

# CREDIBLE DESIGN EXERCISE

## Offer Dashboard Redesign

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credible

Yi Nie ▼

Welcome back, Yi!

You have [1 new](#) recieved offer!

Your Current Loans Information

Total Balance: \$126,894  
Avg. APR: 2.87%  
Remaining Term: 8 yrs

Monthly Payment: \$984  
Totol Cost : \$145,328

Refiance Loans

Private Loans

Personal Loans

FILERS ^

Term

Monthly Payment

Rate Type

Reviews

Apply Discount

RECIEVED OFFERS (4) ^

Lender	Term	APR	Rate Type	Monthly Payment	Toal Cost	Saving	
> Citizens Bank	5 yrs	2.69%	Variable	\$1,489	\$89,322	\$25,991	<div>Get this offer</div> <div>Not Interested</div>
> CollegeAVE	5 yrs	3.29%	Variable	\$1,511	\$90,657	\$24,656	<div>Get this offer</div> <div>Not Interested</div>
> CollegeAVE	5 yrs	4.10%	Fixed	\$1,541	\$92,480	\$22,656	<div>Get this offer</div> <div>Not Interested</div>
> Ufi	20 yrs	5.17%	Variable	\$559	\$134,125	May offer other benefits	<div>Get this offer</div> <div>Not Interested</div>

MORE OPTIONS (2) v

ARCHIVED Offers(2) ^

Lender	Term	APR	Rate Type	Monthly Payment	Toal Cost	
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> CollegeAVE	5 yrs	3.29%	Variable	\$1,511	\$90,657	\$24,656

# PROCESS AND TIMELINE

0.5 h	Understand & Summarize the Problem
1 h	Test Current Design & User Research
1 h	Initial Concept
3.5 h	UI & Visual Design
1 h	Usability Test & Improvement
3 h	Documentation
10h	Total

## THE PROBLEM

# “Which Offer Should I Choose?”

After borrowers submit their requests of student refinancing loan it is great that they receive several offers. But these offers are all different and provide different benefits. How to design the offer dashboard to help users find the best offer?



# DETAILED REQUIREMENTS

Redesign the “offer dashboard” to help users compare different offers and make better decisions:

- Organize and sort offers according users preferences
- Access to more information of each offer and compare them
- Show information about borrowers' current loans

The screenshot shows the Credible website's "Refinancing Offers" dashboard. The header includes the Credible logo and a user profile "cbowman+credibletest+...". The main section is titled "Refinancing Offers" and shows "Received Offers (17)", "More Options (2)", and "No Offer (1)". A filter section allows users to refine results by Rate Type (Fixed, Variable), Discounts (Autopay, Loyalty), Term (5 to 20 years), and Monthly Payment (\$487 to \$1588). Below the filters is a table of loan offers with columns for Lender, Term, APR (with autopay), Rate Type, Monthly Payment, Total Cost, and Estimated Savings. Two offers are visible: Citizens Bank and College Ave. Both offers are marked as "Offer Received" and have a "Get this offer" button.

Lender	Term	APR (with autopay)	Rate Type	Monthly Payment	Total Cost	Estimated Savings	
Citizens Bank	5 yrs	2.69% <sup>2</sup>	Variable	\$1,489	\$89,322	\$25,991	Offer Received Get this offer
College AVE	5 yrs	3.29%	Variable	\$1,511	\$90,657	\$24,656	Offer Received Request a Call or Let's Chat!

# TEST CURRENT DESIGN

Before I dive into design and connecting, I did a test with one participant quickly to help me understand how users perceive the information and uncover some usability issues:

- Participant got confused of the discount “filter” at first, he was not aware of the number change
- When participant unchecked both the boxes of rate type there is no offers shown on this page but he was a little bit surprised and kind of expect to see the results with no filter
- The participant sometimes scroll up and down to match the number in the table with what does it mean to the table header



## INITIAL CONCEPT

# Think About the Big Picture First

Structure and information architecture of the offer dashboard really affects how users process the information, so I decide to think about the how the page is structured instead of figuring out all the details of design at one time.

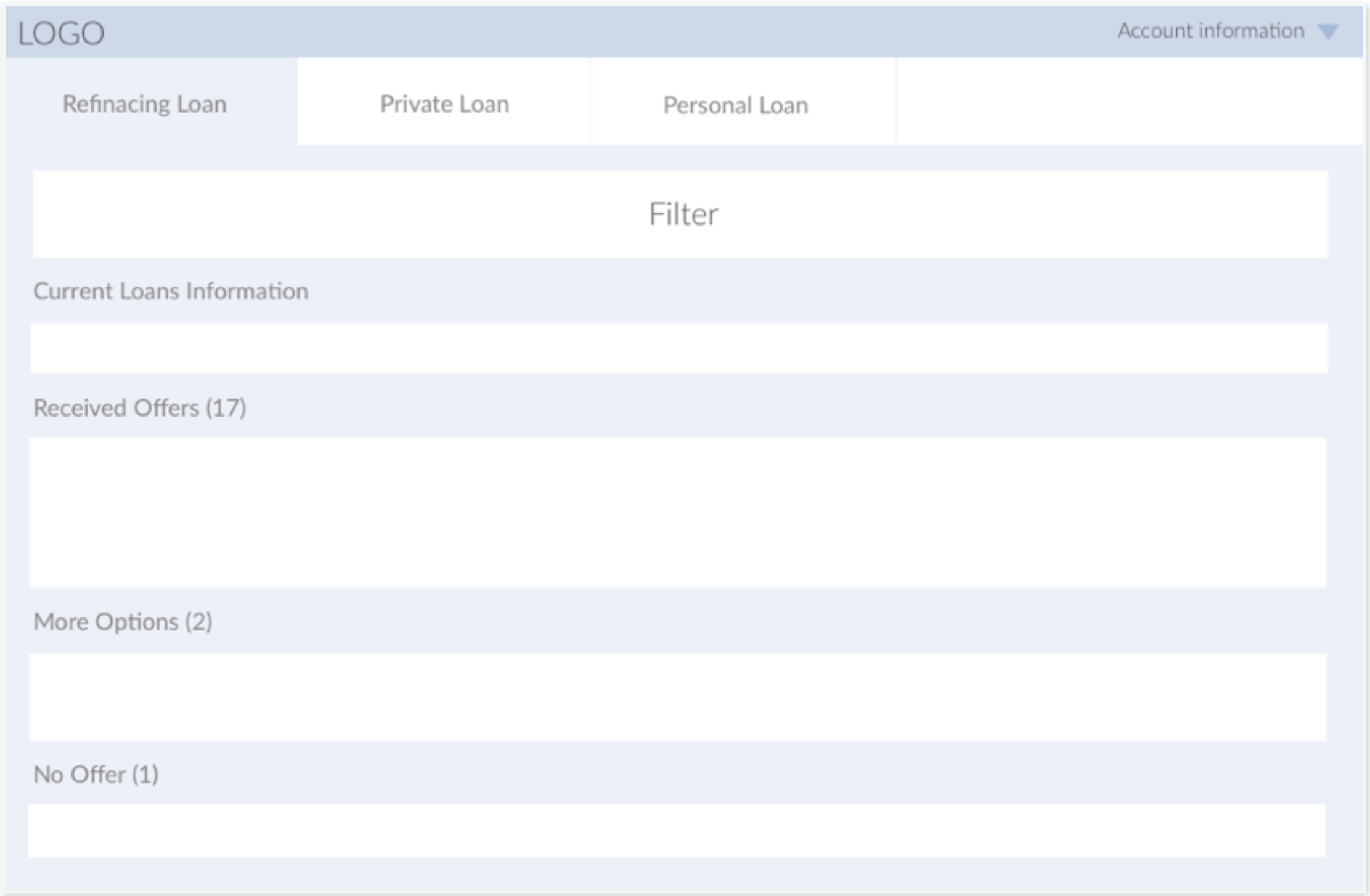
# DIFFERENT LOANS TYPES AND DIFFERENT OUTCOMES

The first challenge of structuring the page is to decide how to include and differentiate three loan types and different outcomes of loan requests. I came out with the following two solutions. So which one should I choose?



Left Navigation

OR



Tabs for Different Loan Type

# CONSIDER THE CONSISTENCY AND USER CONTEXT

## Tabs for Different Loan Type

LOGO

Account information ▼

Refinancing Loan

Private Loan

Personal Loan

Filter

Current Loans Information

Received Offers (17)

More Options (2)

No Offer (1)



I choose the second concept because first adding a left navigation will break the consistency of the platform (other pages don't have left navigation). The information within in the left navigation is also kind of replicated. The rational behind putting different outcomes of requests in one page but different sections is that they are same type of information with different status.



# FILTER ON THE TOP OR THE LEFT

Through the initial test and interview with users, I found out that filter is an effective to categorize information at an early stage of making choice. The current design has covered most of users needs so I decide to keep it. Then the questions becomes - Do I put filter on the left or still on the top?

LOGO

Account information ▼

Refinacing Loan

Private Loan

Personal Loan

Filter

Current Loans Information

Received Offers (17)

More Options (2)

No Offer (1)

OR

LOGO

Account information ▼

Refinacing Loan

Private Loan

Personal Loan

Filter

Current Loans Information

Received Offers (17)

More Options (2)

No Offer (1)

# THINK ABOUT FREQUENCY OF USING FILTER

## Filter on the Top

LOGO

Account information ▼

Refinancing Loan

Private Loan

Personal Loan

Filter

Current Loans Information

Received Offers (17)

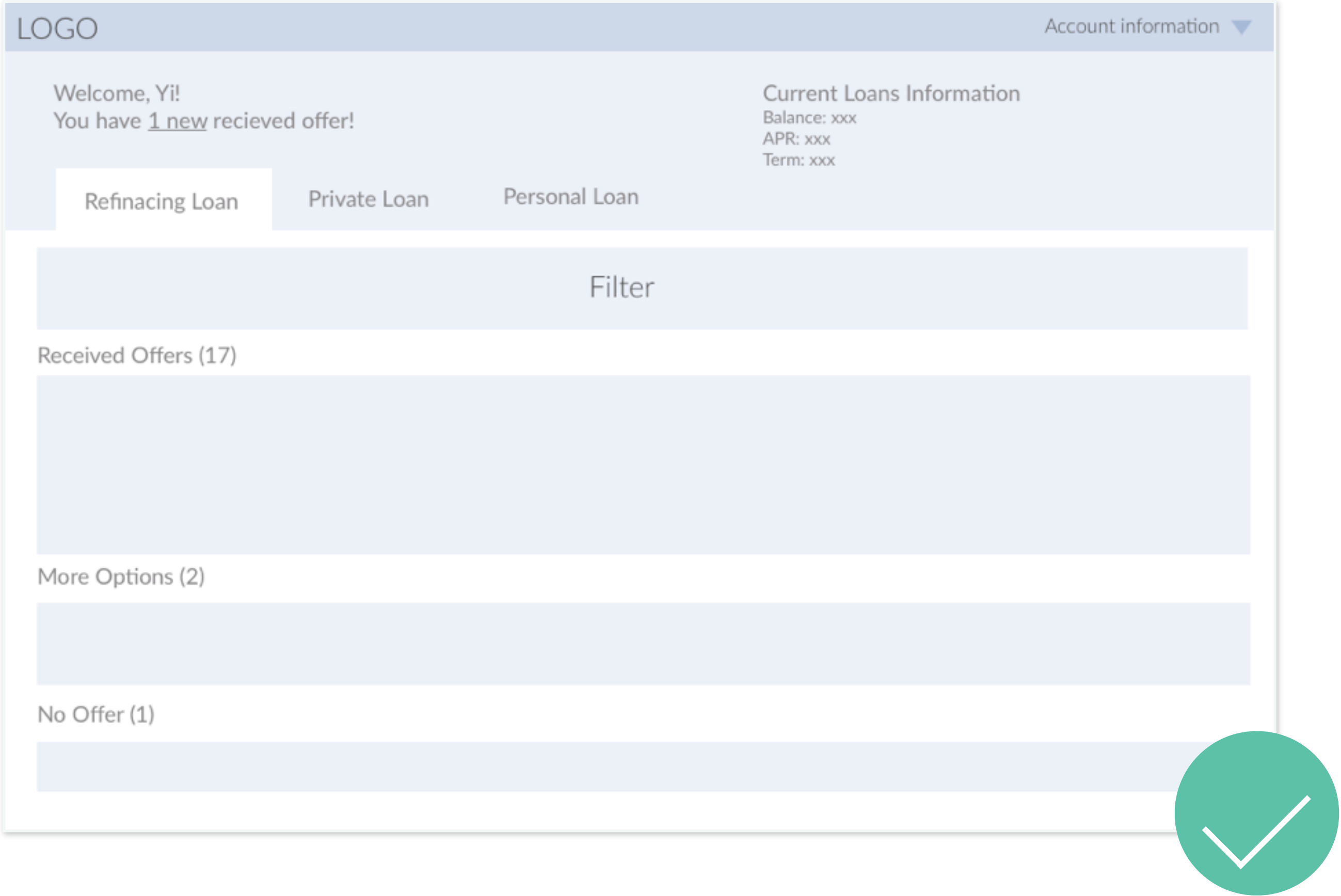
More Options (2)

No Offer (1)



I decide to go with the concept that puts filter on the top. Because putting filter on left makes more sense if users adjust the filter frequency when they are browsing main content. But in this scenario, the filter doesn't contain too much options and most of the time, users have already had the criteria in their mind.

# LET USERS SEE THE RECENT UPDATES



I step further to think about how can I provide more relevant information in this dashboard. Then I came up with the fourth concept that show new updates of the dashboard and users' current loan informations. Then users can get check new received offers immediately after they go to the dashboard. On the other hand, when users are comparing offers, they can refer their current loan situation to make better decision.

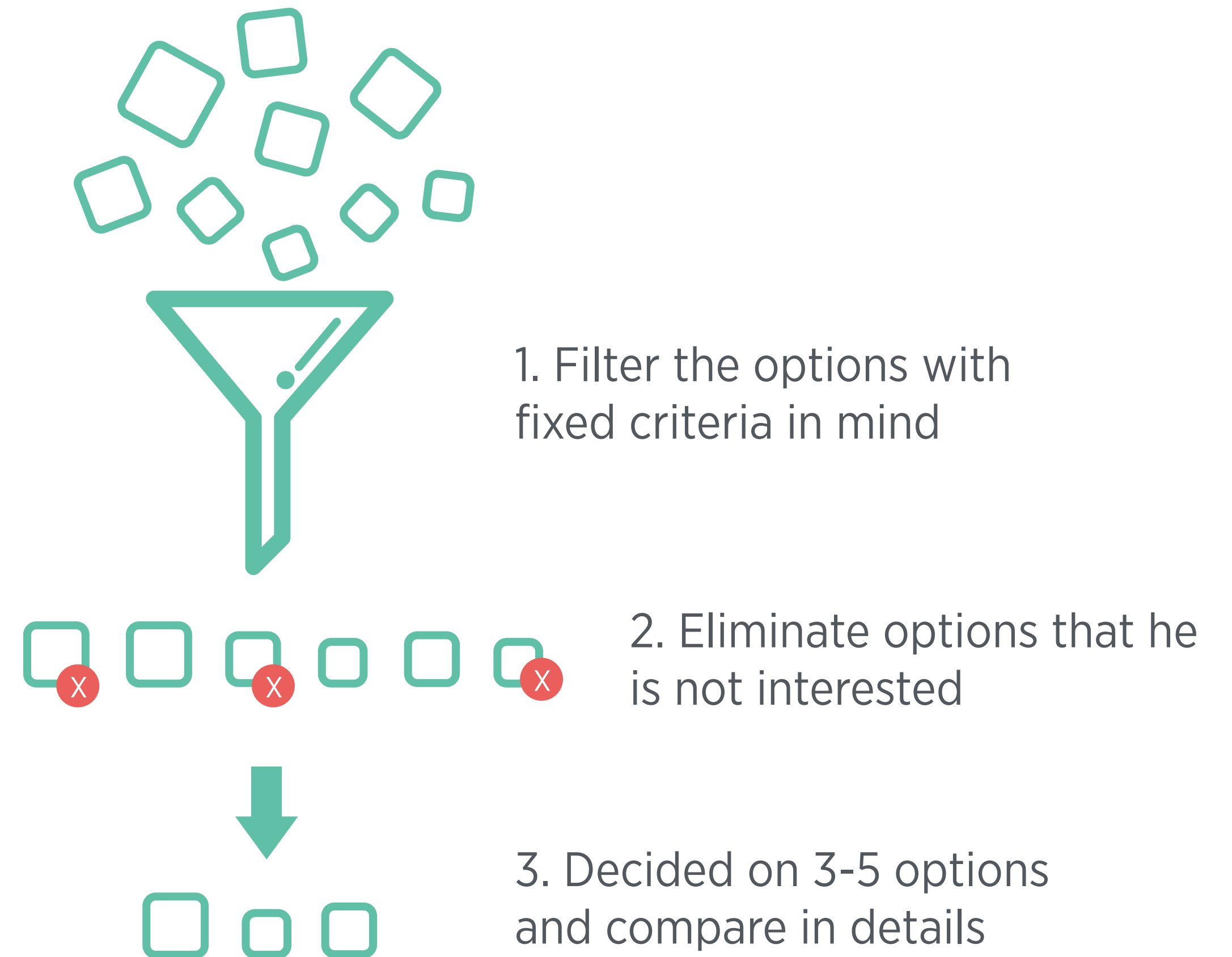
## FURTHER IDEATION

# How Do People Make Choice?

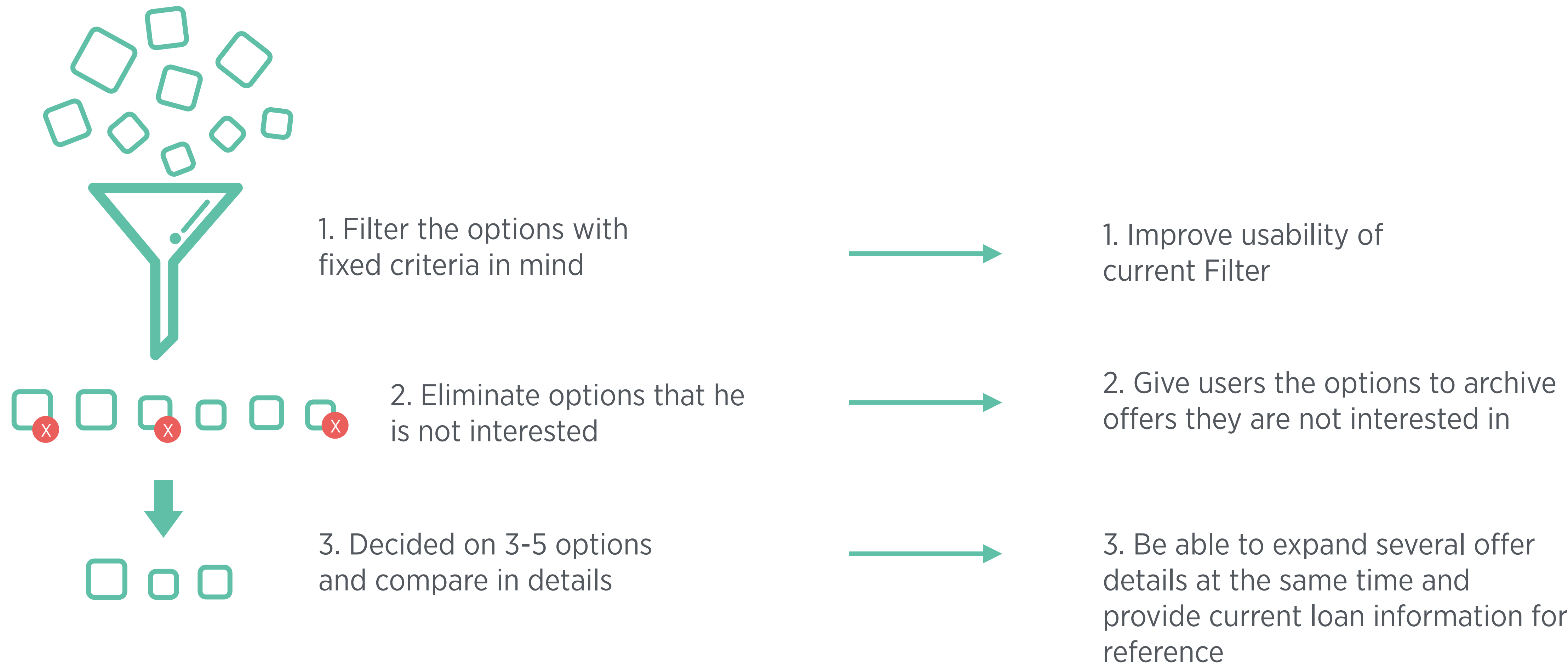
The offers table is the main part of this page and users use these information to compare and choose offers. In order to better meet users' need, it is important to understand how people make their choice among several options.

# UNDERSTAND USERS' PROCESS

In order to understand how users make their choice, I interviewed one participant about what is the process of choosing a product when there is several options.



# SOLUTIONS



# IMPROVE THE FILTER'S USABILITY

1

Term

8 yrs 15 yrs

Monthly Payment

\$ 550 \$ 1450

2

Rate Type

All

Fixed

Variable

Reviews

All

3.0



4.0



Apply Discount

☐ Auto Pay

☐ Loyalty

1

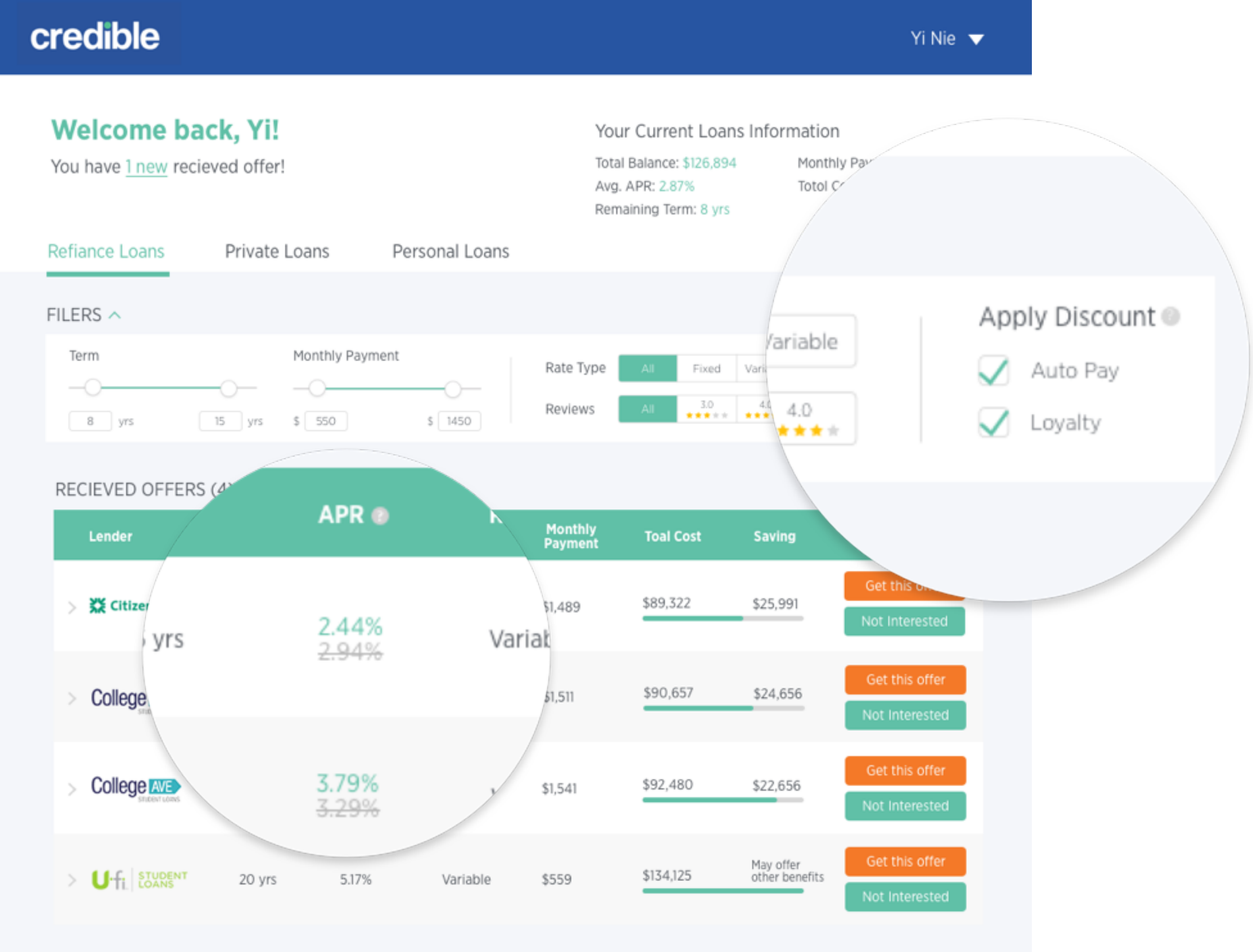
The “term” and “monthly payment” filter works well because the slider gives users a clear visual clue of what it is and how to use it immediately. But it takes a while for users to adjust the filter to a specific range, especially for “monthly payment”. So I decide to keep using the slider pattern but also give users the ability to input they desire number directly.

2

To solve the problem that when users unchecked both of the check box of rate type, there will be nothing in the offer table, I explored several ways from check box, radio button, drop down to the current one and decide on the current solution because it is easiest to understand and apply.



# IMPROVE THE FILTER'S USABILITY



In order to call users attention when the APR discount is applied, I highlight the new rate with green and strike out the original rate. The UI pattern comes from discount and deal design of retailer website, so users are familiar with what does it means and this also help users to target on offers with discount quickly.



# ARCHIVE OFFERS USERS ARE NOT INTERESTED

RECIEVED OFFERS (4) ^

Lender	Term	APR	Rate Type	Monthly Payment	Toal Cost	Saving
> Citizens Bank	5 yrs	2.69%	Variable	\$1,489	\$89,322	\$25,991
> CollegeAVE	5 yrs	3.29%	Variable	\$1,511	\$90,657	\$24,656
> CollegeAVE	5 yrs	4.10%	Fixed	\$1,541	\$92,480	\$22,656
> Ufi	20 yrs	5.17%	Variable	\$559	\$134,125	May offer other benefits

MORE OPTIONS (2) v

ARCHIVED Offers(2) ^

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Get this offer

Not Interested

Get this offer

Not Interested

Put Back








Put Back

As mentioned in the research, after users filter the offers with their criteria, they can mark the offers as “not interested” then the offer will be put into the archived category.

If users have change their mind and they can still outback the offers from the archived offers.

# COMPARE IN DETAILS

RECIEVED OFFERS (4) ^

Lender	Term	APR	Rate Type	Monthly Payment	Toal Cost	Saving	
 Citizens Bank <sup>®</sup> 	5 yrs	2.44% <del>2.94%</del>	Variable	\$1,489	\$89,322	\$25,991	<div>Get this offer</div> <div>Not Interested</div>
<div><div><div>Lender Description</div><div>With an Education Refinance Loan from Citizens Bank, you can consolidate multiple student loans into one or refinance an existing student loan. It's an easy way to take control of your payments and simplify your life.</div><div>Lender Service</div><div>Firstmark Services</div></div><div><div>Discount and Benefits</div><ul style="list-style-type: none"><li>Auto debit discount</li><li>Loyalty discount</li><li>Co-signer release available</li><li>Deferment/forbearance options</li></ul><div>Disclousures</div><div>Application Disclousures</div></div><div><div>Lender Application Checklist</div><ul style="list-style-type: none"><li>Driver's license/government ID</li><li>Recent pay stub</li><li>Tax returns from the last 2 years (if self employed)</li><li>Recent loan statement</li></ul></div></div>							
 College AVE <sup>®</sup> 	5 yrs	3.79% <del>3.29%</del>	Variable	\$1,511	\$90,657	\$24,656	<div>Get this offer</div> <div>Not Interested</div>
<div><div><div>Lender Description</div><div>With an Education Refinance Loan from Citizens Bank, you can consolidate multiple student loans into one or refinance an existing student loan. It's an easy way to take control of your payments and simplify your life.</div><div>Lender Service</div><div>Firstmark Services</div></div><div><div>Discount and Benefits</div><ul style="list-style-type: none"><li>Auto debit discount</li><li>Loyalty discount</li><li>Co-signer release available</li><li>Deferment/forbearance options</li></ul><div>Disclousures</div><div>Application Disclousures</div></div><div><div>Lender Application Checklist</div><ul style="list-style-type: none"><li>Driver's license/government ID</li><li>Recent pay stub</li><li>Tax returns from the last 2 years (if self employed)</li><li>Recent loan statement</li></ul></div></div>							
 College AVE <sup>®</sup> 	5 yrs	4.10%	Fixed	\$1,541	\$92,480	\$22,656	<div>Get this offer</div> <div>Not Interested</div>
 U-fi <sup>®</sup> STUDENT LOANS	20 yrs	5.17%	Variable	\$559	\$134,125	May offer other benefits	<div>Get this offer</div> <div>Not Interested</div>

Users can expand several offers to view the details instead of only one. For the offer detailed information, the main challenge for me is to provide useful information but also save space as much as possible then users can view and compare offer details without scrolling up and down. I delete the “What the rate includes/excludes” section because the information has already been covered by the discount filter and “Discount and Benefit” section.

# SHOW CURRENT LOANS INFORMATION

credible

Yi Nie ▼

Welcome back, Yi!

You have [1 new](#) recieved offer!

Your Current Loans Information

Total Balance: \$126,894

Monthly Payment: \$984

Avg. APR: 2.87%

Total Cost : \$145,328

Remaining Term: 8 yrs

Current loan information is displayed at the top of dashboard.

Refiance Loans   Private Loans   Personal Loans

FILERS ^

Term

8 yrs   15 yrs

Monthly Payment

\$ 550   \$ 1450

Rate Type

All

Fixed

Variable

Reviews

All

3.0  
★★★★☆


4.0  
★★★★★

Apply Discount ●

☐ Auto Pay

☐ Loyalty

RECIEVED OFFERS (4) ^

Lender	Term	APR ⓘ	Rate Type	Monthly Payment	Toal Cost	Saving	
>  Citizens Bank*	5 yrs	2.69%	Variable	\$1,489	\$89,322	\$25,991	<div>Get this offer</div> <div>Not Interested</div>

## VISUAL DESIGN

# Refresh the Look

Take advantage of current Credible branding elements and illustrate an alternate visual design which feels clean, modern, approachable and trustworthy.

# BRIEF STYLE GUIDE

## 01 Colors

#5CC1A7

- Main theme color
- Active status
- Highlighted Info

#2755A2

- Header
- Headlines

#F27935

- Call for attention

#53585F

- Main Text Content

D8D8D8

- Inactive status

## 02 Typography

### Headings

Table Header

Table Content

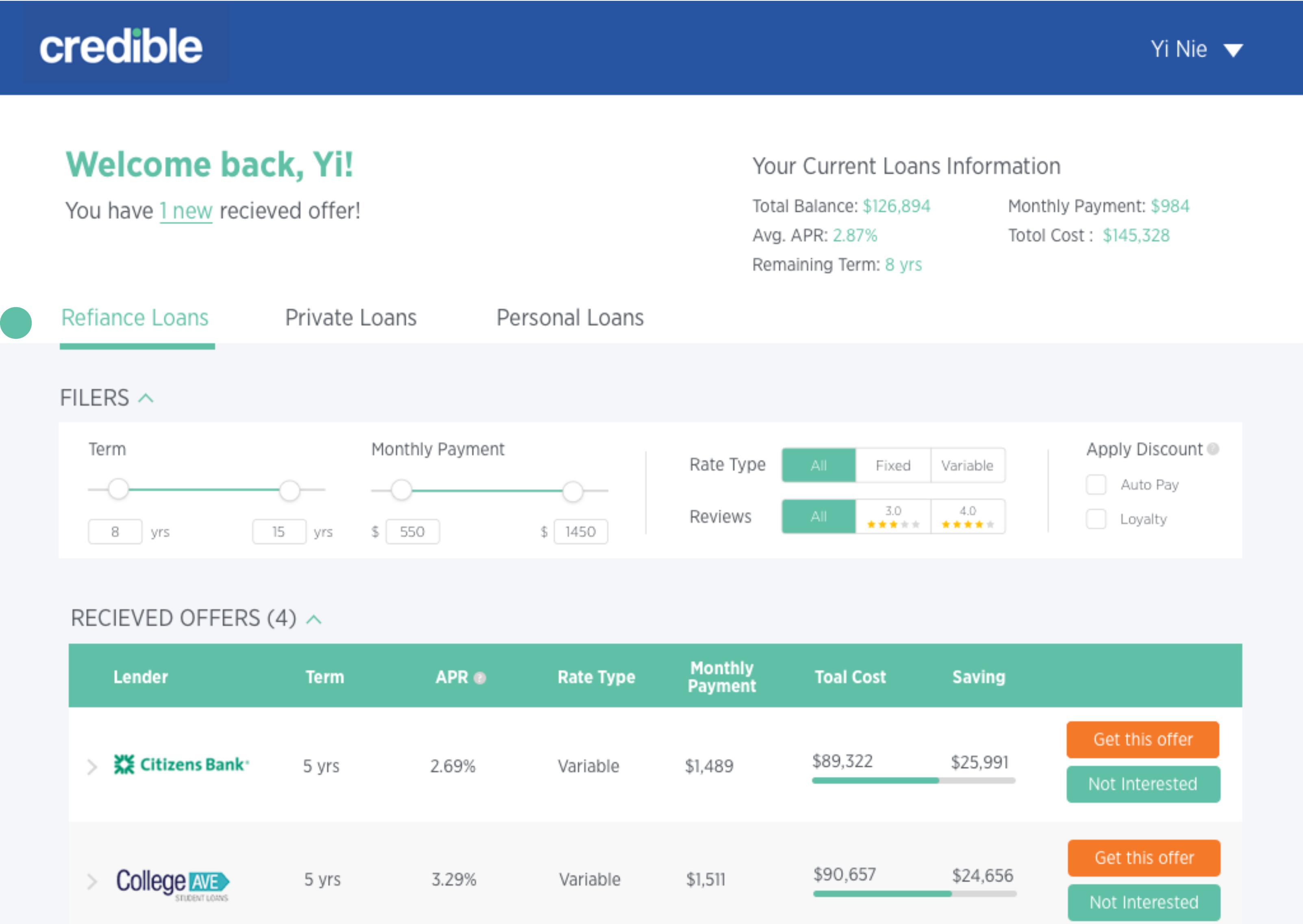
Detailed Content

family: Gotham Narrow	color:# 53585F	weight: book	size: 18px
family: Gotham Narrow	color:# FFFFFFFF	weight: Bold	size: 14px
family: Gotham Narrow	color:# 53585F	weight: book	size: 14px
family: Gotham Narrow	color:# 96989A	weight: book	size: 12px

Having a basic style guide first helps me to pay attention to the information hierarchy visually as well as keep the consistency.





# FINAL DESIGN



Users can go to private loans and personal loans offer dashboard quickly through the tab.



# FINAL DESIGN

Users can collapse and expand every different table, so that they can get access to different type of offers easily.


>	 College AVE STUDENT LOANS	5 yrs	4.10%	Fixed	\$1,541	\$92,480	\$22,656	<a href="#">Get this offer</a>	<a href="#">Not Interested</a>
>	 U-fl STUDENT LOANS	20 yrs	5.17%	Variable	\$559	\$134,125	May offer other benefits	<a href="#">Get this offer</a>	<a href="#">Not Interested</a>

## MORE OPTIONS (2)

## ARCHIVED OFFERS (2)

Lender	Term	APR	Rate Type	Monthly Payment	Toal Cost		
>  Citizens Bank*	5 yrs	2.69%	Variable	\$1,489	\$89,322	\$25,991	<a href="#">Put Back</a>
>  College AVE STUDENT LOANS	5 yrs	3.29%	Variable	\$1,511	\$90,657	\$24,656	<a href="#">Put Back</a>

## NO OFFES (1)

Lender	Details
 RISLA RHODE ISLAND STUDENT LOAN AUTHORITY	Rhode Island Student Loan Authority has declined to make an offer to you. You should expect an email or physical mail correspondence outlining the reason for their decision.

## TEST

# Listen to Users' Voice

After I finished the hi-fi mockups, I conducted a usability test for further improvement of my design.



# TEST FINDINGS

- The participant found the overall page structure clear and easy to navigate.
- The participant still have to think for a while about how to use “discount filter”. He played with it for serval times to understand how the filter works. First he didn’t know which column this filter was related with before he apply the filter. Second, he doesn’t really understand the what is “loyalty” mean without further explanation.
- The participant likes the idea that he can archive the ideas he doesn’t like but he thought the “not interested” button call too much attention.
- For the review filter, the participant indicated that he want to view the offers above 3 star or above 4 star as opposed to just 3 star or 4 star.



# IMPROVED DESIGN

credible

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Refiance Loans

Private Loans

Personal Loans

FILERS ▲

Term

8

 yrs

15

 yrs

Monthly Payment

\$ 550\$ 1450

Rate Type

AllFixedVariable

Reviews

AllAbove 3.0Above 4.0

APR Discount

Accept Autopay

Current Customer

RECIEVED OFFERS (4) ▲

Lender	Term	APR	Rate Type	Monthly Payment	Toal Cost	Saving	
<div><div>&gt;</div><div><div>Citizens Bank</div><div>★★★★★</div></div></div>	5 yrs	<div>2.44%</div> <div>2.94%</div>	Variable	\$1,489	<div>\$89,322</div> <div></div>	<div>\$25,991</div> <div></div>	<div>Get this offer</div> <div>Archive</div>
<div><div>&gt;</div><div><div>CollegeAVE</div><div>★★★★★</div></div></div>	5 yrs	<div>3.79%</div> <div>3.29%</div>	Variable	\$1,511	<div>\$90,657</div> <div></div>	<div>\$24,656</div> <div></div>	<div>Get this offer</div> <div>Archive</div>

Add reviews  
and ratings

Change the  
rating filter label  
to above 3 star.

Less call for  
attention.  
Change the label  
to “Archive” so  
that users can  
related with the  
“Archived Offer”  
section

# IMPROVED DESIGN

credible

Yi Nie ▼

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Personal Loans

FILERS ^

Term

8 yrs

15 yrs

Monthly Payment

\$ 550

\$ 1450

Rate Type

All

Fixed

Variable

Reviews

All

Above 3.0

Above 4.0

APR Discount

☒ Accept Autopay

☒ Current Customer

RECIEVED OFFERS (4) ^

Lender	Term	APR	Rate Type	Monthly Payment	Toal Cost	Saving	
<div><div>&gt;</div><div><div>Citizens Bank</div><div>★★★★★</div></div></div>	5 yrs	<div><div>2.44%</div><div>2.94%</div></div>	Variable	\$1,489	<div><div>\$89,322</div><div></div></div>	\$25,991	<div><div>Get this offer</div><div>Archive</div></div>
<div><div>&gt;</div><div><div>CollegeAVE</div><div>★★★★★</div></div></div>	5 yrs	<div><div>3.79%</div><div>3.29%</div></div>	Variable	\$1,511	<div><div>\$90,657</div><div></div></div>	\$24,656	<div><div>Get this offer</div><div>Archive</div></div>

The APR discount filter is tricky. First, I changed the label to “APR discount” and Loyalty to “current customers”so that first time users can understand what this filter is related to. The I started to really think about users mental model that users would like to choose offers with discount so they wish they could know there are discounts first. But sometimes maybe they don’t want to use autopay or they are not current customers of a lender, which means then users will use filter to eliminate the ones they don’t meet requirements. So I decide to make the default settings check both of the box and show the discount information, and then users can uncheck the one they don’t meet requirements

# WHAT TO DO IN THE FUTURE

- More user research and filed knowledge research
- Consider technology constraints and balance time and cost for development
- Keep testing and iterating
- More understanding of how the whole credible platform works and check if there are any conflicts with other parts

THE END

Thank You!

Yi Nie

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<http://yi-nie.com>

