

ABSTRACT

The rapid development of digital banking has transformed financial services and increased the adoption of mobile banking applications, particularly among micro, small, and medium enterprises (MSMEs). As part of its digital banking innovation, Bank Raya introduced the Saku Bisnis feature in its mobile banking application to assist MSME users in managing business finances by separating personal and business transactions within a single platform. However, despite the increasing number of registered users, the actual utilization of this feature remains relatively limited. This study aims to analyze the user experience (UX) of MSME users in utilizing the Saku Bisnis feature in the Bank Raya mobile banking application. The research employs a qualitative case study approach, with data collected through in-depth interviews, observation, and documentation involving MSME merchants who actively use the application. The data were analyzed using qualitative analysis techniques consisting of data reduction, data presentation, and conclusion drawing. The findings indicate that user experience is influenced by factors such as usability, perceived usefulness, system reliability, and emotional aspects including trust and convenience. Although the feature provides benefits in supporting business financial management, several challenges remain, including usability limitations, feature completeness, and user habits in conducting financial transactions. These findings highlight the importance of improving user-centered design and digital service strategies to enhance user satisfaction, adoption, and financial inclusion among MSMEs.

Keywords: *user experience, mobile banking, MSMEs, digital banking, usability*

