

Criteria	Good Website (Lazada)	Good App (GCash)	Struggle Website (PhilHealth)	Struggle App (Pag-IBIG Fund App)
Visual Hierarchy	Lazada's homepage features large banners and clearly divided categories, making it easy to browse.	GCash has a clean dashboard with essential services (like Send Money, Pay Bills) highlighted upfront.	PhilHealth's site has cluttered menus and inconsistent page structures, making it hard to find what you need.	The layout is often unresponsive, and buttons/icons aren't clearly prioritized or labeled.
Gestalt Principle	Products are neatly grouped into categories, with filters and recommendations visually organized.	GCash logically groups financial services, making it easy to understand even for first-time users.	Elements are scattered, and links feel randomly placed without visual grouping.	Similar features are not grouped well, leading to confusion when navigating.
Recognition vs Recall	Features like "Add to Cart" and "Buy Now" are easily visible, minimizing guesswork.	Most actions are labeled and use familiar icons, reducing the need to memorize steps.	Users must often click through several pages just to find a form or update.	You often have to remember specific sections or icons; tooltips and labels are limited.
Cognitive Load	Lazada simplifies shopping with good visuals and guided steps through checkout.	GCash reduces confusion with icons, step-by-step flows, and confirmation messages.	Outdated layout, with too much text and broken links, adds stress during use.	App feels heavy with inconsistent updates and technical glitches that confuse users.
Empathy in Design	Lazada anticipates user needs with order tracking, vouchers, and product reviews.	GCash is tailored for Filipinos, with features like load buying, QR payments, and SSS/NSO integration.	The design feels impersonal, with little attention to ease of use for older or first-time users.	It lacks offline help or proper guides, making it difficult for less tech-savvy Filipinos.

Reflection: Why Some Designs Succeed While Others Fail

Design plays a crucial role in how users interact with digital products. A well-designed app or website, like GCash or Lazada, succeeds because it considers user needs, provides a clean and logical layout, and minimizes confusion. In contrast, platforms like PhilHealth's website or the Pag-IBIG Fund app fail because they lack clarity, suffer from poor structure, and ignore modern design principles that make interfaces intuitive.

GCash and Lazada are excellent examples of platforms built around the user experience. Both use clear visual hierarchies, group similar features together, and reduce cognitive load by displaying options in a familiar and recognizable way. Their interfaces are optimized for mobile use, which is essential in a mobile-first country like the Philippines. Users don't need to guess where to go next or memorize steps—these apps prioritize ease and flow.

On the other hand, PhilHealth's website and the Pag-IBIG Fund app often frustrate users. Their layouts are cluttered, links are scattered or broken, and essential information is buried. They often lack mobile responsiveness, and the overall experience feels like an afterthought rather than a service meant to help citizens.

Redesign Suggestions:

For Pag-IBIG Fund app, I recommend:

- Simplified Navigation: Use a bottom navigation bar with 4–5 core icons: Home, Contributions, Loans, Help, and Profile.
- Clear Button Labels: Use text + icons like “Apply for Loan,” “View Contributions.”
- Use of Color and Hierarchy: Highlight important actions (like payment or inquiry) with a primary color (e.g., blue or green) and keep background elements minimal.
- Progressive Disclosure: Show only the most essential information first, with options to expand more advanced features.
- Loading Feedback and Error Messages: Provide real-time responses like “Submitting...” or “Check your internet connection” to improve trust.

Human-Centered Design (HCD) Principles:

The redesign is guided by three main HCD principles:

1. Understand the Users and Their Contexts: Recognizing that most users are Filipinos using mobile devices with limited internet access. The design must work smoothly under those conditions.
2. Design for Usability and Clarity: Reducing unnecessary complexity, grouping similar tasks, and using familiar language/icons.
3. Empathize with User Emotions: Government services can already feel stressful—frustrating design makes it worse. An empathetic interface should reduce anxiety, not increase it.

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In conclusion, design success depends not just on aesthetics but on how well the interface supports users' goals. With thoughtful application of HCD principles, even frustrating services like Pag-IBIG's app can become trustworthy and easy-to-use tools for every Filipino.

