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A Design Thinking Approach in Developing Value Proposition to Enhance Virtual Debit Card User Experience

Abdurrohman Ibnul Mufadlol[1], Dewo Suryo Pawekas[2]
[1]Institut Teknologi Sepuluh Nopember, Surabaya, Indonesia, [2]Telkom University, Bandung, Indonesia

Corresponding author e-mail: 6032232030@student.its.ac.id

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Abstract: In the increasingly competitive digital payment industry, a deep understanding of user needs is key to creating a superior value proposition. This study applies a Design Thinking approach to develop and deliver a value proposition on Komcards virtual debit card, with the primary goal of improving user experience. Through a series of stages of empathy, problem definition, ideation, prototyping, and testing, this study aims to identify key aspects that influence user perception, such as ease of use, content comprehension, and perceived security. The results of the study found that the Design Thinking approach effectively improved the quality of user interaction with the service. However, despite the increase in positive perceptions, user interest in authorization services has not changed significantly, indicating a gap in creating loyalty. This study provides recommendations on the importance of continuous education strategies, optimization of navigation features, and implementation of systems provided as drivers of user innovation. The results of this study can also be used as a framework that can be applied by financial service providers in designing more relevant and sustainable innovations so that future digital product development continues to involve iterations based on user input to ensure a match between market needs and solutions.

Keywords: Customer Loyalty, Design Thinking, Digital Payment, User Experience, Value Proposition

A. Introduction

Digital transformation has become a major force in shaping the global economic landscape in the last decade (Maryono & Ghina, 2025). Amidst the flow of digital change, the financial sector has become one of the areas that has experienced the most significant disruption (Theresia & Tan, 2021). Various technology-based innovations have given birth to new forms of financial services that are faster, more efficient, and more adaptive to the needs of modern society (Gebauer et al., 2020; Theresia & Tan, 2021). One real manifestation of this transformation is the rapid development of digital payment systems that replace conventional cash-based payment methods (Yulianti & Ghina, 2024).

This phenomenon is not only occurring in developed countries, but also in developing countries such as Indonesia (Tushar et al., 2020). Based on a report by Google, Temasek, and Bain & Company (2019), the value of Indonesia's digital economy is projected to reach USD 130 billion in 2024, with the e-commerce, online transportation, and digital payment sectors as the main contributors. In line with this trend, the use of non-cash payment methods, especially virtual debit cards, has increased significantly in terms of both transaction volume and number of users (Gama et al., 2023).

Virtual debit cards offer a practical and secure payment solution, especially for digital business actors and young users who prioritize flexibility in online transactions (Payne et al., 2021). Without a physical form like a conventional debit card, a virtual debit card allows users to make transactions quickly and easily on various digital platforms (Chauhan et al., 2022). Amid the increasing need for flexible and integrated payment solutions, various financial service providers are competing to create virtual debit card products with various features and value propositions (Perea-Khalifi et al., 2024). Komcards is one of the most prominent virtual debit card service providers in Indonesia. Along with the increasing trend of digital transactions, Komcards has recorded significant growth in the number of users in recent years. However, behind this achievement, Komcards faces a challenge that is not easy, especially in terms of maintaining user loyalty. Although it has implemented a cashback program as a retention incentive, the results have not shown a significant impact on long-term loyalty. User retention was recorded to have only increased by 5% during a certain period, a relatively small figure compared to the investment strategy implemented.

In addition, a number of users reported less than optimal service experiences, ranging from confusing application interfaces, unclear product information, to perceptions of security that are not yet fully convincing. This condition indicates a gap between user expectations and the value offered by the service, thus requiring an in-depth evaluation of the value proposition offered.

In an era where user experience is the main benchmark for the success of digital products, understanding user needs, expectations, and obstacles is an aspect that cannot be ignored (Akin, 2024). A strong value proposition not only explains the functional benefits of a product, but also creates an emotional connection with users, builds trust, and ultimately drives loyalty (Kouptsov & Srai, 2023).

However, building the right value proposition is not an easy task. The value proposition must be able to answer the real needs of users which are often dynamic and contextual (Yıldırım & Erdil, 2023). In the case of Komcards, even though basic features that support digital transactions are available, there is still a gap between the services provided and user expectations. This is reflected in the low user loyalty and high potential churn rate.

This condition indicates that the traditional approach to product design is no longer adequate. An innovative user-centered approach is needed in designing and evaluating value propositions. In this context, the Design Thinking approach offers a promising alternative. Design Thinking focuses not only on solving problems, but also on in-depth exploration of user experience to find solutions that are truly relevant and acceptable to users.

The need to integrate the Design Thinking approach in the development of digital financial service value propositions (Youssofi et al., 2024), especially virtual debit cards. Although Design Thinking has been widely applied in the development of technology products, its application in the context of digital financial services in Indonesia, especially those focused on virtual debit cards, is still limited. Therefore, this study is important as an effort to bridge the gap between service design and real user needs.

This study aims to evaluate and develop the value proposition of the Komcards virtual debit card service through the Design Thinking approach, with a primary focus on improving user experience and their loyalty to the service. Specifically, the purpose of this study is to identify the main needs, challenges, and preferences of Komcards virtual debit card users through a deep empathy approach. Designing and developing a new, more relevant value proposition based on the Design Thinking stages, including the ideation, prototyping, and testing processes. Evaluate the impact of implementing new value propositions on user experience (UX), perceived security, ease of use, and user interest in continuing to use and recommending the service. Provide practical recommendations for digital product developers in designing financial services that are oriented to user needs and are able to increase user retention sustainably.

This study has several novel aspects that distinguish it from previous studies. Most studies related to virtual debit cards and digital payment systems tend to focus on technical aspects, system security, and transaction efficiency. Only a few have explored the user experience aspect comprehensively, especially using the Design Thinking framework. This study makes an important contribution by making Komcards a local Indonesian service as the object of study. This is important to do because many UX studies and digital financial product design are still dominated by developed countries, whose market characteristics and user behavior are very different.

B. Methods

This study uses the Design Thinking approach as the main methodology in designing and evaluating value propositions to improve user experience (UX) and customer loyalty towards Komcards virtual debit card services. Design Thinking was chosen because of its ability to dig deep into user needs, generate relevant solutions, and

facilitate iteration based on real user feedback. The Design Thinking approach consists of five main stages, namely: Empathize, Define, Ideate, Prototype, and Test. Each stage is designed to generate a thorough understanding of users and enable the development of solutions based on data and actual needs. This series of processes underlies the entire research flow and becomes a framework in redesigning Komcards' value proposition.

Empathize Stage

The Empathize stage aims to gain an in-depth understanding of users' experiences, motivations, barriers, and expectations in using Komcards virtual debit cards. To gain representative insights, this study conducted in-depth interviews with participants who were divided into two categories: (1) extreme users, namely users with high transaction intensity, active involvement with application features, and more complex levels of expectations. The selection of extreme users aims to explore challenges and needs under intensive usage conditions. (2) mainstream users, namely users who represent general usage patterns with moderate transaction frequency and standard needs for Komcards services. Semi-structured interview techniques were used to keep the exploration process focused but flexible enough to capture in-depth information from each respondent. The data obtained were then transcribed and analyzed thematically to identify the main problems experienced by users and unmet needs (Gellweiler et al., 2020).

Define Stage

In the Define stage, the results of the user interviews are analyzed to develop insights and points of view that describe the core of user needs. Two main analysis tools are used at this stage (1) Customer Journey Mapping: Used to identify touchpoints, moments of frustration, and opportunities for improvement in user interactions with Komcards services. (2) Value Proposition Canvas: Used to develop relationships between user needs, expectations, and problems with the value elements that the product can offer. This analysis yielded several important findings regarding aspects that need to be improved in the value proposition, including clarity of information, ease of navigation, perception of security, and more personalized incentives. This stage lays the foundation for the ideation process in the next stage (Sorescu & Schreier, 2021).

Ideation Stage

The Ideate stage aims to generate various alternative solutions that can address the main problems identified previously. In this study, a brainstorming session was conducted involving the product design team and internal UX developers from Komcards. Session participants were encouraged to think creatively and develop ideas without initial limitations to stimulate the emergence of innovative ideas. After

the brainstorming session, the collected ideas were evaluated and prioritized using an impact-effort matrix, which assesses each idea based on its potential impact on user experience and loyalty, as well as its ease of implementation. Some of the priority ideas generated include: (1) Adding interactive educational features regarding card usage. (2) Simplifying the interface display and menu navigation. (3) Integrating a reward system based on user activity. (40 More explicit and convincing delivery of security messages (Sahut et al., 2020).

Prototype Stage

The Prototype stage aims to visualize the selected solution in a concrete form that can be tested by users. In this study, the prototype was developed in the form of an interactive digital interface (UI/UX mockup) using design software such as Figma. The prototype includes changes to key elements in the value proposition, including display design, navigation flow, product information, security features, and reward mechanisms. Before being tested with users, the prototype underwent internal testing to ensure basic functionality, visual consistency, and message appropriateness. Initial revisions were made based on input from the internal team before the prototype was introduced in the testing phase (Reis et al., 2020).

Testing Stage

The Test phase is an empirical evaluation of the effectiveness of the new value proposition in improving user experience and customer loyalty intentions. The testing was conducted through a quantitative approach involving 100 Komcards users, consisting of 20 extreme users and 80 mainstream users. Several testing methods were used to analyze the collected data:

1. A/B Testing
   Used to compare two versions of an interface: an old version (with no changes to the value proposition) and a new version (with changes based on design results). Respondents were randomly divided into two groups and asked to interact with one of the versions to evaluate differences in UX perception.
2. Normality Test
   Before conducting further statistical analysis, a normality test was conducted using the Kolmogorov-Smirnov method to ensure that the data distribution was in accordance with parametric statistical assumptions.
3. Regression Analysis
   Linear regression is used to evaluate the relationship between user experience (independent variable) and customer loyalty intention (dependent variable). This model helps identify the experience factors that most influence user loyalty towards Komcards.

4. Paired T-Test
   T-test is conducted to compare user perception before and after using the prototype version. This method is used to measure the significance of changes in user perception towards the new value proposition that has been designed.
5. Effect Size (Cohen's d)
   To understand the practical impact of the changes, effect sizes are calculated using Cohen's d values. This provides additional context to the results of statistical tests and helps explain how much of a change users actually experience.

C. Results and Discussion

Interview Results

This study employed semi-structured interviews with three primary respondents, representing extreme Komcards users from various digital business backgrounds. The interviews aimed to understand their key needs, challenges, and expectations regarding the use of virtual debit cards in business operations.

User Needs and Expected Services

The interviews revealed that Komcards users have essential needs to support their digital business operations, particularly in managing advertising budgets. Users seek a flexible and accessible payment solution that allows full control over their transactions. The key identified needs include (1) Ease of creating and managing virtual debit cards. (2) Transparency in transaction records and balance management. (3) Transaction security, especially authentication and protection from banned merchants. (4) More flexible card management to support multiple digital advertising accounts

Challenges and Pain Points

The interviews also highlighted several obstacles faced by users when utilizing Komcards, which act as major barriers to achieving their business goals. The primary challenges identified include (1) Card limit constraints that hinder smooth advertising budget management. (2) A complex and inefficient card creation process. (3) Lack of responsive customer support in handling technical issues. (4) Concerns about data security and transaction transparency. Based on the interview findings, these challenges serve as major obstacles for users in effectively implementing their digital advertising strategies.

User Needs and Expected Services

In addition to identifying challenges, the interviews also uncovered the main benefits users expect from Komcards services. The anticipated benefits include: (1) Increased flexibility in adjusting limits and creating multiple cards. (2) A more competitive reward or cashback program to enhance user loyalty. (3) More responsive customer service to address technical issues promptly. (4) Improved transparency and security in transaction management. Users expect Komcards to introduce more adaptive features tailored to their needs, enabling optimal use in their business operations.

Problem Formultaion and Solutions

Based on the interview results, the issues faced by respondents were transformed into features that can resolve those problems. These issues serve as the primary source for determining essential features in the data integration system. The formulated solutions are presented in Table 1.

Table 1. Problem Formulation and Solution

Problem	How Might We	Solutions
Card limit constraints hinder advertising budget management	How can we provide flexibility in card limit settings?	Implement an AI-based limit adjustment system based on transaction history and user needs.
Complex card creation process	How can we make the card creation process more efficient?	Develop an instant card creation feature with a more intuitive interface.
Lack of responsive customer service support	How can we enhance customer service for faster and more effective responses?	Develop an AI chatbot system to handle basic requests and provide quick access to human agents.
Concerns about data security and transaction transparency	How can we increase user trust in the security system?	Implement stronger data encryption and real-time transaction history transparency.
Lack of attractive reward programs	How can we enhance user loyalty through a rewards system?	Develop a gamification and cashback system that is more competitive based on usage levels.

Value Proposition Canvas

Based on the interviews and problem-solution formulation, the Value Proposition Canvas was developed to align Komcards' products and services with customer needs (customer jobs), challenges (pains), and expected benefits (gains). The VPC, as shown in Figure 1, highlights the following key elements of the value proposition: (1) Products and Services: Komcards' main services include flexible virtual debit cards, an interactive dashboard for card management (such as setting card limits, creating new cards, tracking transactions), and 24/7 customer support. (2) Customer Jobs: Managing digital advertising budgets, ensuring efficient budget allocation, and

supporting advertising campaigns with reliable payment solutions. (3) Pains: The challenges users face include card limit constraints, a time-consuming card creation process, and technical issues that hinder seamless transactions. (4) Gains: Users expect transaction transparency, flexible card limits, and responsive customer support to address issues promptly.

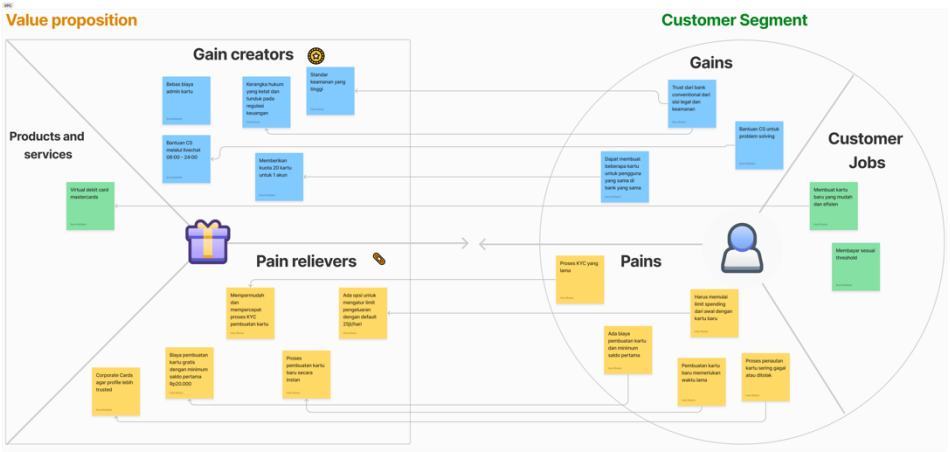

Figure 1.Value Proposition Canvas Result from Empathize Stage

Testing Phase

This phase aims to evaluate the effectiveness of the Komcards prototype developed using the Design Thinking approach. The testing assesses content comprehension, ease of use, security perception, overall user experience, and its impact on customer loyalty intention. Testing was conducted using the A/B Testing method, involving 100 respondents divided into three primary user segments—brand owners/online business owners, digital marketing agencies, and professional digital advertisers. Two product versions were tested: the existing value proposition and the newly developed prototype. The Maze platform was used as the primary testing tool due to its capability to support direct interactions with Figma-based prototypes and collect real-time quantitative and qualitative data. Respondents were given structured usage scenarios, followed by a Likert-scale questionnaire covering various aspects of user experience. The analysis was conducted using several statistical methods, including normality tests, multiple linear regression, paired t-tests, and effect size measurement using Cohen's d.

Definition of Testing Variables

In this study, testing scores were categorized into nine key aspects reflecting the user experience evaluation of the prototype. These categories include: (1) B1: Content Comprehension - The clarity of value proposition elements displayed in the prototype. (2) B2: Ease of Use - The ease of understanding the main features offered. (3) B3: Navigation - The intuitiveness of navigation and interactions within the prototype. (4)B4: Security Perception - The perceived security of authentication

features and transaction control. (5) B5: Overall User Experience - The overall user experience when using the prototype compared to the previous solution. (6) B6: Potential Increase in Usage - The likelihood of users increasing transaction frequency with the virtual debit card after using the prototype. (7) B7: Increase in Transaction Value - The likelihood of users increasing transaction value after using the prototype. (8) B8: Recommendation Intention - The likelihood of users recommending the Komcards virtual debit card to business associates or friends. (10) B9: Differences Before and After Optimization - The perceived improvement in value after using the prototype compared to the previous solution.

Data Normality Test

The normality test was conducted using the Kolmogorov-Smirnov and Shapiro-Wilk methods to ensure that the data followed a normal distribution before further statistical analysis.

Table 2. Result of Data Normality Test

Method	Existing VPC (p-value)	New VPC (p-value)
Kolmogorov-Smirnov	0.7043	0.6454
Shapiro-Wilk	0.7215	0.5139

Since the p-values are greater than 0.05 in all normality tests, the data is considered normally distributed, allowing parametric statistical methods such as regression and paired t-tests to be used.

Multiple Linear Regression

Multiple linear regression analysis was used to determine which factors most influence customer loyalty intention after the value proposition changes were implemented. The R-squared value of 0.1080 indicates that the regression model explains approximately 10.8% of the variation in the data, suggesting other dominant factors influence customer loyalty.

Table 3. Multiple Linear Regression Results

Factor	Regression Coefficient
Existing VPC B1	-0.0445
Existing VPC B2	0.0311
Existing VPC B3	-0.0306
Existing VPC B4	0.0280
Existing VPC B5	-0.0627
Existing VPC B6	-0.0262
Existing VPC B7	-0.0188
Existing VPC B8	-0.0445
Existing VPC B9	0.0295
R-Squared	0.1080

Paired T-Test

Table 4. A/B Testing Results: Average Scores and Paired T-Test

Question	Existing VPC	Prototype VPC	T-Stat	P-Value
Clarity of Value Proposition Elements	3.5	4.2	2.85	0.005
Ease of Understanding Key Features	3.6	4.1	3.10	0.003
Ease of Navigation	3.4	4.3	4.25	0.0001
Security Perception	3.7	4.5	3.60	0.002
Overall User Experience	3.8	4.4	2.97	0.004
Likelihood of Increased Transaction Frequency	3.2	4.0	3.50	0.001
Likelihood of Increased Transaction Value	3.1	3.9	2.30	0.02
Willingness to Recommend	3.4	3.7	1.50	0.15

The Paired T-Test was used to evaluate whether there were significant differences between user experiences before and after implementing the new value proposition. Since the p-value is very small (<0.05), there is a significant difference between the existing product and the newly developed prototype.

Table 5. Paired T-Test Results

Statistic	Value
T-Statistic	-25.2892
P-Value	5.41e-45

Effect Size (Cohen's D)

To measure the magnitude of the changes made, Cohen's d was used as an effect size measurement. With a Cohen's d value of 2.5289, the impact of the value proposition changes on user experience is considered very large

Table 6. Effect Size (Cohen's d) Results

Method	Value
Cohen's d	2.5289

Interpretation of Cohen's d:

d >0.8 : Large effect
d >0.5 : Medium effect
d >0.2 : Small effect

These results indicate that the new value proposition changes have a significant impact on user experience, with the effectiveness level measurable through the calculated effect size. This study aims to evaluate the extent to which the Design Thinking approach in developing value propositions is able to improve the user experience (UX) of Komcards virtual debit card services. The results of the study indicate that the implementation of the value proposition redesign has a significant positive impact on several key aspects of UX, namely: clarity of value proposition

elements, ease of understanding features, more intuitive navigation, and increased perceptions of security.

Statistical Analysis

This study was conducted to test the impact of developing a new value proposition on Komcards user experience using the Design Thinking approach. The results of statistical tests show that this approach makes a significant contribution to improving user perception and interaction with virtual debit card services, especially in terms of user experience. However, the less than satisfactory results on the customer advocacy indicator illustrate that improving UX alone does not necessarily result in active loyalty or voluntary promotion from users. The paired t-test shows that most UX dimensions have significantly improved after implementing the new value proposition, with a significance value of $p < 0.05$. This means that the changes made through the Design Thinking stages significantly improve the quality of user interaction with the Komcards platform. Some dimensions that have improved include ease of navigation, clarity of features, perception of security, and understanding of the main benefits of the product. These findings confirm that aligning the value offered with user needs and expectations can increase user comfort and trust in using digital services. This is in accordance with the theory of (He et al., 2025) regarding user-centered design, which states that systems designed based on user needs tend to be more easily accepted and used consistently. In Komcards, the use of the empathize-define-ideate-prototype-test approach allows the development of solutions that are truly relevant and can be directly applied practically to improve existing service weaknesses.

This study also shows a large practical impact, as shown by the results of the effect size analysis using Cohen's d of 2.53. In standard interpretation, this value falls into the category of a very large effect size, indicating that the changes implemented are not only statistically relevant, but also have a real and substantial impact on the user experience. A high effect size indicates that users not only feel the changes consciously, but are also likely to experience a sustainable behavioral shift in using the application (Matoušková, 2022).

Although the overall UX improvement was achieved, the results on the indicator "desire to recommend Komcards to others" showed a p value = 0.15, which means it is not statistically significant. This indicates that although users feel more comfortable and satisfied, they have not been actively encouraged to become supporters or promoters of the product (customer advocates). Based on research (Agostini et al., 2020), user satisfaction is a necessary but not sufficient condition for generating advocacy or positive word-of-mouth. Users tend to recommend a service only if they feel a great benefit, or if their experience greatly exceeds expectations. Therefore, the Design Thinking approach has proven effective in creating a better experience, but is not enough to trigger advocacy without stronger emotional, social, or financial

incentives. This suggests that user loyalty strategies need to be complemented with other approaches, such as referral programs, user storytelling, digital communities, or engagement-based reward systems.

From a practical perspective, the results of this study provide evidence that the development of a Design Thinking-based value proposition is very feasible to be applied in digital financial services. This approach not only directly increases user satisfaction, but also provides a structured strategic roadmap for designing and testing service changes continuously. These results also strengthen the position of Design Thinking as an approach that is not only relevant in product innovation, but also as a tool for evaluating and improving digital value propositions. These findings also broaden the understanding of how good UX does not always directly align with long-term customer loyalty, where emotional aspects, holistic experiences, and user communities also play an important role.

Overall, this study successfully shows that the development of a value proposition through a Design Thinking approach significantly improves the Komcards user experience. With a large effect size, this change is believed to be able to shape new usage behavior in the long term. However, to achieve deeper loyalty and encourage users to become active promoters, additional approaches are needed that touch on the emotional and social aspects of users. A holistic approach that combines UX, storytelling, and reward strategies can be a promising next step in building strong customer advocacy.

Relation to Theory and Practice

This study examines the impact of developing a value proposition on Komcards' user experience using the Design Thinking approach. The results show that this approach is able to provide significant improvements in various aspects of the user experience, such as ease of navigation, clarity of information, perception of security, and ease of understanding features. The results of this study strengthen previous empirical evidence stating that Design Thinking is an effective approach to creating solutions based on actual user needs (Pascucci et al., 2023). In line with the opinion (Varadarajan et al., 2022) the empathize and define process in Design Thinking plays an important role in accurately identifying what the user's needs and problems really are. In the context of Komcards, interviews with extreme and mainstream users managed to uncover barriers in the service experience, such as confusing interfaces and poorly understood features. By improving these areas, Komcards managed to improve the convenience and clarity of the user experience, as seen from the results of a statistically significant paired t-test ($p < 0.05$). This study also confirms that improving aspects of navigation and clarity of information play a central role in digital user engagement. This is consistent with studies in user experience design which show that intuitive interfaces and clearly conveyed information can increase trust, convenience, and intensity of use of digital services (Lane & Levy, 2019). The large effect size (Cohen’s

d = 2.53) in this study indicates that the change in value proposition not only has statistical significance but also high practical relevance. However, one important finding in this study is that the improvement of user experience is not automatically proportional to loyalty in the form of advocacy or recommendation. Although users feel increased convenience and positive perceptions of Komcards services, their desire to recommend this service to others does not show a significant increase ($p = 0.15$). This finding is in line with the argument (Lane & Levy, 2019), which states that customer loyalty, especially in the form of advocacy, is not only determined by functional experience alone, but also by emotional involvement and personal incentives received by customers.

In today's digital world, users tend to express their loyalty through positive word-of-mouth, reviews, or social recommendations if they feel that there is added value that is emotional, personal, or social. This can be in the form of a reward system, community recognition, a pleasant emotional experience, or even a brand identity that is relevant to the user's personal values. Therefore, although a good user experience is an important foundation, complementary strategies are needed to build emotional relationships and incentives that encourage users to become active promoters.

From a practical perspective, the results of this study emphasize the importance of integrating the Design Thinking approach into the digital product development process. This approach not only increases product relevance but also provides a systematic framework for understanding and solving user problems in depth. Komcards, as a case study, shows that improvements based on real user insights can have a real impact in terms of user perception and interaction. However, from a strategic perspective, these findings also highlight the importance of complementing UX innovation with a comprehensive customer retention and loyalty strategy. The results of this study successfully found that Design Thinking is effective in improving the user experience of virtual debit card services such as Komcards. This improvement covers various important aspects of UX and shows a great impact in practice. However, customer loyalty in the form of recommendations did not immediately increase, indicating that user experience is only one element in building customer loyalty. Advocacy strategies require a multidimensional approach that includes emotional experiences, social engagement, and loyalty incentives. These findings are important as a guide for digital product developers to not only focus on improving UX, but also design a more comprehensive engagement and retention strategy.

Impelementation for Business Strategy

This study provides an important contribution in understanding how developing a value proposition through a Design Thinking approach can increase user engagement in the context of digital financial services, specifically the Komcards virtual debit card. The test results show a significant increase in various aspects of user experience after implementing the new value proposition. The results of this study not only provide

theoretical insights but also have strategic implications for business decision-making, especially in efforts to increase customer retention and loyalty.

From a business perspective, a value proposition is a fundamental element that differentiates a product or service from its competitors. A properly designed value proposition allows companies to clearly convey the benefits and advantages offered to customers. In the case of Komcards, changes in the value proposition focused on feature clarity, ease of navigation, and perceived security have been shown to have a positive impact on user perception and convenience so that investments in service design and user experience can yield returns in the form of increased customer engagement, which ultimately has an impact on the frequency of product use.

This increase shows that the value proposition is not just a marketing tool, but part of a business strategy that must continue to be developed iteratively based on user needs and behavior. This is in line with trends in the digital economy, where personalization and relevance are key to maintaining competitive advantage.

Based on the research results, there are four main recommendations that can be adopted by Komcards and similar companies to optimize the impact of value proposition development (1) Improving User EducationOne of the challenges often faced in adopting digital products is the lack of user understanding of the benefits and how the features provided work. Therefore, ongoing education through various channels needs to be improved. By explicitly clarifying the value proposition, users will find it easier to understand the advantages of the service, which ultimately strengthens positive perceptions and increases feature utilization. (2) Strengthening Navigation ExperienceIntuitive navigation and user-friendly interfaces have proven to be key factors in increasing user satisfaction. In the digital ecosystem, speed and ease of access to features greatly determine whether users will continue to use the service. Therefore, developing the user interface (UI) and user experience (UX) must be part of a sustainable business strategy. Using real-time feedback loops from users can help improve the interface periodically. (3) A More Interactive Experience-Based Marketing StrategyThe research results show that although user experience has improved, their desire to recommend the service has not increased significantly. This indicates the need for a marketing approach that emphasizes emotional and social interactions. Experience-based marketing strategies such as gamification, storytelling, user testimonials, and user communities can build a stronger emotional closeness between users and brands. In addition, involving users in the innovation process (for example, through beta testing or user feedback sessions) can also increase their sense of ownership and loyalty. (4) Developing a More Competitive Reward SystemCustomer loyalty is greatly influenced by the incentives and additional benefits received. Reward systems such as cashback, loyalty points, referral programs, or exclusive access to certain features can be significant driving factors in retaining customers and encouraging them to become promoters of the service. What is

important here is the design of incentives that are fair, transparent, and attractive enough to encourage advocacy behavior.

D. Conclusion

This study confirms that continuous evaluation and development of value propositions are crucial factors in improving the user experience of virtual debit cards, especially in the context of Komcards services. By applying the Design Thinking approach, this study successfully identified user needs and preferences in depth, and translated them into concrete changes in service features that had a significant impact on user perceptions. Empirical findings show that improvements in information clarity, ease of navigation, and perceived security resulted in statistically significant changes (p-value < 0.05), indicating the success of implementing user-centered design in improving the quality-of-service experience. However, this study also found that improvements in user experience have not been directly translated into loyalty in the form of advocacy, such as users' willingness to recommend the service to others. The insignificance in this aspect (p = 0.15) suggests that customer loyalty is influenced by more complex factors, including emotional and social incentives, as well as reward programs designed to encourage long-term participation. From a practical perspective, these findings emphasize the need for a more holistic business strategy. Companies need to not only improve user interfaces and product features, but also develop more comprehensive customer retention and advocacy strategies. Among them are strengthening user education, developing an adaptive and attractive loyalty system, and implementing a community-based marketing strategy that is able to build an emotional connection between users and brands. Overall, this study contributes to the practice of developing digital financial services by showing that Design Thinking is not only a creative approach, but also a strategic methodology that can be used to systematically increase the relevance of value propositions. An important implication of this study is the need for companies to conduct scheduled evaluations of their value propositions to stay in line with the dynamics of user needs and expectations. Through this approach, companies can not only increase user satisfaction and engagement, but also build sustainable competitive advantages in the ever-evolving digital payments industry landscape.

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