

# USER EXPERIENCE (UX) ANALYSIS ON NEW LIVIN' BY MANDIRI APPLICATION IN JABODETABEK USING USER EXPERIENCE QUESTIONNAIRE (UEQ)

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## ABSTRACT

Bank Mandiri has done a redesign and released a new version of their mobile banking service in 2021, becoming a super app called New Livin' by Mandiri. However, based on reviews from users through App Store and Google Play Store, many users experience difficulty and need to readapt to the new interface. The purpose of this research is to observe the quality of New Livin' by Mandiri's user experience (UX) using User Experience Questionnaire (UEQ). Analysis results of 130 respondents in Jabodetabek show positive evaluation scores in 6 aspects and 3 aspect groups. Based on benchmarking results, the variable's stimulation and novelty receive a 'good' score meaning that the said variables have far surpassed the standards expected by the respondents. Meanwhile, the rest of the variables receive an 'above average' score meaning that the said variables only slightly surpassed the standards expected by the respondents and require more development in their performance.

## 1. INTRODUCTION

Currently, mobile applications have become an important part of people's daily lives, including in Jabodetabek. One application that is widely used is New Livin' by Mandiri, a mobile application that offers various services such as bill payments, money transfers, and ticket purchases. Mobile banking prioritizes the ease and smoothness of customers to create an effective and efficient value in conducting transaction activities in the banking sector (Saputra et al., 2022). User experience (UX) is an important factor in determining the success of an application. Good UX will increase user satisfaction and loyalty to the application, while bad UX can cause users to switch to other applications or not even use the application at all.

In 2022 there was a change in Mandiri Online with the blue logo into a super app program with the name New Livin' by Mandiri with the yellow logo which provides innovation and new features, making users of the previous application not used to making transactions and taking advantage of other features so they need to adapt again. This created a problem that resulted in various kinds of complaints submitted by several users of New Livin' by Mandiri through Rate & Reviews from the App Store and Google Play Store. Judging from user complaints, most of them lead to disappointment in the quality of the New Livin' by Mandiri application system and service. Poor system and service quality can negatively impact the user experience in a several ways, such as pragmatic quality issues where users are unable to complete tasks quickly and effectively and things don't meet their expectations. As a result, users may become disillusioned and lose interest in using the product (hedonic quality). while The possibility that users will be happy and continue to use the product can be affected by how well the system and services are designed (Deng et al., 2010).

Facing the phenomena described earlier, one way that can be done is to measure and analyze the quality of the New Livin' by Mandiri user experience (UX). UEQ is one of the most suitable UX measurement

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tools for this research because its variables can accurately describe the quality and value of a system's UX. The User Experience Questionnaire (UEQ) has been proven effective and efficient in many previous UX studies. The UEQ method has 6 variables, namely: Attractiveness, Perspicuity, Efficiency, Dependability, Stimulation, and Novelty which can be grouped into 3 clusters namely attractiveness, pragmatic quality, and hedonic quality. The UEQ component of "Attractiveness" relates to the attractiveness of a product. The technical aspects, which include efficiency, ease, and control of the system, are included in the pragmatic quality group. On the other hand, non-technical aspects such as user satisfaction and motivation, as well as innovative and creative designs, are included in the hedonic quality group. UEQ also has benchmarks, which function to evaluate the extent to which a product or application has been successfully compared to other products in a benchmark data set, thereby enabling conclusions regarding the strengths and weaknesses of a product or application. This study will analyze UX in the New Livin' by Mandiri application to ensure optimal user experience which will be measured using 3 variables, namely: attractiveness, pragmatic quality, and hedonic quality (Rauschenberger et al., 2013).

This study aims to evaluate the quality of the user experience (UX) in the New Livin' by Mandiri application using the UEQ scale, as well as to contribute to Bank Mandiri in improving the service quality of the application so that it is more attractive, easy and comfortable to use so that it can maintain its position as an institution. relevant and competitive intermediaries in the digital age. This research is expected to increase customer satisfaction and the number of application users, so that Bank Mandiri can obtain greater benefits (Sitorus et al., 2019). This research will be conducted in the Jabodetabek area because it is an area with a high level of mobile application usage, as well as a potential market for the New Livin' by Mandiri application to increase the number of users and strengthen its position in the mobile application market (Usman, 2022).

## 2. METHODS

Descriptive research is research that uses facts to describe and describe the current state of the research object. This research is an attempt to describe a problem or situation or event as it is, so that it is only a disclosure of facts. The quantitative method was used in this study to measure the quality of the User Experience (UX) of the new Livin' by Mandiri application. Quantitative data were analyzed using the UEQ Data Analysis Tool with the Microsoft Excel program. This study will use the UEQ questionnaire to collect data on user experience (UX) on the New Livin' by Mandiri application from respondents in the Greater Jakarta area. The data obtained from the survey will then be analyzed quantitatively to determine the value of each UEQ scale, which will provide information about the UX quality of the application.

## 3. RESULTS AND DISCUSSIONS

### Characteristic of respondent

By getting the results of 130 respondents, most of them consisted of women as many as 75 respondents (58%) while men totaled 55 respondents (42%) with an age range consisting of ages 18-24 years which entered the youth segment of 48 respondents (37%), ages 25-44 years which entered the adult segment of 45 respondents (35%) and ages 45-60 years which entered the elderly segment of 37 respondents (28%), consisting of respondents who took their last education at the S1 level of 64 respondents (49%). After that, followed by respondents who took their last education at the high school / equivalent level of 32 respondents (25%) In the final position, there were 18 respondents (14%) who took their last education at the Diploma level and 16 respondents (12%) who took their last education at the magister level and above from the Jabodetabek area.

### Validity Test

In this study, the validity test was used to determine whether the indicators were valid or successfully measured what should be measured. SPSS statistical tools are used to process data in this study. A variable is formed if the indicator items of each variable are adequate.

**Table 1. Validity Test Result**

Variable	item	r-count	r-table	information
Attractiveness	X1	0,747	0,172	Valid
	X12	0,82	0,172	Valid
	X14	0,826	0,172	Valid

	X16	0,828	0,172	Valid
	X24	0,893	0,172	Valid
	X25	0,862	0,172	Valid
Perspicuity	X2	0,698	0,172	Valid
	X4	0,779	0,172	Valid
	X13	0,732	0,172	Valid
	X21	0,821	0,172	Valid
Efficiency	X9	0,801	0,172	Valid
	X20	0,903	0,172	Valid
	X22	0,81	0,172	Valid

Source: Processed primary data (2022)

It can be seen from table 1, that each indicator successfully meets the standards set or is valid, where all the calculated r values are greater than the r table value.

### Reliability Test

In this study, the reliability test was used to prove that the data obtained from the questionnaire could be trusted and had harmonized results. And testing the reliability is determined by testing using Cronbach's alpha value (Rusmana et al., 2020). With the three tests, it was determined that the indicators and variables of this research met the standard.

**Table 2. Reliability Test Result**

Variable	Cronbach's Alpha score	Information
<i>Attractiveness</i>	0,92	Reliable
<i>Perspicuity</i>	0,88	Reliable
<i>Efficiency</i>	0,93	Reliable
<i>Dependability</i>	0,87	Reliable
<i>Stimulation</i>	0,88	Reliable
<i>Novelty</i>	0,65	Reliable

Source: Processed primary data (2022)

It can be seen from table 4.3, that each variable has successfully met the set standards or is reliable, where all Cronbach's Alpha values are above 0.60.

### Result

The descriptive statistical analysis explains and briefly describes a set of quantitative data obtained and is a representation of the entire population or sample. Based on (Schrepp, 2019) the class interval for the average category can be known based on the average range of values.

Item	Mean	Variance	Std. Dev.	No.	Left	Right	Scale	
1	1,5	1,5	1,2	130	annoying	enjoyable	Attractiveness	
2	1,7	1,9	1,4	130	not understandable	understandable	Perspicuity	
3	1	1,9	1,4	130	creative	dull	Novelty	
4	1,3	3,2	1,8	130	easy to learn	difficult to learn	Perspicuity	
5	1,5	3,8	1,9	130	valuable	inferior	Stimulation	
6	1,4	1,9	1,4	130	boring	exciting	Stimulation	
7	1,8	1,6	1,2	130	not interesting	interesting	Stimulation	
8	1,3	2,1	1,4	130	unpredictable	predictable	Dependability	
9	1,4	3	1,7	130	fast	slow	Efficiency	
10	1,4	2,6	1,6	130	inventive	conventional	Novelty	
11	1,4	3,2	1,8	130	obstructive	supportive	Dependability	
12	1,4	3,3	1,8	130	good	bad	Attractiveness	
13	1,7	1,6	1,3	130	complicated	easy	Perspicuity	
14	1,6	1,4	1,2	130	unlikable	pleasing	Attractiveness	
15	1,7	1,7	1,3	130	usual	leading edge	Novelty	
16	1,8	1,3	1,1	130	unpleasant	pleasant	Attractiveness	
17	1,3	3,8	2	130	secure	not secure	Dependability	
18	1,1	3	1,7	130	motivating	demotivating	Stimulation	
19	1,4	2,5	1,6	130	meets expectations	does not meet expectations	Dependability	
20	1,6	2,3	1,5	130	inefficient	efficient	Efficiency	
21	1,7	1,8	1,3	130	clear	confusing	Perspicuity	
22	1,7	2	1,4	130	impractical	practical	Efficiency	
23	1,3	3,6	1,9	130	organized	cluttered	Efficiency	
24	1,2	3,4	1,9	130	attractive	unattractive	Attractiveness	
25	1,8	1,4	1,2	130	friendly	unfriendly	Attractiveness	
26	1,9	1,1	1,1	130	conservative	innovative	Novelty	

Source: Processed primary data (2022)

**Picture 1 Average score per indicator**

In assessing the attractiveness of the New Livin' by Mandiri application, all indicators are assessed based on the overall attractiveness of the application. Based on the evaluation results, the overall assessment of the attractiveness variable resulted in a positive value of 1.56. This value indicates that the comfort factor and user satisfaction have a positive effect on the attractiveness of the application. This makes New Livin' by Mandiri an easy-to-use and user-friendly digital banking application. Therefore, customers consider this application an effective and efficient solution for carrying out digital banking tasks.

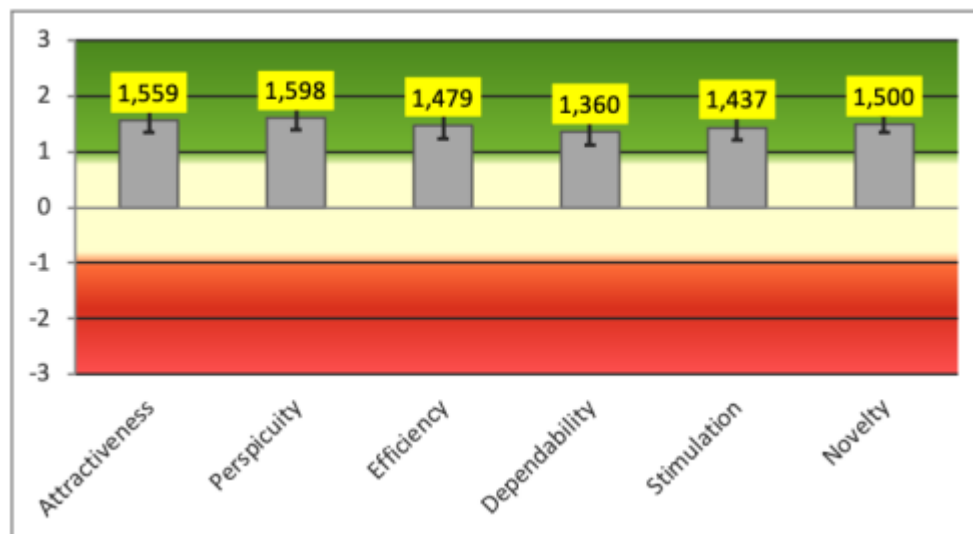
The perspicuity variable is one of the user experience (UX) measurement variables that focus on the ease of understanding and learning applications. Based on the evaluation results, the assessment of the perspicuity variable as a whole shows a positive value with the highest average value of 1.60. This indicates that users believe that New Livin' by Mandiri has a simple and easy-to-understand interface, so that it can be used easily by users from all backgrounds. In addition, the ease of use of this application also makes it easier for users to carry out various digital banking activities. Thus, New Livin' by Mandiri is considered an effective and efficient digital banking solution for users.

The efficiency variable is a measure of user experience (UX) which focuses on speed, efficiency, and user practicality. Based on the evaluation results, the assessment of the overall efficiency variable shows a positive value of 1.48. This indicates that users believe that New Livin' by Mandiri has a very organized and practical interface. In this case, this application is well-designed so that users can access and use its features quickly and easily. In this way, New Livin' by Mandiri provides users with effective and efficient digital banking solutions, and helps them complete various banking tasks more quickly and easily.

Dependency and stimulation variables are two variables measuring user experience (UX) which are important in maintaining quality and user satisfaction in digital banking applications. Dependency

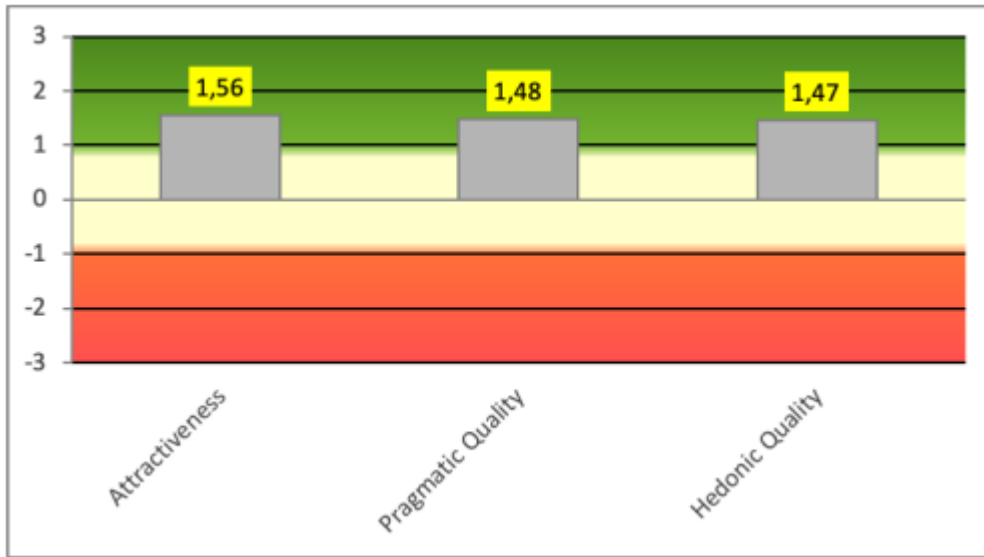
variables focus on user control when interacting with the application system. Based on the evaluation results, the overall assessment of the dependability variable obtained a positive value of 1.36. This shows that users feel supported by the conformity of expectations, security, predictability, and the level of convenience offered by New Livin' by Mandiri in supporting their digital banking activities. Meanwhile, the stimulation variable focuses on the level of user motivation and satisfaction in using digital banking applications. The results of the evaluation of the stimulation variable assessment as a whole obtained a positive value of 1.44. This shows that users feel motivated when doing digital banking activities at New Livin' by Mandiri. In this case, this application can provide a satisfying digital banking experience for users, so that they feel motivated to continue using the service. With positive evaluation results for the two UX measurement variables, New Livin' by Mandiri is considered capable of providing effective and efficient digital banking solutions for users, as well as meeting their needs and expectations in online banking transactions.

The novelty variable is one of several user experience (UX) measurement variables used to evaluate how innovative and creative an application design is. In this case, this variable is very important to determine the extent to which an application can provide a better and more innovative user experience. The results of the evaluation of the novelty variable assessment as a whole get a positive value of 1.50. This shows that users feel that the New Livin' by Mandiri application has innovated in developing systems and displays that are equipped with services to support digital transaction activities. In this case, the application provides a better and more innovative experience for users, so that they feel easier and more comfortable doing banking activities digitally. With positive evaluation results on the novelty variable, New Livin' by Mandiri is deemed capable of providing more innovative and creative digital banking solutions for users. This shows that this application can keep up with trends and technological developments in the development of digital banking applications, to be able to provide better and more satisfying services for users. Thus, this application is expected to continue to improve service quality and provide even better digital banking solutions in the future.



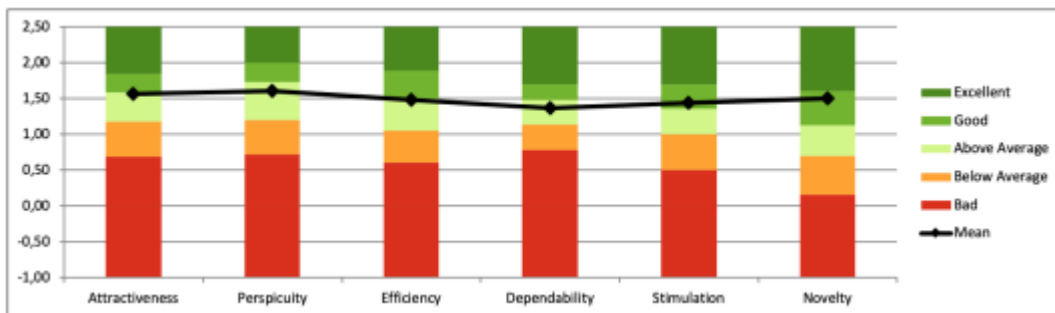
**Picture 2 Mean Score UEQ New Livin' by Mandiri**

Based on the table, the UEQ scale can be categorized into three groups: attractiveness which relates to the attractiveness of the application, pragmatic quality (efficiency, perspicuity, dependability) which relates to the technical quality aspects of the application, and hedonic quality (stimulation and novelty) which relates to the non-technical quality aspects of the application



Picture 3.3 Attractiveness, Pragmatic, & Hedonic score New Livin' by Mandiri

Based on the table, the results illustrate the attractiveness of 1.56, Pragmatic quality of 1.48, and Hedonic quality of 1.47 where non-technical aspects are following the respondents' standards. These values prove that the New Livin' by Mandiri application gets a positive assessment from respondents



Picture 1.4 Benchmark Score UEQ New Livin' by Mandiri

Based on the benchmark results, stimulation, and novelty get good scores, which means that these two variables have exceeded the standards expected by respondents. The other four variables, namely attractiveness, perspicuity, efficiency, and dependability, received above-average scores, which means that these variables slightly exceed the standards expected by respondents. So, overall the New Livin' by Mandiri application service is already at the Above Average level.

#### 4. CONCLUSION

In improving the attractiveness aspect, New Livin' by Mandiri can consider adding features for budgeting needs to increase the attractiveness of the application. In improving the perspicuity aspect, Bank Mandiri can make considerations in the "Pay" feature by sorting the types of payments in alphabetical order so as not to confuse users. In improving the efficiency aspect, in the "Top Up" feature, Bank Mandiri can make changes. Where users do not need to input a virtual account number but only need to enter a cellphone number it is more practical and efficient, because currently, there are still several e-wallet providers that have not been facilitated with the cellphone number input feature. In improving the dependability aspect, Bank Mandiri needs to routinely carry out maintenance and repair of the application system, Bank Mandiri can take preventive action to reduce the possibility of transaction failures in the future. Bank Mandiri can also provide application updates to fix problems that users find and Bank Mandiri should maintain and always pay attention to the aspects of stimulation and novelty because they are in a good category. This proves that these aspects have exceeded the standards expected by respondents.

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