Project One: Project Two Submission

Department of Computer Science,

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CS-319: UI/UX Design and Development

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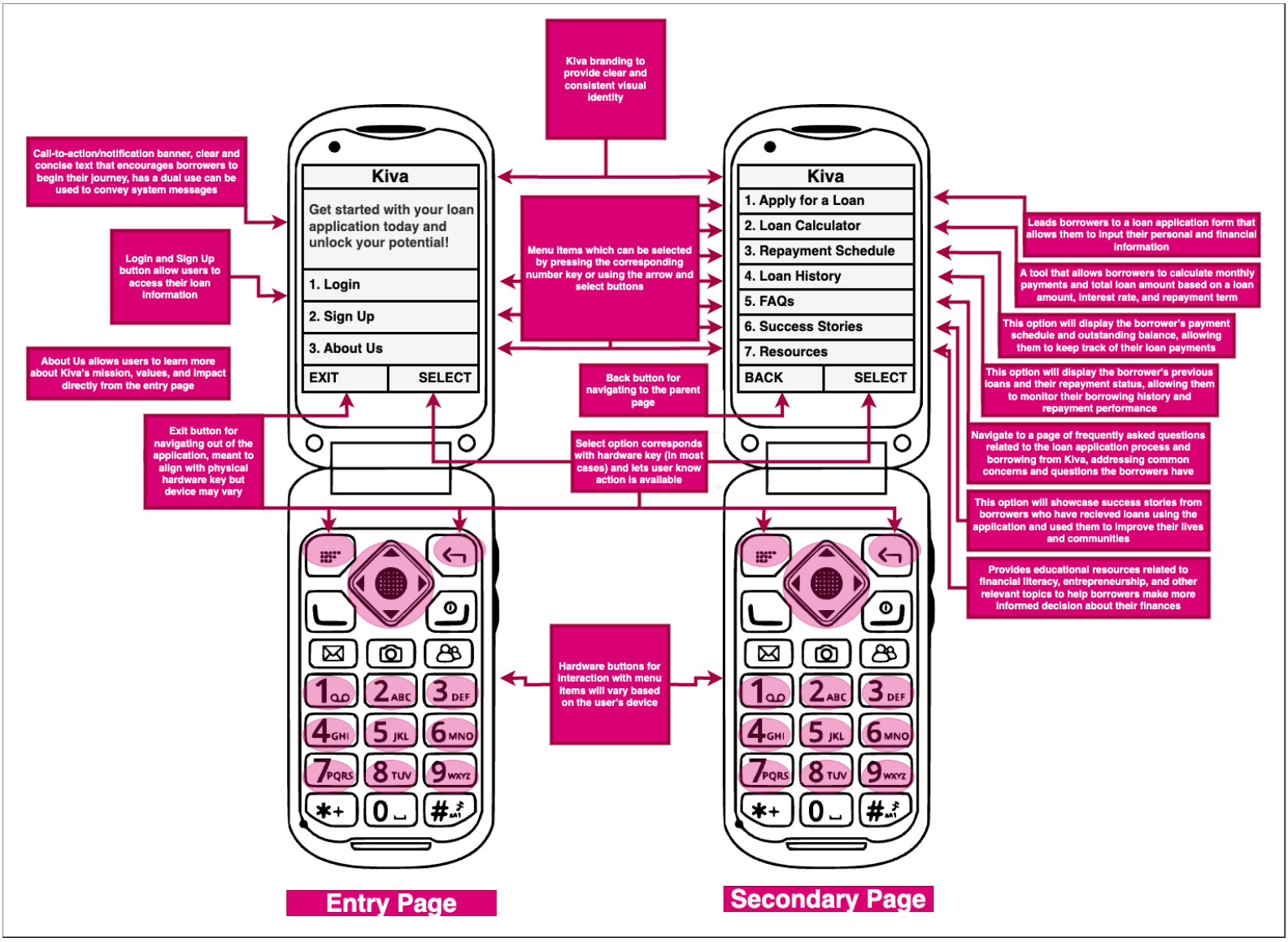
Project Two Submission

Borrower Embedded Digital Wireframe



Explanation

The Kiva borrower's embedded digital wireframe includes a Kiva label at the top of each page for visual consistency. Each page also features back/exit and select labels that correspond to

common hardware buttons on flip phones, making it easy to navigate and select menu items. Additionally, borrowers can select any numbered menu item using the corresponding number on their device's keypad, providing multiple options for performing the same action based on their preferences. To optimize the user experience on different devices, it is important to design flexible layouts that adapt to the available screen space (Android Developers, 2023). My design is not bound to a fixed screen size, allowing for it to be used regardless of the flip phone hardware. A menu reveals its options when people interact with it, making it a space-efficient way to present commands in your app or game (Apple Inc., 2023). This design approach simplifies navigation and minimizes hierarchy, allowing borrowers to quickly find the information or function they need.

The entry page is the first screen for borrowers, providing an overview of Kiva's services and a call-to-action to apply for a loan. Existing borrowers can securely log in via the "Login" menu item, while new borrowers can easily sign up and apply for loans through the "Sign Up" menu item. The "About Us" menu item educates borrowers about Kiva's mission and values, supporting its commitment to underserved communities (Gwillim, 2011).

On the secondary page, the "Apply for a Loan" menu item allows borrowers to submit their loan application to Kiva. The purpose of this page is to provide a simple and convenient way for borrowers to apply for loans and access Kiva's financial support. Here the user will provide their personal information. The "Loan Calculator" helps borrowers to estimate the cost of a potential loan, including the interest rate, and repayment period. The function of this item is to help borrowers understand the financial implications of their loan before they apply. The

"Repayment Schedule" page provides borrowers with a detailed schedule of their loan repayments, including the amount due, due date, and payment status. The purpose of this page is to help borrowers stay on top of their loan payments and plan their finances accordingly. The "Loan History" page provides borrowers with a summary of their loan history, including the loan amount, interest rate, repayment period, and repayment status. Borrowers can also view their personal information per loan on this page. The function of this page is to provide borrowers with a way to track their progress towards repayment and access their loan information. The "FAQs" page provides borrowers with answers to common questions about Kiva's services, loan application process, and repayment process. The purpose of this page is to help borrowers understand Kiva's services and address any concerns or questions they may have. The "Success Stories" page provides borrowers with inspiring stories of other entrepreneurs who have successfully used Kiva's loans to grow their businesses and improve their lives. The function of this page is to motivate and inspire borrowers to pursue their own goals and dreams. The "Resources" page provides borrowers with access to training and educational resources, including business development courses, financial management tools, and other resources that can help them grow their businesses and improve their financial stability. The purpose of this page is to provide borrowers with the tools and information they need to succeed.

The platform is designed to be accessible and user-friendly, benefiting borrowers with limited technical knowledge or resources. It provides educational resources and success stories to aid in financial management and entrepreneurship, empowering borrowers to succeed in business and achieve financial goals. Additionally, it offers a simple and convenient loan application process and access to loan information, benefiting those without traditional financial services or

struggling with complex systems. A well-designed platform can streamline the loan application and approval process, benefiting Kiva through increased efficiency and cost-effectiveness. It also builds trust and fosters positive relationships with borrowers, reducing the risk of defaults. My previous research on user success stories helped me understand this is one of the core strengths of Kiva's platform (Kiva, 2023). Moreover, it enables Kiva to gather valuable data on borrower demographics and loan performance, enhancing underwriting and informing future product development.

One innovative solution I developed to adapt to the challenges of creating the borrower-oriented Kiva application for an embedded flip phone system was simplification. By simplifying the user interface and streamlining the application process, I ensured that borrowers with limited technical knowledge could easily navigate and access Kiva's financial support. This approach addressed the challenge of designing for a device with limited capabilities and provided an inclusive experience for all users.

Lender Cloud-Based System Recommendation

To align the design of the lender cloud application with Kiva's vision and mission, it is important to integrate Kiva's branding elements and messaging throughout the application, emphasizing the social impact and empowerment aspects of lending (Kiva, 2023). Seamless communication between application components can be achieved through secure APIs or web services, ensuring real-time synchronization of borrower loan data and lending opportunities. Optimizing communication is essential by utilizing scalable cloud infrastructure, event-driven architectures, and optimized data storage techniques.

Varied goals of different lenders can be addressed by providing a customizable dashboard for accessing borrower requests, analyzing lending data, and tracking loan repayments. Comprehensive reporting and analytics features enable lenders to assess portfolio performance and make informed lending decisions. Integrating social impact metrics and storytelling elements showcases positive outcomes. Planning and building the lender cloud application involves user research, collaboration with the Kiva team, wireframing, usability testing, and close collaboration with the development team. Continuous monitoring and feedback collection allow for refinements that cater to lenders' evolving needs and align with Kiva's mission of alleviating poverty through lending (Gwillim, 2011).

References

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