

## ABSTRACT

Saving is one method that can be used to train someone to manage their finances. In education, schools implement savings programs to train students to manage finances from an early age. Some schools have implemented digital systems with savings applications and some schools still apply conventional methods with physical savings records books. The conventional method, apart from requiring more time to record and search for data, also has the risk of losing data because the savings notebook can be lost or damaged by water or caught on fire. Savings applications are considered more efficient, but the development of savings applications is only carried out for the internal environment of each school. Therefore, a savings application needs to be developed so that it can be used by every school. Payment gateways are also implemented into savings payment methods as an easier and safer payment solution. The development of this savings application will be carried out using the ICONIX Process method with the Laravel framework and MySQL database management system and Midtrans as the payment gateway service provider. The results obtained from this research are a web-based student savings application as a savings application facilitator for schools that want to use a digital system. This application is expected to help users manage savings both in recording and calculating savings.

**Keywords:** Savings Application, ICONIX Process, Laravel, Payment Gateway, Midtrans