**A diagram of a mobile phone

Description automatically generatedWireframe**

**Explanation**

When designing the wireframe above the end users and their wants and goals were specifically kept in mind to make sure wireframe met all these requirements. In the wireframe there are three main pages above the home page, the borrower page, and the post loan page, each one playing their role in achieving the requirements. The home page has a few options those being profile where the user will set up their own specific profile which helps to attach their account to their future posts and allows them to log into their own information. Next is the loan page button which allows the user to go to the loan page which allows them to set up new loans or see the progress of their current loan. Next is the loan repayments button which allows them to go to the loan repayment page. Both main buttons have a number on the top that shows changes since the user was last logged in letting them know there may be important information they missed. Below that is a support KIVA button hat allows users to make donations to Kiva, and lastly a setting button that allows the user to change settings that are dedicated to the app such as color, language, etc. On the Post Loan page, the user has similar buttons such as profile, settings, and support KIVA. The user then has the option to create a post (Not Shown) and to see their current post which keeps them updated on the amount left to their goal. Lastly, the borrower page again has multiple of the same buttons those include supportKiva, settings, and profile, The user then can see all the borrower history as well as make a payment and the once all payments have been made the app will show the user a congrats logo to let them know they paid it all off. All the pages are navigated using the phone’s number pad and direction buttons to include a go home button, and a go back button.

This design benefits the borrower in a few ways, for one it meets all the goals the borrower stated they wanted. First the borrower can stay informed in loan information by notification updates, then they are able to request loans and make a post about it, and lastly, they can track their loan payback information and progress. All this information is presented in a clean and easy to use approach which will help to keep the app fast and draw a lower amount of power from the device.

This design also benefits Kiva in multiple ways. First the design is so simple it allows us to run on cheaper products, meaning more customers can have access to this. This means that the target group (Low-Income) that would need to use Kiva are able to affordably use the application. Lastly, this benefits Kiva because the design is so simple and easy to use the customers will be able to quickly and easily pay back their loans which helps to enforce the reliability in Kiva to customers wanting to borrow their money and keeps their trust that people aren’t using the app to steal money.

Due to the size and power constraints of this embedded system there were a few innovations needed to overcome some of the challenges. The first challenge was size, due to screen the being so small icons and letters had to be bigger to overcome these issues a created large icon with large texts to make navigation easier to understand. To make sure all the information was implemented I used multiple pages which were easy to move between.

With proper previous research I was able to support my decision and thus ensure that all users would be happy with the product. The previous research of reading through actual customers loan requests helped me understand what their actual needs are. Seeing their posts and how Kiva set the website up helped me to match the design aspect as close as I could so that it would be an easier transition for the user if they were moving between a computer and this phone-based app. The research also helped me understand there were other important aspects to include with the app such as language and monitory settings due to people everywhere in the world will use this app. Overall, I made sure to use all the previous research I gathered and implement it into the app which helped in achieving all users’ goals.

**Lender Cloud-Based Recommendation**

Although it is important to think of the borrower it is also important to remember how this software can be used in a cloud-based system for the Lender. The plan to build this would be like the embedded systems that were created. I would first do research and get an understanding of exactly what their goals are. How I will ensure that the design will align with Kiva’s business vision and mission is by making sure to understand what their vision is and build around those, specifically following their terms of service. Using a cloud-based system is great due to its ability to go anywhere where there is an internet connection. The downside to this is that there would need to be extra parts to ensure it runs properly such as a server and proper people to run those servers. The best way to optimize this type of communication is to make sure that the design is still simple enough so many different users can access the cloud-based system without slowing it down but at the same time ensuring it meets all the different requirements of the users. The overall goals that the lenders might have been to look through different loan options, loan amounts, repayments timeline, see the reasoning for the loan. These should cover the main goals that lenders would want, but it’s still important to know that these goals might change over time and being flexible is important.