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Character count: 2011



PERANCANGAN
APLIKASI
PERENCANAAN
KEUANGAN SAKA
(peSAK Abdi)

UNTUK
MENINGKATKAN
LITERASI KEUANGAN
UMKM

Maya Malinda
Asni Harianti
Miki Tjandra
Osacar Wongso



UMKM → PERTUMBUHAN EKONOMI

¹ Unit usaha sebesar **99,9** persen, tenaga kerja sebesar **97,3** persen, namun UMKM hanya bisa menyumbang **59** persen PDB.



MASALAH

- ▶ Modal pas-pasan
- ▶ Banyak hutang
- ▶ Keuangan pribadi bercampur dengan perusahaan
- ▶ Sulit mendapatkan pinjaman kredit untuk usaha

Kemampuan Perencanaan Keuangan Lemah



“

Butuh alat bantu untuk meningkatkan **literasi keuangan** dan membuat **laporan keuangan**.



Smartphone + **APLIKASI (App)**

HAMPIR :

- ▶ Dimiliki setiap UMKM
- ▶ Dibawa setiap saat
- ▶ Digunakan setiap saat

SEBAGIAN BESAR :

- ▶ ANDROID (90% di Indonesia)
- ▶ FREE (94%)
- ▶ OPEN SOURCE





TUJUAN PENELITIAN

Merancang sebuah **aplikasi perencanaan keuangan** yang mampu menggabungkan fasilitas pencatatan anggaran, pemasukan dan pengeluaran, baik untuk pribadi maupun perusahaan.

Aplikasi dapat digunakan secara optimal.



**PENCATATAN
DILAKUKAN SETIAP HARI,
SETIAP SAAT
TERJADI TRANSAKSI**

APLIKASI HARUSLAH :

- ▶ **Fungsional**
- ▶ **Mudah digunakan**
- ▶ **Memicu motivasi**
- ▶ **Memicu disiplin**

DISIPLIN → **KEBIASAAN**



DESAIN BERLANDASKAN **UI** (user interface) dan **UX** (user experience)

UI

- ▶ Grafis
- ▶ Warna
- ▶ Tombol
- ▶ Blok/modul
- ▶ Teks

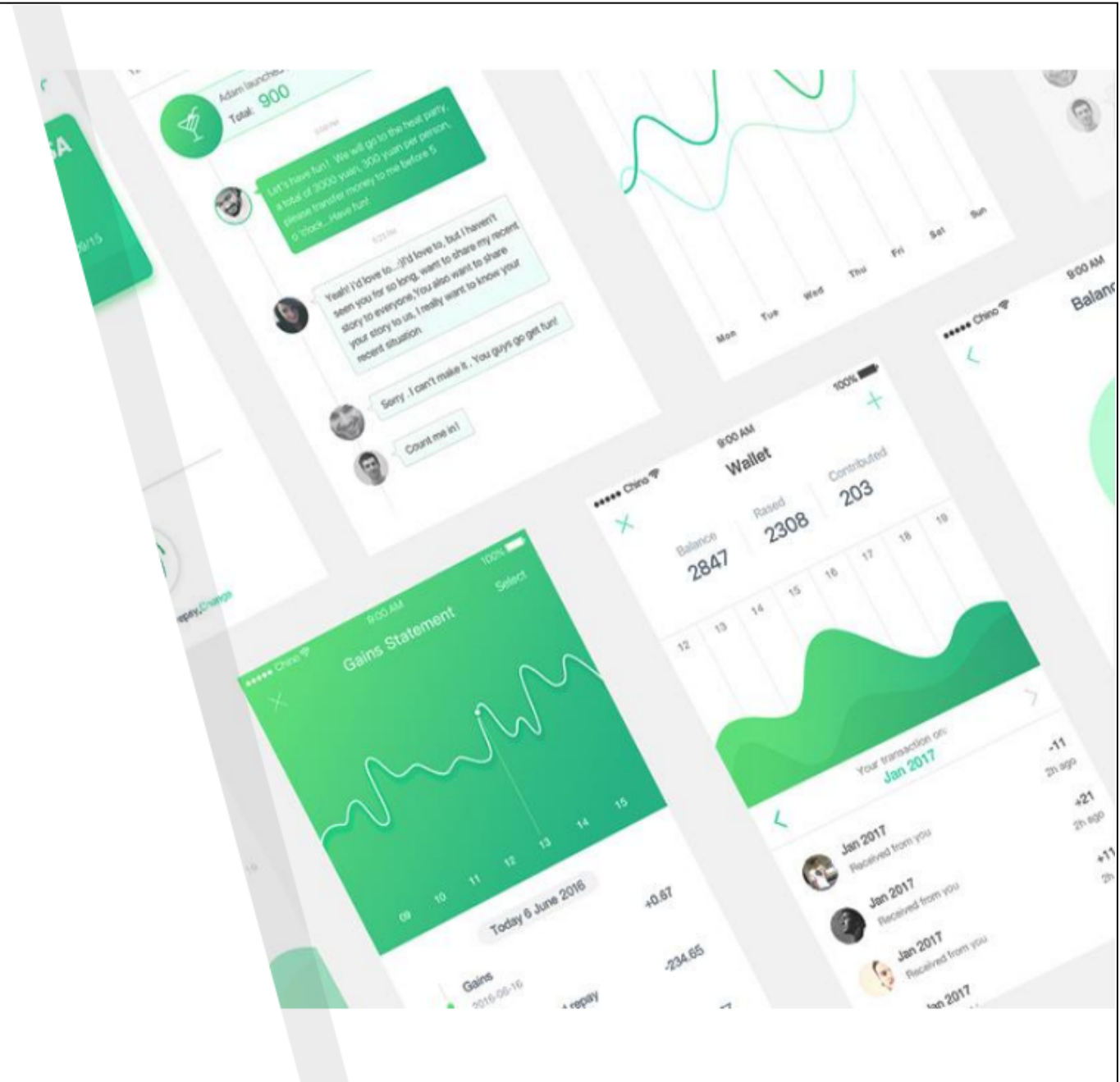
UX

- ▶ Kejelasan
- ▶ Kecepatan
- ▶ Kemudahan
- ▶ Manfaat
- ▶ Kesan dan perasaan



TREND DESAIN UI/UX (2014 – now)

- ▶ Evolusi desain minimalis
- ▶ Peningkatan interaksi mikro
- ▶ Gambar visual bergerak
- ▶ Warna cerah dan huruf kontras
- ▶ Layar scroll panjang vertikal





Tips kualitas **UI/UX**

- ▶ Pertahankan kesamaan
- ▶ Loading cepat
- ▶ Elemen konvensional
- ▶ Interaksi gesture
- ▶ Desain sederhana dan jelas

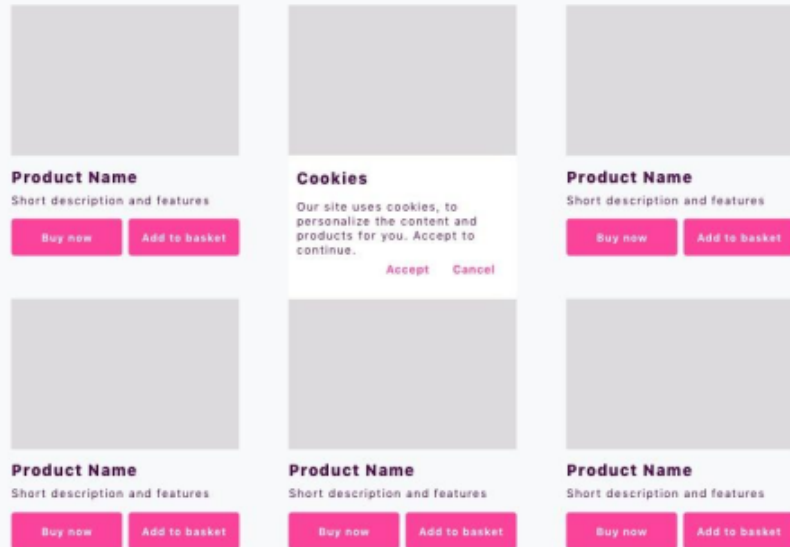


UI/UX

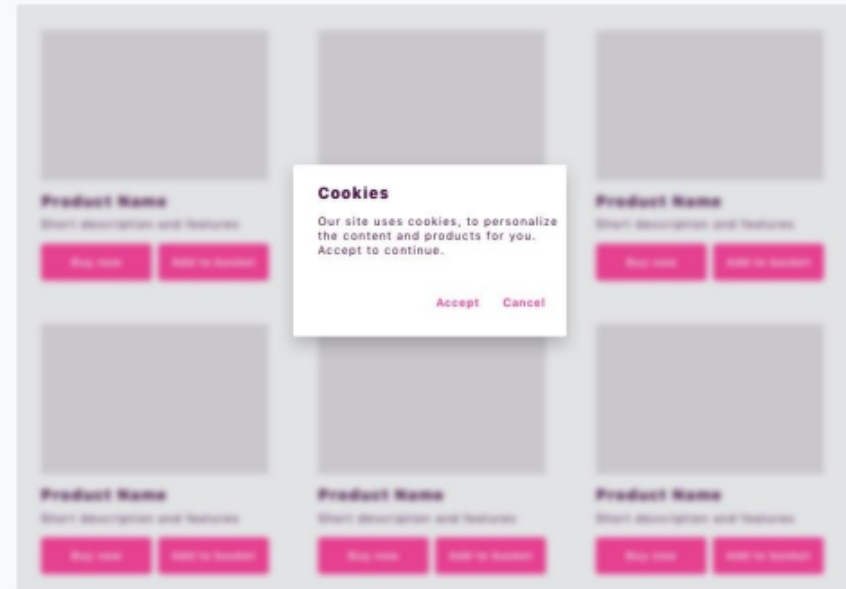
PRINSIP
PERSEPSI
GESTALT

- **FIGURE GROUND**
- **SIMILARITY**
- **PROXIMITY**
- **COMMON REGION**
- **CONTINUITY**
- **CLOSURE**
- **FOCAL POINT**

Figure - Ground



Gestalt Principles



<https://uxmisfit.com>



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Forbes.com



"A goldmine of information on interaction design"
Don Norman



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Advance your UX career with industry-trusted course certificates



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Similarity

Product Name
Description and features

Edit

Remove

Product Name
Description and features

Edit

Remove

Product Name
Description and features

Edit

Remove

Product Name
Description and features

Edit

Remove

Product Name
Description and features

Edit

Remove

Product Name
Description and features

Edit

Remove

Product Name
Description and features

Edit

Remove

Product Name
Description and features

Edit

Remove



Proximity



Gestalt Principles

<https://uxmisfit.com>

❌ Labels left aligned to fields

Don't do this:

A diagram showing a label on the left and a text input field on the right. The label is left-aligned to the left edge of the field, leaving a wide gap between them.

Absolutely don't ever do this:

A diagram showing a label on the left and a text input field on the right. The label is left-aligned to the left edge of the field, leaving a wide gap between them.

This is hard to scan:

A diagram showing a label on the left and a text input field on the right. The label is left-aligned to the left edge of the field, leaving a wide gap between them.

✅ Labels right aligned to fields

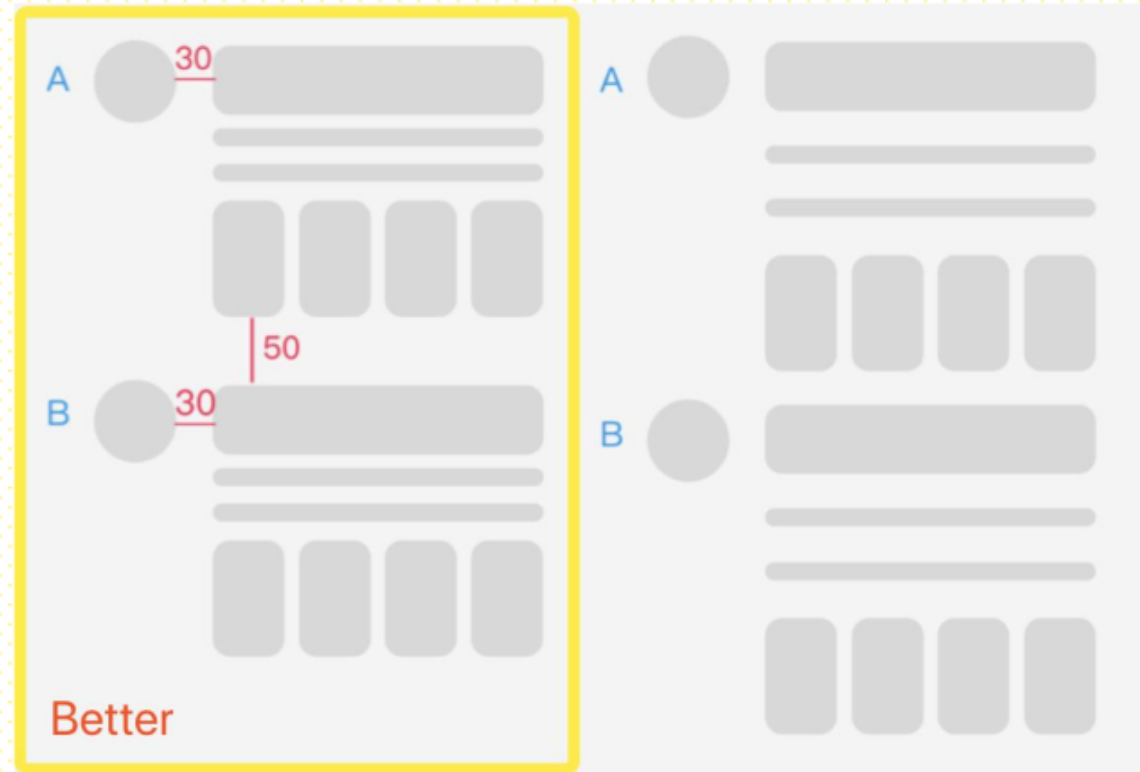
Instead do this:

A diagram showing a label on the left and a text input field on the right. The label is right-aligned to the right edge of the field, leaving a narrow gap between them.

Align labels closer to fields:

A diagram showing a label on the left and a text input field on the right. The label is right-aligned to the right edge of the field, leaving a narrow gap between them.

Closer proximity makes scanning easier:

A diagram showing a label on the left and a text input field on the right. The label is right-aligned to the right edge of the field, leaving a narrow gap between them.

The image shows two versions of a form layout, labeled A and B, comparing label alignment. Version A (left) shows labels right-aligned to the fields, with a red line indicating a distance of 30 units between the label and the field. Version B (right) shows labels left-aligned to the fields, with a red line indicating a distance of 50 units between the label and the field. The word "Better" is written in red at the bottom left of the image, indicating that version A is the preferred design.

Common Region

Special Offer ★

Product Name
Short description and features

Buy now Add to basket

Product Name
Short description and features

Buy now Add to basket

Special Offer ★

Product Name
Short description and features

Buy now Add to basket

Product Name
Short description and features

Buy now Add to basket

Product Name
Short description and features

Special Offer ★

Product Name
Short description and features

Buy now Add to basket

Product Name
Short description and features

Buy now Add to basket

Product Name
Short description and features

Buy now Add to basket



Gestalt Principles

★ Special Offers

Product Name
Short description and features

Buy now Add to basket

Product Name
Short description and features

Buy now Add to basket

Product Name
Short description and features

Buy now Add to basket

Product Name
Short description and features

Buy now Add to basket

Product Name
Short description and features

Buy now Add to basket

Product Name
Short description and features

Buy now Add to basket

Product Name
Short description and features

Buy now Add to basket



<https://uxmisfit.com>

Continuation

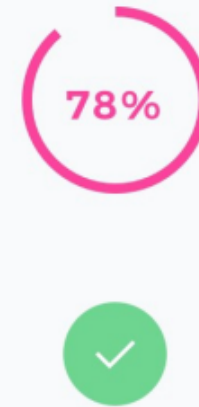
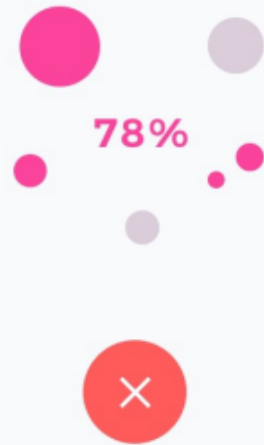


Gestalt Principles



<https://uxmisfit.com>

Closure



Gestalt Principles

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Focal Point

BUTTON

Low Emphasis

BUTTON

Medium Emphasis

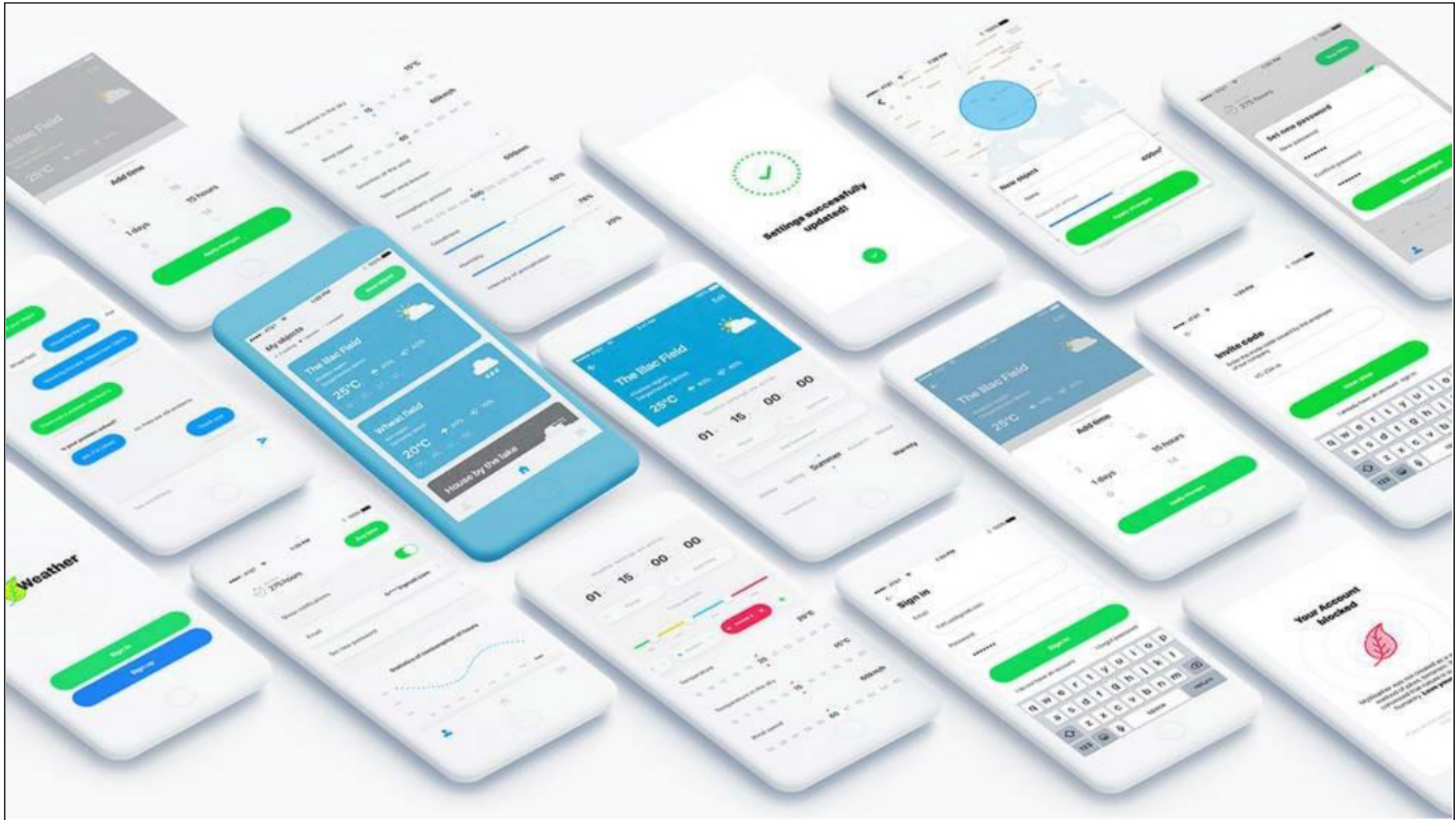
BUTTON

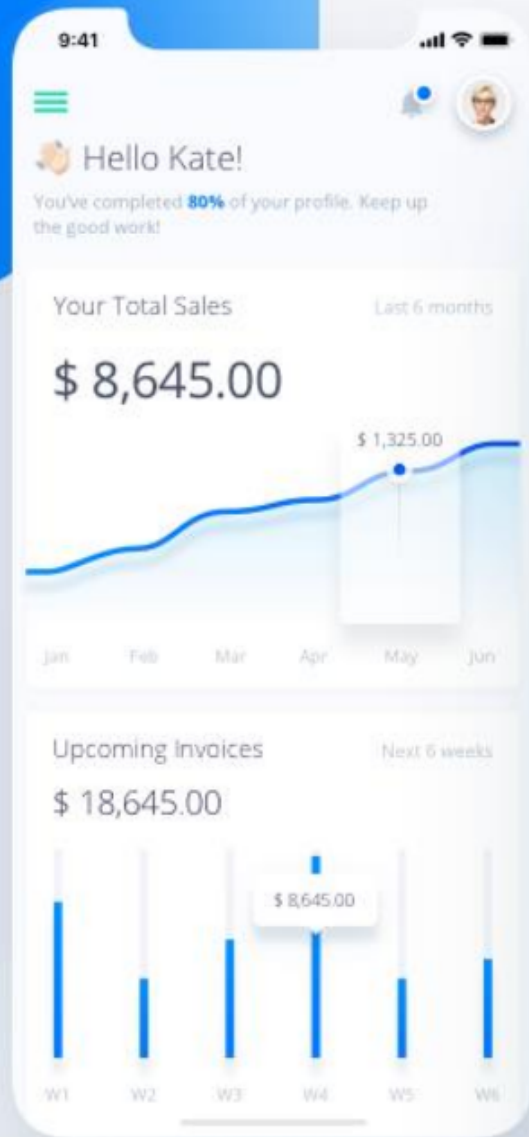
High Emphasis

UI/UX

TEORI
WARNA

power sophistication mystery death	hope simplicity cleanliness goodness purity	love passion romance danger energy
intellect friendliness warmth caution cowardice	peace sincerity confidence integrity tranquility	authority maturity security stability
life growth nature money freshness	innovation creativity thinking ideas	royalty luxury wisdom dignity





9:41

Invoice #0001
El Passion Next

Invoice Date Due Date

BILL TO

Chemical Industries
5th Avenue, New York, USA

INVOICE LINE ITEMS

	Software License 5 at €99.00 (€ 495.00)	€ 5,213.00 VAT 23% (€ 1,150)
	Starbucks Coffee 27.11.2017	€ 5.00 VAT Inc. (€ 1,15)

Attach existing item Add new item

INVOICE

Payment info
Add your account and payment

Notes
Thank you for your business

Track Hours Track Days

00:00:00

Hours Minutes Seconds

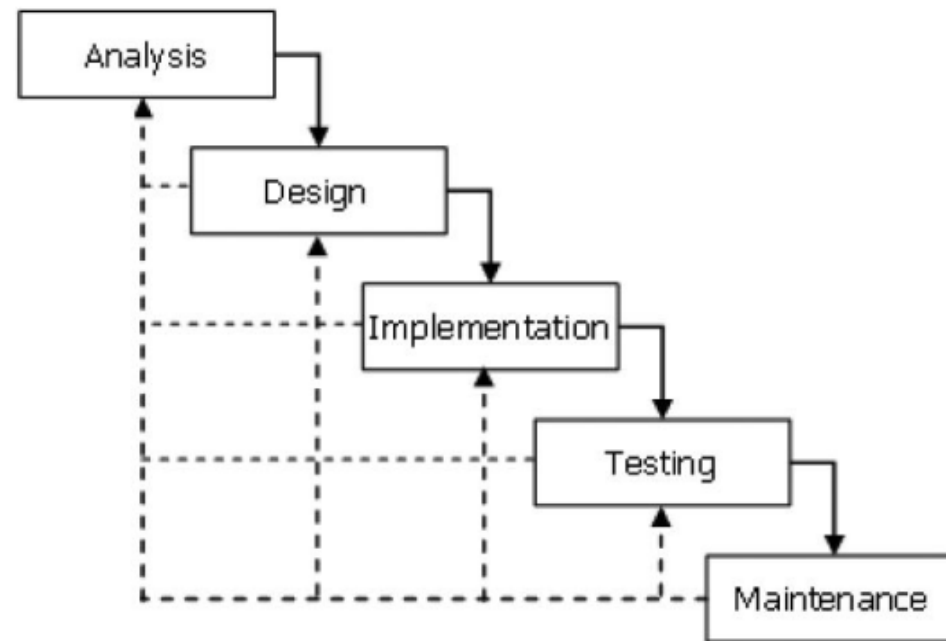
Save Invoice Total
€ 0,00



2

METODE SDLC (Sistem Development Life Cycle)

MODEL WATERFALL (Bassil, 2012)



**HASIL
PERANCANGAN
DESAIN
APLIKASI**

**PROSES
70%**



PeSAK Abdi

Celengan ayam

Ikon menabung di Indonesia

Saku

Tempat menyimpan uang saat dibawa

4 lembar Rupiah berbentuk diagram batang

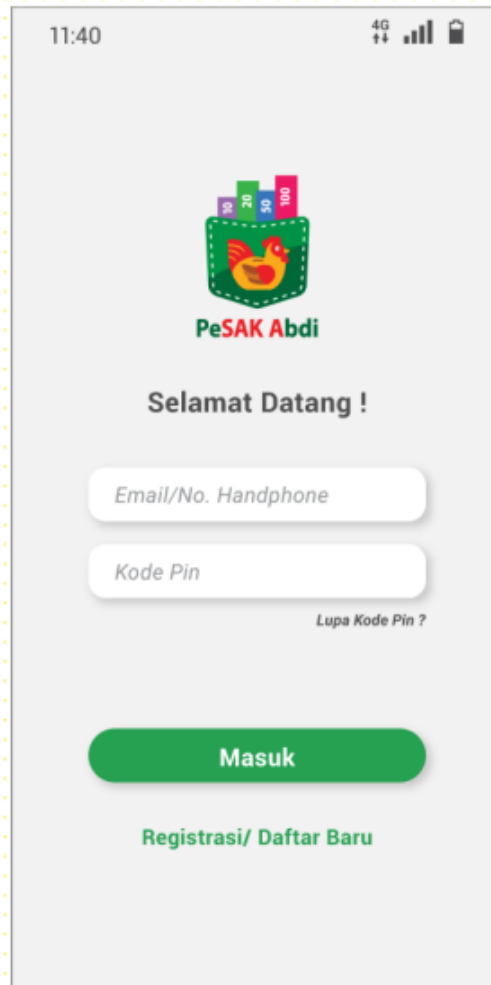
Pertumbuhan keuangan

PeSAK Abdi

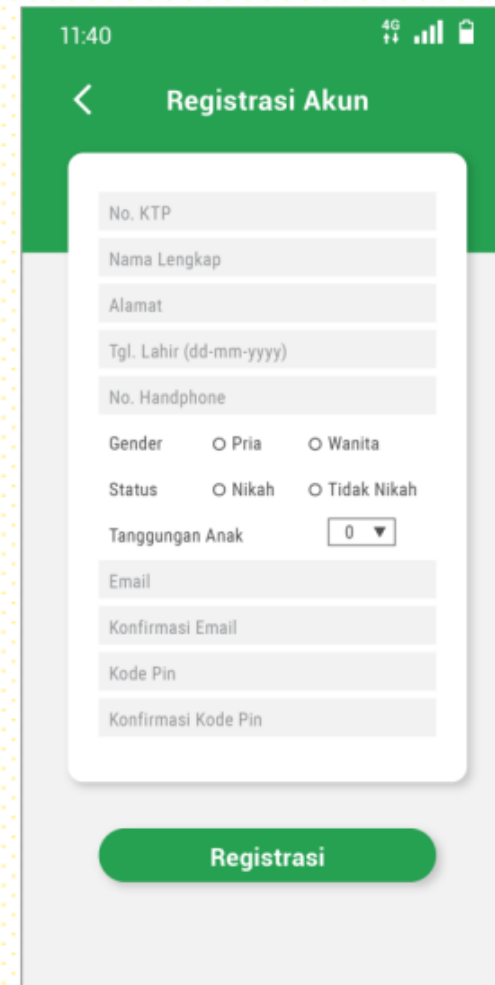
Bermakna “Kantung Saya” dalam bahasa Sunda, disingkat menjadi SAKA



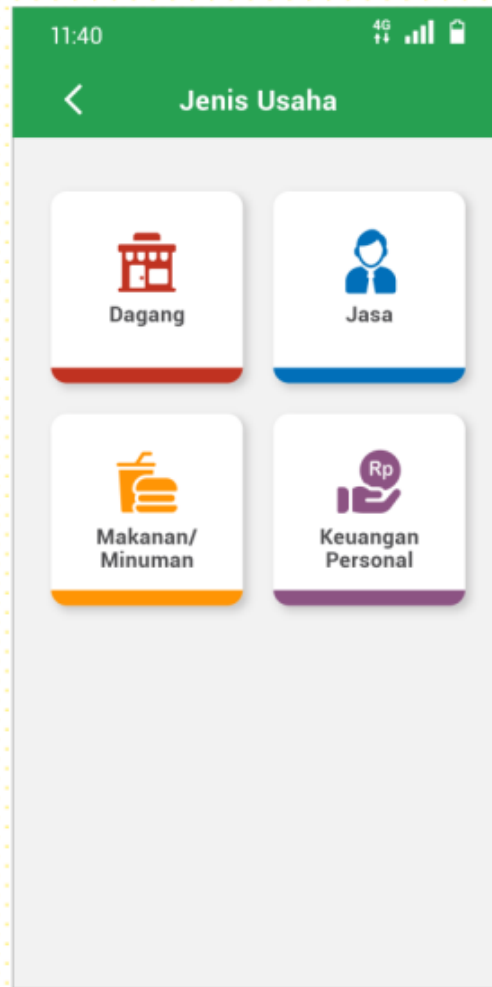
Splash Screen



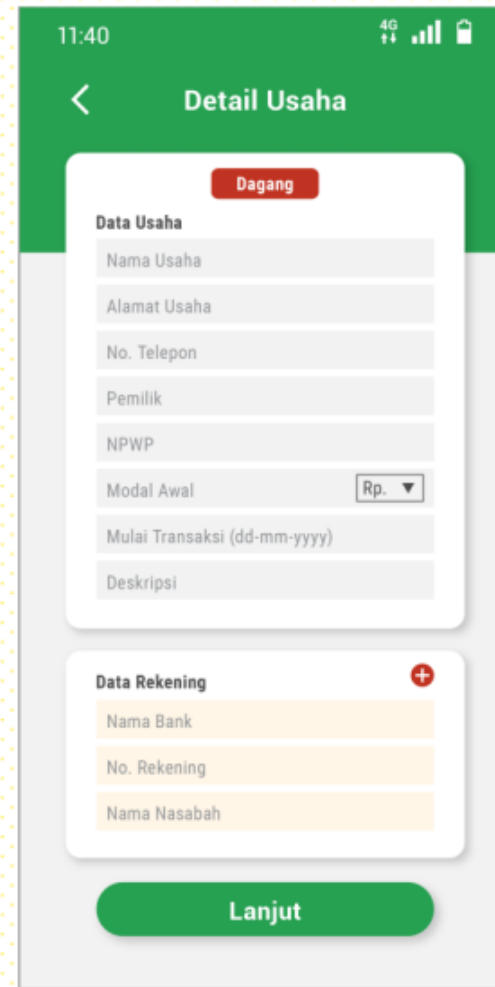
Home Page



Sign-Up Page



Jenis Usaha



Detail Usaha

11:40 4G

Transaksi

< Nama Usaha >

< Juli 2019 >

SEMUA TUNAI BARANG PIUTANG HUTANG

Harian Mingguan Bulanan Tahunan

	PEMASUKAN (dlm 000)	PENGELUARAN (dlm 000)	TOTAL (dlm 000)
TUNAI	200,000	-100,000	100,000
BARANG	300,000	-100,000	200,000
PIUTANG	100,000		100,000
HUTANG		-100,000	-100,000
Nilai Kekayaan Bersih (dlm 000)			300,000

		Pemasukan	Pengeluaran	Total
SENIN	TUNAI	200,000,000	-100,000,000	100,000,000
22 JUL 2019	BARANG	300,000,000	-100,000,000	200,000,000
	PIUTANG	100,000,000		100,000,000
	HUTANG		-100,000,000	-100,000,000
	Jumlah Keseluruhan			

Jenis	Keterangan	Nominal
Tunai	Pembelian Peralatan Kerja - Mesin Jahit	-20,000,000

Jenis	Keterangan	Jumlah	Nominal	Total
Barang	Peralatan Kerja - Mesin Jahit	10	2.000	20.000.

+

Transaksi Statistik Laporan Harta Pengaturan

SEMUA TUNAI BARANG PIUTANG HUTANG

Harian Mingguan Bulanan Tahunan

	PEMASUKAN (dlm 000)	PENGELUARAN (dlm 000)	TOTAL (dlm 000)
TUNAI	200,000	-100,000	100,000
BARANG	300,000	-100,000	200,000
PIUTANG	100,000		100,000
HUTANG		-100,000	-100,000
Nilai Kekayaan Bersih (dlm 000)			300,000

		Pemasukan	Pengeluaran	Total
SENIN	TUNAI	200,000,000	-100,000,000	100,000,000
22 JUL 2019	BARANG	300,000,000	-100,000,000	200,000,000
	PIUTANG	100,000,000		100,000,000
	HUTANG		-100,000,000	-100,000,000
	Jumlah Keseluruhan			

Landing Page

Huruf Roboto

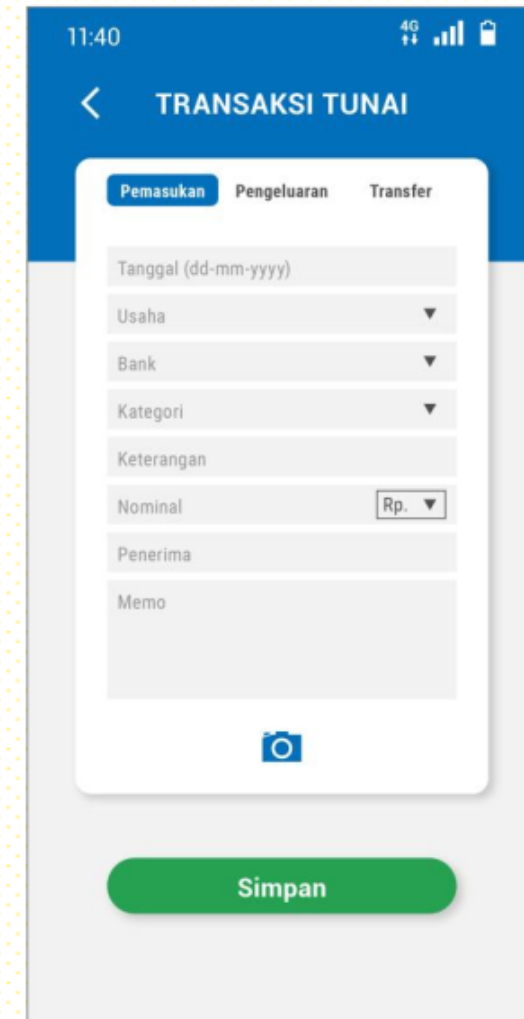
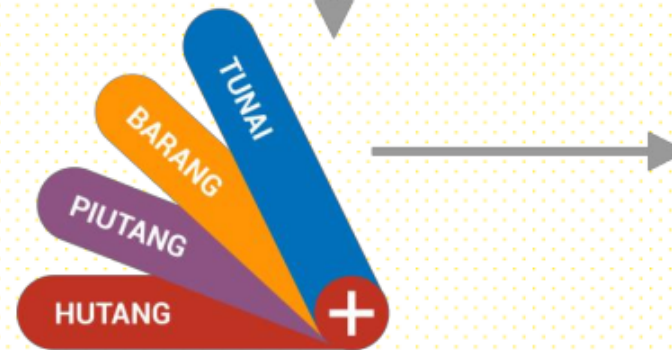
Roboto Condensed

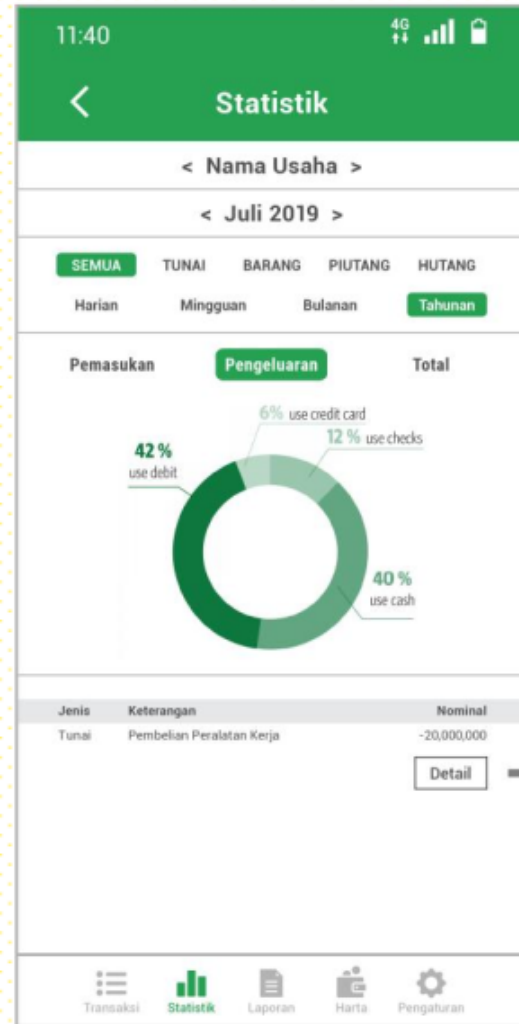
LIGHT \$123,456,789.00%

REGULAR \$123,456,789.00%

BOLD **\$123,456,789.00%**

Navigasi Konten

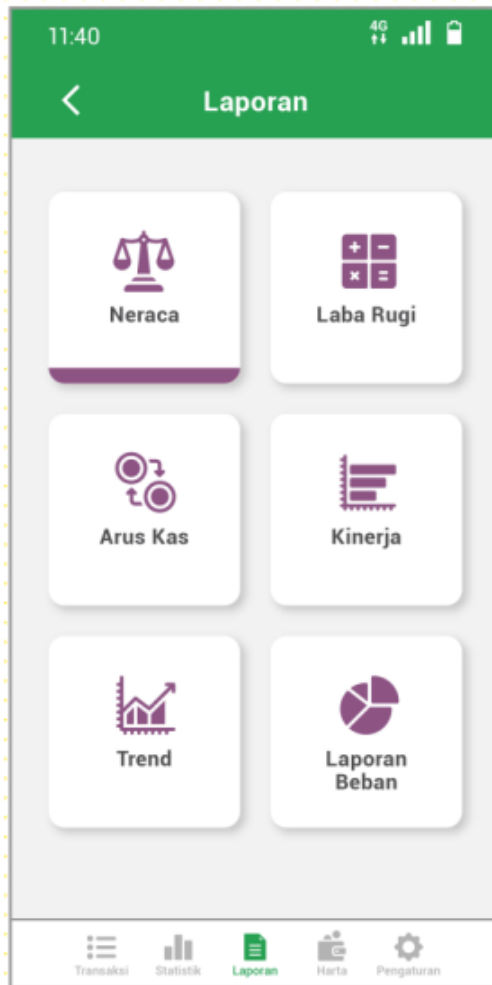




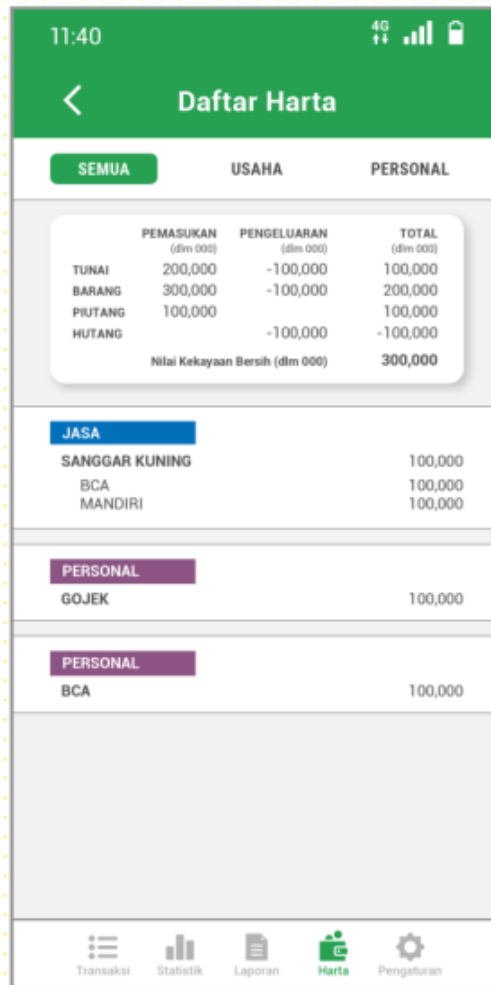
Halaman Statistik



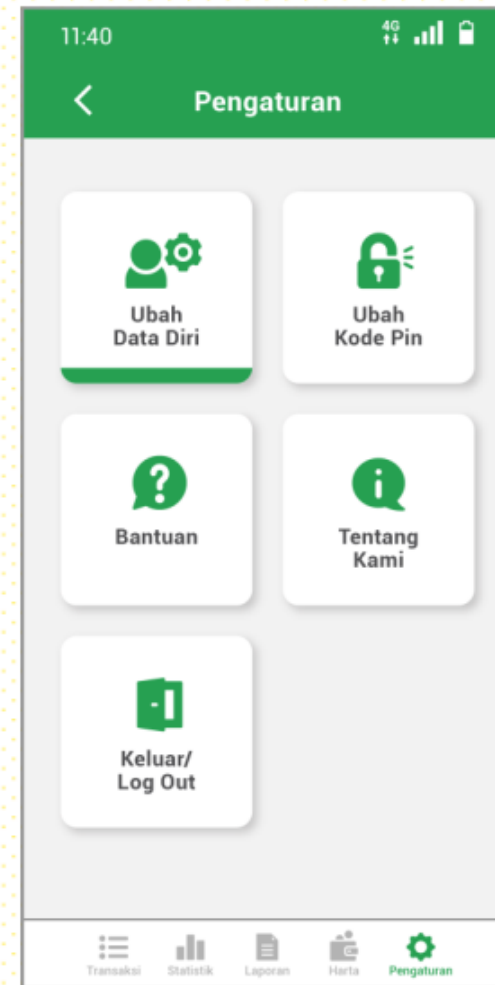
Detail Data Statistik



Jenis Laporan



Daftar Harta



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