## Using Design Thinking Method for Product Development: Lessons Learnt From a Ux Research for B2b Employee Loan - Flexible Benefit Feature

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## **ABSTRACT**

As the world began to adapt to Covid-19, the phenomenon of mass resignations emerged in the world of work. Companies are competing to retain their best talents by offering flexible benefits. The emergence of various players who develop flexible benefit digital applications, makes these players explore and iterate over their products to become the market leaders. The growth in using financial technology products in the Indonesia Peer-to-Peer (P2P) lending sector is more than 20 times as much in 2022 as it was in 2021 (Otoritas Jasa Keuangan, 2022). This makes the loan feature one of the most attractive additional feature in the Business-to-Business (B2B) setting. However, to create a loan feature that caters the user needs further user experience research needs to be done. The user experience research is following the Design Thinking framework popularised by IDEO in the 1990s. Design Thinking is one method of developing products that address user needs. The Design Thinking process itself includes empathising, defining, ideation, prototyping, and testing with iterations at each stage as needed (Gibbons, 2016). The primary data collection methods used in this study were In-Depth Interviews (IDI) and moderated Usability Testing (UT). Empathy Map, Value Proposition Canvas, and User Journey Map are also used in this study. Sample participants are those who have experienced the employee loan end-to-end process.

**Keywords:** Flex benefit, product development, UX research, design thinking, usability testing