# Intro to HCI-L1
# HW-1

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My main user groups for this assignment are **Habib University students using PSCS** and **retired government employees using the National Savings App**. I've seen technology used in Pakistan for higher education academic planning and retiree financial management by these organizations. Although they struggle with system navigation, course selection regulations, and enrollment, Habib University students use PSCS for course registration, academic administration, and academic progress planning. This comparison highlights differences between user expectations and system design and shows how different generations use digital platforms for their service. Both groups are interesting to me because they show how technology affects Pakistani life in different phases of life and in different areas, and are easily available to me for interviews and hence can provide user input easily.

**User group 1: Habib university students using PSCS** into two sub categories based on the time for which they have been in habib. **Sub category 1: freshman** and **sub category 2: Seniors**. When dividing **User group 2: Retired government employees** into further categories I thought that there would be two main differences, the elder ones who do not have much technological background and the ones who are not too older and do actually invest and are more technologically aware of these apps. **Sub-Category 1: More Elder Users with limited technological background. Sub-Category 2: tech aware retired employees and who do actually invest.**

For retired government employees, I interviewed five retired users. Three of them had very poor technological background as they were from Dadu, Sindh, where they had very little exposure to technology and modern devices. They currently reside in my society. The other two users were technologically aware and actively invested through this app as well as other financial apps. For Habib University students, I conducted in-person interviews with three freshmen and three seniors from diverse backgrounds, including students from Gilgit, Hunza, Chitral, and other interior areas. This helped me understand how students from different regions with limited access to technology and the internet interact with digital platforms. It also allowed me to assess how their backgrounds affect their user experience and whether they could serve as valuable test cases for improving the app in question.

**Sub group 1: freshies** are new to university and unfamiliar with systems, especially PSCS, so they feel overwhelmed when they see so many alternatives. PSCS orientation sessions don't meet freshmen's needs. Since they are new, they may not know degree requirements, so they may choose courses incorrectly. Technological needs: They need a smooth website instruction or an info icon to click when it explains that option and how to work around it. New students may forget how to find seat availability in a course, thus there should be a live little box showing the amount of seats in the courses they've added to the planner. Freshmen often panic and enroll in

the wrong course or section due to system crashes during enrollment. The PSCS grading section is difficult to access, thus people have trouble finding their grades at the conclusion of the semester. The course search process requires selecting many filters (such as term, subject, and department) before presenting the course list, making registration unpleasant and time-consuming.

**Sub group 2: senior students,** As final-year students, they are worried about their workload since they will be performing FYPs, therefore they are trying to make a flexible timetable. For graduation, they must complete the degree audit process. After graduating, they will need career-related jobs, which might be accommodated. Technological needs: PSCS should offer a tool to help senior students choose future electives based on their previous electives to ensure academic alignment with professional objectives. To aid graduation preparation, a degree requirement checker should display completed courses and remaining credit hours in real time. The Office of Career Services (OCS) might list relevant career opportunities on a PSCS job site, allowing seniors to apply directly for positions in their field of study. Unfortunately, PSCS does not offer degree audits, making it difficult for seniors to track their graduation requirements in one spot. PSCS does not advise on electives based on prior enrollments, making degree planning harder. If a student is marked absent then it is not informed via a notification which makes their life harder as they will have to login to PSCS and check attendance manually. PSCS class timing changes are not notified through a notification, therefore students face issues.

**Sub group 3: Elderly clients without background in digital banking** found the National Savings App challenging and intimidating. Many of them, who would like in-person banking, find the complex UI of the app confusing. Internet fraud and scams cause them mistrust in digital transactions. Users of the app are more prone to make mistakes and hesitate since their lack of account management and security understanding. Simple, uncomplicated UI of the National Savings App should help these users. Other biometric authentication like fingerprint logins would help them get rid of password problems. For questions, there should also be a dedicated call center or in-app support system accessible. Since many senior users choose Urdu, Sindhi, or another regional language for simpler navigation and understanding, multilingual support is particularly crucial. The main challenge of this user group is comprehending investment packages since financial language can be complicated. Many older users lock themselves out after forgetting their passwords. Without linguistic support, non-English speakers find it more difficult to do transactions on their own. The user-unfriendly UI irritates people and makes them seek family or friend assistance in handling their money.

**Sub group 4: Tech aware retired employees** who monitor their account balances, pension earnings, investment performance—including daily profits—and are active investors. Other financial app users demand real-time notifications and smooth tracking from the National Savings App. Their experience of numerous financial systems may also enable them to provide useful app usability and efficiency suggestions. The National Savings App shall display account balances, investment growth, and profit trends on a simple interface to fulfill technological needs. Receive real-time interest updates, transaction confirmations, and market movements via quick alerts. This group values speed, thus deposits, withdrawals, and transfers must be

processed quickly. Problems: Slow customer assistance annoys this group and makes problem-solving difficult. The app lacks an investing dashboard, so users must manually track their finances. National Savings Account holders cannot move funds between banks, limiting their financial flexibility. The app is less competitive and convenient than other consumer financial platforms due to these missing functionalities.
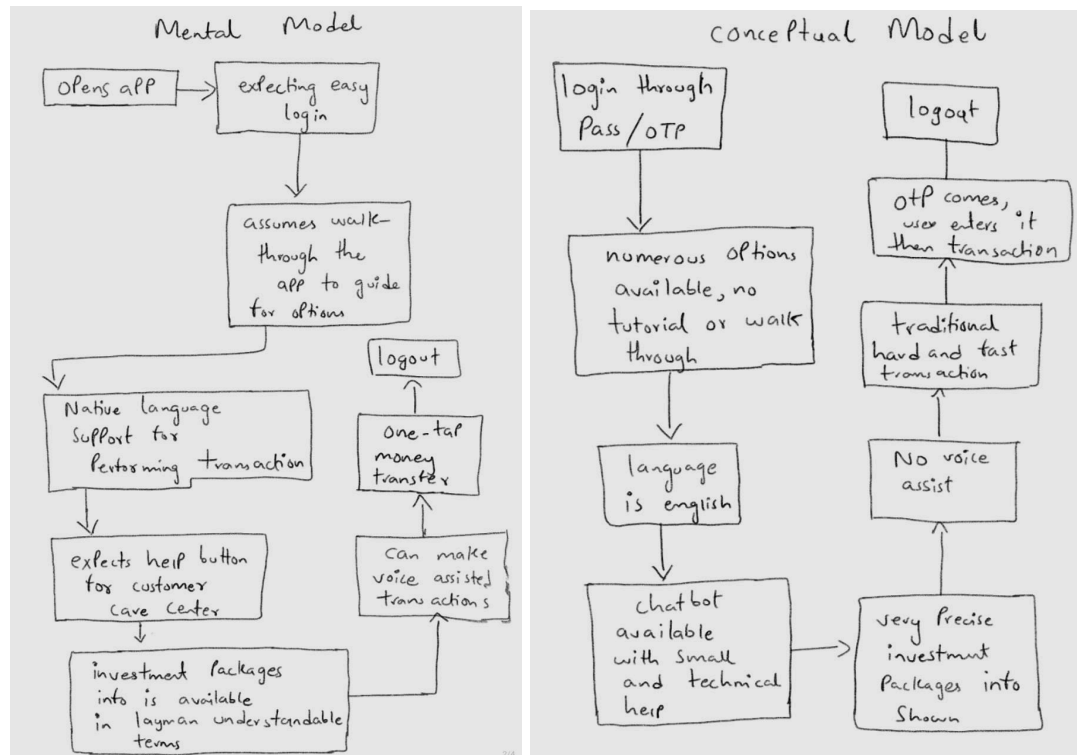


Older people who struggle with technology believe the National Savings App will operate like conventional banking—simply, guided, and with direct assistance. However, the software thinks that users of computers know how to operate them, thus some individuals find it quite difficult. The login process is really difficult. Though the software requires passwords, OTPs, and security questions, which makes it difficult and unpleasant to access, users expect a one-step login. The first-time users of digital banking will find it difficult to use since the interface is cluttered and lacking clear directions. Since many users need Urdu or Sindhi to grasp better, the fact that the software is just available in English makes things much more difficult. Users typically ignore the app since they expect quick confirmations and receipts—like a bank stamped document—but the app sends late emails instead. Though it takes more than one step to confirm the transfer, which makes it less likely to be used often, people believe sending money will be simple and just requires one tap. Older consumers who have no too much technological exposure find it difficult to use since they would rather speak with a real person to resolve issues; so, customer service is limited to robots and Frequently Asked Questions (FAQs). Finally, the overly technical business data provided makes it difficult for individuals to understand and apply to make wise financial decisions. Older users of the program find it more difficult to use these design problems, which increases their irritation and reliance on family members or external people for assistance.