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Module 6 Milestone

I decided to make 3 separate paper prototypes for the embedded application because I think they better represent the different stages in getting the loan. They are included at the end of the document.

The first page is the prototype for when the user is originally setting up the loan. Since most flip phones don’t have touch screens and you usually navigate with directional arrows, the screen will highlight the line that you are on when you press up and down. I was not sure how to show this in a paper prototype, so it does not show on the screen. The first two rows are for the name of the borrower(s) and what step the loan is in. These will not be highlightable as they cannot be changed by the user. The next rows will all be initially filled with “enter name of field” and will be highlightable. When the user presses enter on the field, they can enter their information and the information will be displayed on screen. In the case of the image field, they can select an image on their phone (if it has a camera). Once all the fields are set, the information will be sent to the database for storage. The city field would send to TOWN\_NAME, the country field to COUNTRY\_NAME, image to IMAGE\_ID, loan amount to LOAM\_AMOUNT, and description to DESCRIPTION. Other fields can be added as needed, but I suggest keeping it to a minimum, as the screen is small, there's not much memory, and the user must input without a keyboard.

The next screen is for if the loan is already through the application process but has not been fully funded yet. The top two rows are the same as the previous screen except for the status being updated to unfunded. The next rows are to see what the amount asked for was pulling from the database LOAN\_AMOUNT, the amount funded so far from FUNDED\_AMOUNT, and the number of lenders from NUM\_LENDERS\_TOTAL. These are display only like the top two rows. The last row is for description from DESCRIPTION, which will be highlightable to change the description to try and maximize investors. As an afterthought, we might want to add an ability to change the image.

The last screen is for once the loan has been fully funded and to show loan repayment information. The top two rows are the same as the previous screens except the status is updated to funded. All the rows on this screen are read only since there is no need to change anything at this point. The first row is the original loan amount LOAN\_AMOUNT, the amount left for repayment (I didn’t see a specific column in the database that had this, but we can figure it out), payment amount (once again not a specific column in the database but can be figured out), and due date.

The order that the user would be expected to work through the application is basically the same as the order of the screens that I created. On the initial screen the user should be able to see if they are missing information for the initial loan application, and it won’t advance to the next screen unless all the information is entered. While the loan is unfunded, there is really nothing to do except tweak the description to try and get more investors, and the last screen is purely informational. The reasoning behind screen elements in my design is more like the reason I didn’t include elements in my design. I didn’t include buttons because flip phones are most likely not touchscreen or connected to a mouse. I didn’t use color because while some flip phones have color, a lot of them don’t. I didn’t worry about screen orientation because flip phones don’t have that functionality. I kept the amount of information to display to a minimum because otherwise it just turns into a jumbled mess of text. I kept the amount of information to enter to a minimum because inputting a lot of information is difficult and error prone on a flip phone. The data elements that I used seemed like the most pertinent information that a user would need. I would have liked to include more information and have charts and graphs of funding and payback schedules and whatnot, but it's not feasible on a flip phone. The amount of the loan, the amount funded so far and a little feedback on the funding process, and the amount left, the amount due and when seemed like the most important elements for the borrowers. The layout should make sense to a user because you can’t get to the next screen without completing the screen you are on. The most difficult part is probably entering the information on the first screen, but a flip phone user shouldn’t have any problem since they are used to that formatting style and entering information using phone number style text input.

When creating an application using an organization's data it is important to be responsible about how you use it and follow any guidelines that they set forth. Kiva has a set of ten guidelines that they put out for users of their data. One is to respect their users and their dignity. I think I did this by not assuming anything about their financial conditions or the device they would be using and designing an application that will work on any flip phone regardless of cost. There is also a guideline to not misrepresent the data. While I do need to manipulate the data to get things like monthly payments and amount left for repayment, it is not a misrepresentation of the data. Misrepresenting the data would consist more of picking specific pieces of data from the whole and representing them in a way that leads to a false conclusion.

