

In 1978 11<sup>th</sup> of June, Home Development Mutual Fund (HDMF) was founded, most commonly known as Pag-IBIG Fund. It was developed to answer the need for a national savings program and affordable shelter financing for the Filipino workers. Fast forward to today, in 2019, Pag-IBIG established a website in order to streamline the processes for the Filipino workers. The website contains all the services they offer electronically. They also provide the recommended payment facilities and latest news & announcement in line with their activities.

In this regard, Schneiderman's 8 Golden Rules of interface design offer fundamental principles for developing a user-friendly interface. Consistency keeps this design element from becoming overload, while direct access provides users with ways of achieving their goals effectively. Informative feedbacks follow the concepts of affordance while a well-defined dialogue format can be characterized by rules 6 to 8. Error prevention and ease of prevention aim to avoid this kind of reaction, and the last rule is connected with user's exploration activity. All these items are interconnected and represent different aspects of an interface design which aims for easy using, speed, and satisfaction.

Assessing the website of the Pag-IBIG, it is consistent when it comes to its colors, even so, some parts of the website, especially the icons are not in a consistent manner. It lacks structure and unity. The site has menus that enables the user to shortcut. When clicking into a service, it takes you to another tab and what I think about that is not too ethical for the user. They have an online chat agent to cater the user's question but when you click on it, you still have to register and that makes it hard for the user to communicate with a representative, moreover, the text boxes contain the detail for what should be inputted and that is also a red flag for an interface. With the remaining rules, I believe I don't see any of it in the website.

The strengths and weaknesses of the website, it was easy to find information, navigate between pages, and responsive. On the other hand, the contents of the website are not up to date, it is not very user friendly since it does not provide alt-text, limited multilingual support and the lack of mobile responsiveness.

My recommendations for the website are all inside Schneiderman's 8 golden rule of interface design. They should reduce short-term memory load in order for the user not to be overwhelmed with all the information present, in conformance with that, the front page is too noisy/crowded, it has a lot of unnecessary elements, they should lessen that. Lastly, Design dialog to yield closure, we do know that the Philippines is one of the top countries that has low reading comprehension according to a study. That's why all the things inside the website should contain messages or feedback for the user that their actions were made. And this will make the website more friendly.