



THE TECHNICAL UNIVERSITY OF KENYA.

FACULTY OF APPLIED SCIENCES AND TECHNOLOGY.

SCHOOL OF COMPUTING AND INFORMATION TECHNOLOGY.

DEPARTMENT OF COMPUTER SCIENCE AND TECHNOLOGY.

**BACHELOR OF TECHNOLOGY (COMMUNICATION AND COMPUTER
NETWORKS)**

GROUP ONE

SYSTEM REVERSE ENGINEERING ON INSTANT LOAN APP:

BRANCH

AREA OF APPLICATION: FINANCE AND MICROFINANCE

WEEK THREE PLAN: PRELIMINARY DESIGN

GROUP MEMBERS

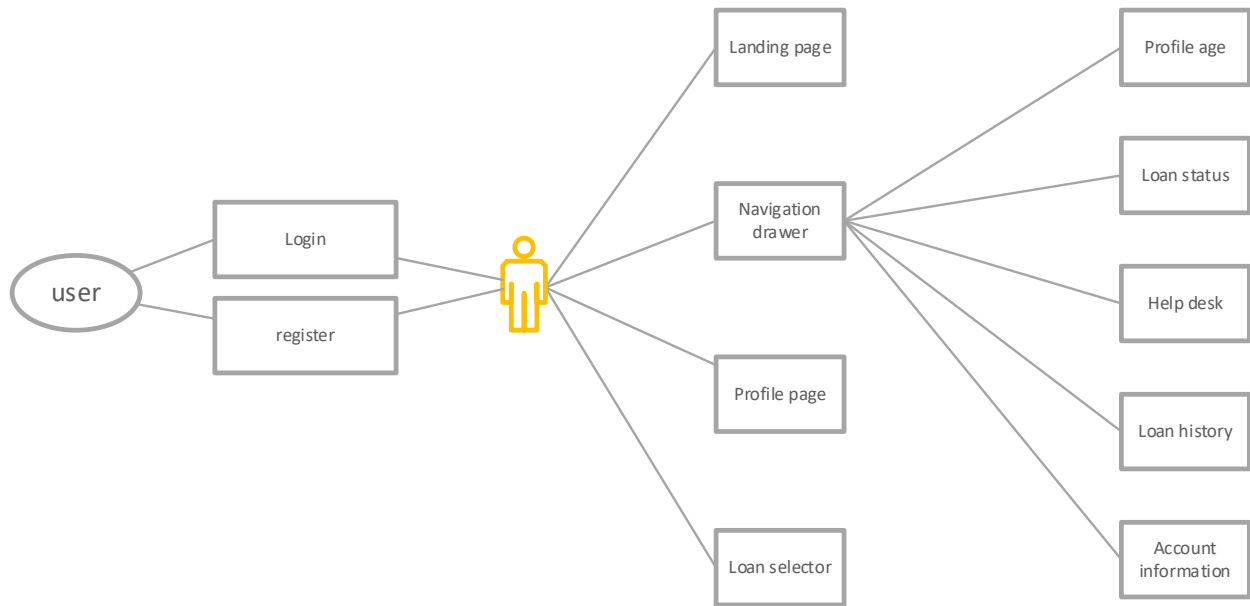
SHELTON KIPKOECH: SCCJ/00260/2015

ABUTTO JOHN: SCCJ /00261/2015

ZEPHANIA MWANDO: SCCJ /00870/2015

STEVE GASHOKA: SCCJ /00257/2015

PRELIMINARY DESIGN



Branch soft loan application conformance to emerging trends based on the preliminary design

Radically new

When branch was launched, its position in the market was at top level with regards to the user interface in its design. The basic user requirements were met to be able to use the app effectively. However, branch has been developed over the years for the benefit of the owners and not the user majorly in terms of security wise.

With considerations to its initial versions, registering users need to post a picture of their national id in order to continue registering.

Introduction of promotions was one of the major feature that distinguished branch from other soft loans applications like mshwari. currently its promotions being the highest at 500 shillings credited to referees account.

Better user interface to interact with the system was also a better feature that distinguished it from other apps upon its launch and was radically new at that time. However, at the moment more competing soft loan apps like hwizz, tala and okash have come up with more and better features.

Conclusion: at its time of inception, branch was radically new in the market but at the moment, competitions has rose and it's not considered radically new.

Fast growing

Branch has been keen in developing the user requirements and improving the existing ones. For example, during its introduction, help desk for users was not present in the app but currently it has it and users get to be serviced one on one from the application.

Because of its easy to use interface and navigation, branch stands at number 2 top free apps in the google play store.

Coherent persistence over time

One of the key feature to retain and attract more users is the promotions. this has stood over time in the application. Another requirement that has been maintained is the checking of loan status and history. With apps like mshwari, you can't be able to view your loan history. With such information, users can be able to track their borrowing patterns and plan accordingly.

Additionally, lenders can be able to use the same data to know what to offer the users.

Impact on the current social economic environment

branch simple user interface and design has led to competition from other apps making them to up their game in order to meet up the competition.

Prominent impact on the future

Branch app reputation will still hold to the future, however, new users may be drawn away from the app especially those that are reluctant to willingly give out their personal information like pictures of their id to third party software. Branch should get rid of such security feature as it adds more complexity to the system.

Branch will still hold to the future as not more information is acquired from the users in order to get loan. For instance, you don't have to fill quite a large questionnaire in order to get loan like tala app. because of this, branch uses locally stored information like M-Pesa transactions in order to gauge whether one qualifies or not. With the increased rise in debate of user privacy, this may change and branch needs to opt for another way to gauge for loans, who knows maybe introduce questionnaires like other apps.

Currently uncertain and ambiguous

with the rise in number of soft loan apps, branch may need to add more features to their soft loan apps. An example of microfinance app that has done this is hfc whiizz loan app, that has effectively incorporated features like paying bills, and bank transactions like depositing and managing of bank accounts. Branch may opt to merge with banking institutions

bridging together actors, institutions and associated knowledge

branch currently does not have any affiliated organization in the end user side. It operates as an independent application from the user perspective. from the server side, branch partners with other organizations like crb and other soft loan apps in order to determine whether to give loans or not

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