

## ABSTRACT

### ***ANDROID-BASED PERSONAL FINANCIAL RECORDING APPLICATION DESIGN USING THE SCRUM METHOD***

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*In 2019, the Financial Services Authority (OJK) conducted a National Survey of Financial Literacy and Inclusion to measure the extent of the literacy and inclusion index of Indonesian society regarding finance, showing a financial literacy index percentage of 38.03%. To achieve financial independence, people need to have the skills to record, plan, and manage finances with the right knowledge. Regular financial records provide information about financial conditions, making it possible to eliminate errors such as waste, inefficiency, or reduced savings. One effort to help people manage their finances is by utilizing the latest technology. This research aims to design an Android-based personal financial recording application using the Scrum method and test the successful functionality of the personal financial recording application using the Black Box method. The results of the development process using the Scrum method produce a personal financial recording application that can record transactions carried out, make financial plans for the future, display transaction statistics, and a financial calculator to help users calculate finances. The application testing that was carried out using the Black Box method resulted in a feasibility percentage of 85.71% and this shows that most of the scenarios tested have been fulfilled by the application.*

***Keywords: Application, Black Box, Financial Literacy Index, Scrum***