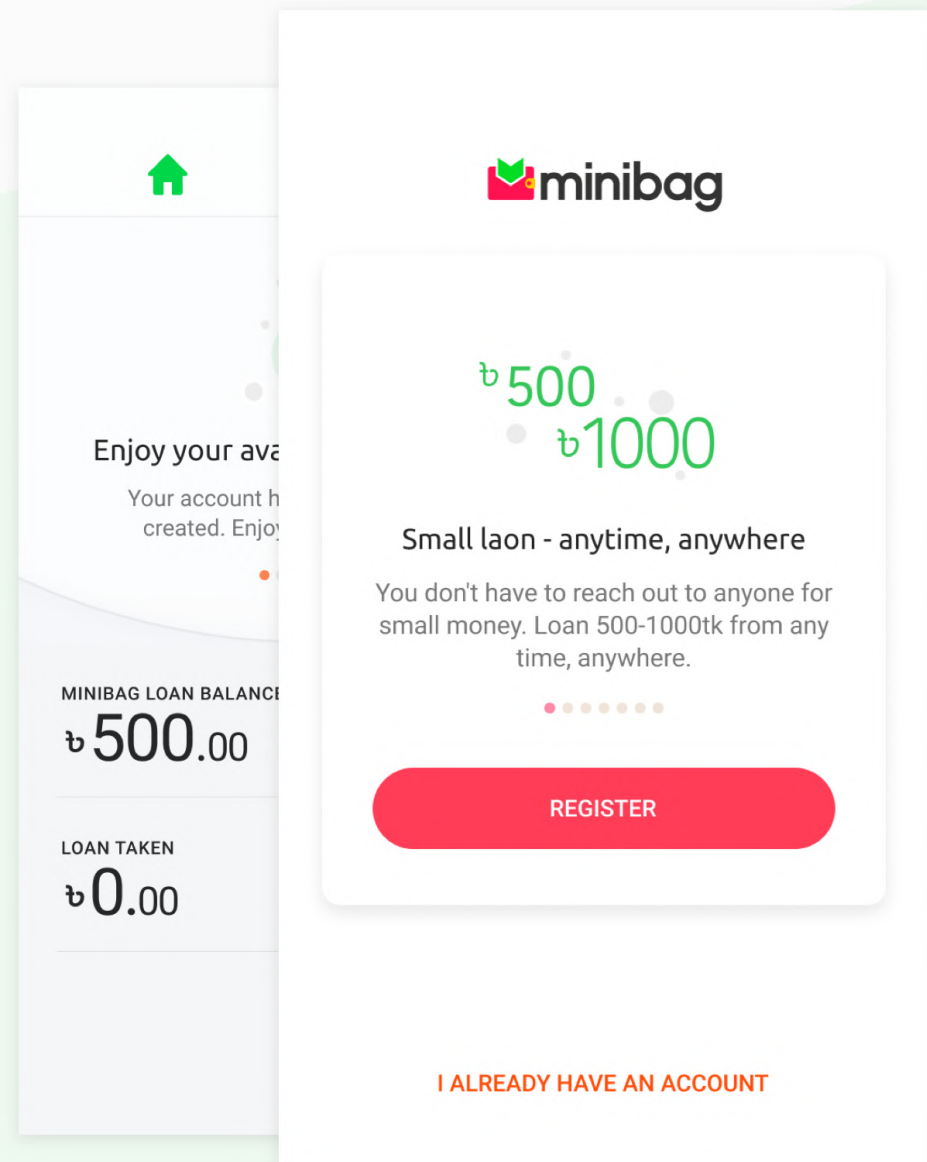**minibag**

Background

Minibag is an online platform that offers the most versatile and non-traditional way to give a small amount of loan to people who are underserved by the bank and traditional lenders.

My Role: UX Design

🏠

Enjoy your ava

Your account h
created. Enjo

MINIBAG LOAN BALANCE

৳**500**.00

LOAN TAKEN

৳**0**.00

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minibag

৳**500**
৳**1000**

Small laon - anytime, anywhere

You don't have to reach out to anyone for small money. Loan 500-1000tk from any time, anywhere.

REGISTER

I ALREADY HAVE AN ACCOUNT

Challenges

With nearly 3/4 of the country's economically accelerating population unable to participate in the formal financial sector. Only 29% of the adult population is covered by a credit bureau. The lack of reliable data on underbanked populations unfairly excludes millions of deserving people from the financial system. MiniBag wants to build a financial system that works for those who are underserved by the bank and traditional lenders.

Minibag is a platform that offers the most versatile and non-traditional way to give a mini loan (tk500 to tk5000) to people who are underserved by the bank and traditional lenders. Loans can be taken according to some pre-set criteria and have to be returned within the fixed timeframe. Once a person has taken a loan with us, his/her repayment behavior is the most important factor for future lending decisions.

High-level objectives (which we further defined based on research insights) were to:

 - Create a simple and easy application to use because our target audiences are not literate and tech-savvy;
- Easy process to get basic user information to initial credit score;
- Build a quick and intuitive process to request a loan;
- Simple loan repayment process.

Research & Discovery

The fact is, the platform sees the user differently. Service will be driven by a fundamental belief in people and will work hard to prove their potential. Service want to take risks that others won't, in order to put more power in our peoples' hands. So, we applied the following research methods:

- Research, analyze and determine user's financial transactional behavior;
- Understanding the user's relationship between friends, family, and social media;
- Communication habit with their surroundings;
- Analyzing user's monthly income and expense habit;
- Scoring model of the user's personal and professional info;
- Card sorting and tree testing, in order to improve and validate the app's information architecture;
- Competitor and comparator analysis;
- User interviews and jobs-to-be-done analysis.

Anatomy of the app layout

First of the app layout is very simple and we have intentionally divided the app body into two different parts. The top area is the Billboard area where we will show messages, notification, or the current status of the services. In the future, we will use it for so many different ways like images, videos, ads, promotions, etc. This Billboard area is the most important and sophisticated part of our service. The rest of the areas is the service area where the user will have all the necessary actions and information.
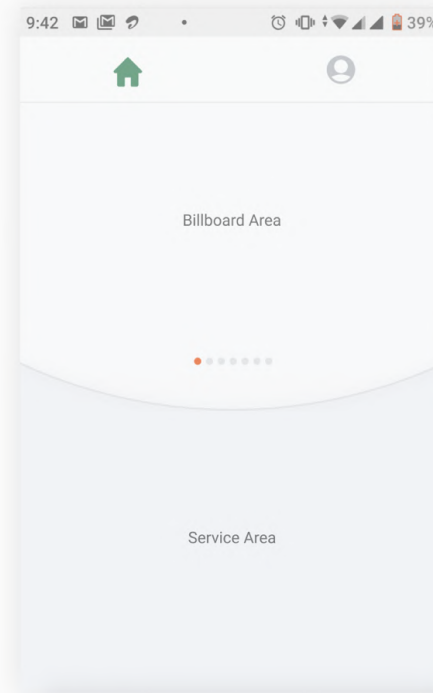
CURRENT LAYOUT
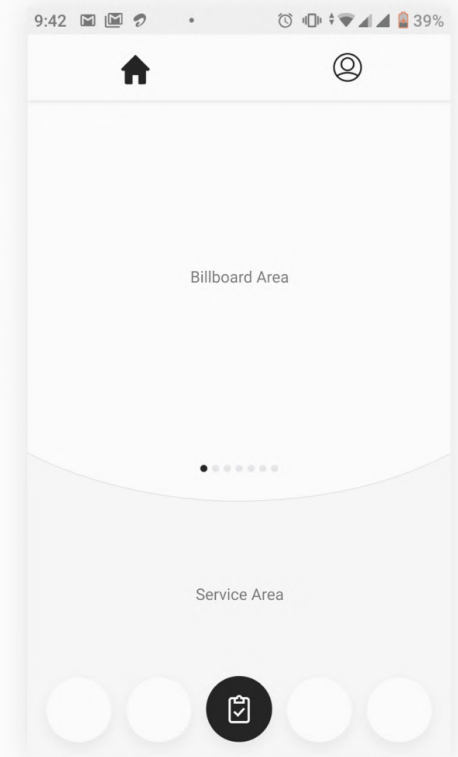
FUTURE LAYOUT

Minibag
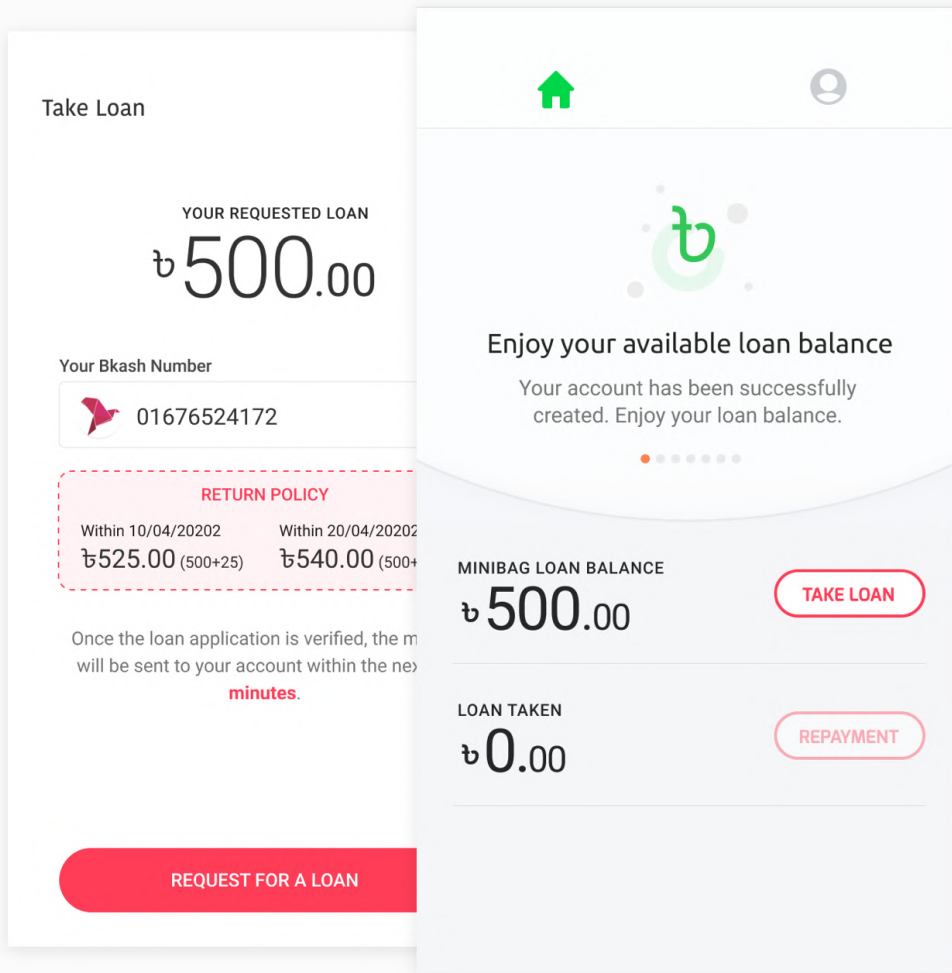
Minimalism:
Secret behind the solution

When minimalism works, it is always a result of a well-executed design process. It also allows people to seamlessly interact with the product or service, helping them achieve a specific task. The best products are free from distractions and fervidly focus on the key features that make them useful. In other words, they offer frictionless experiences for their users.

Minibag

Prioritize information as per necessity

The most important information after receiving a loan is the repayment details. The user should be seen that info when he is on the dashboard. It will remind him always that, he has taken a loan and have to return it within that time-frame.

RETURN POLICY

Within 10/04/20202   Within 20/04/20202
৳525.00 (500+25)   ৳540.00 (500+40)

Your loan request has been approved

After verifying the loan application, the money has been sent to your account.

MINIBAG LOAN BALANCE

৳0.00   TAKE LOAN

LOAN TAKEN

৳500.00   REPAYMENT
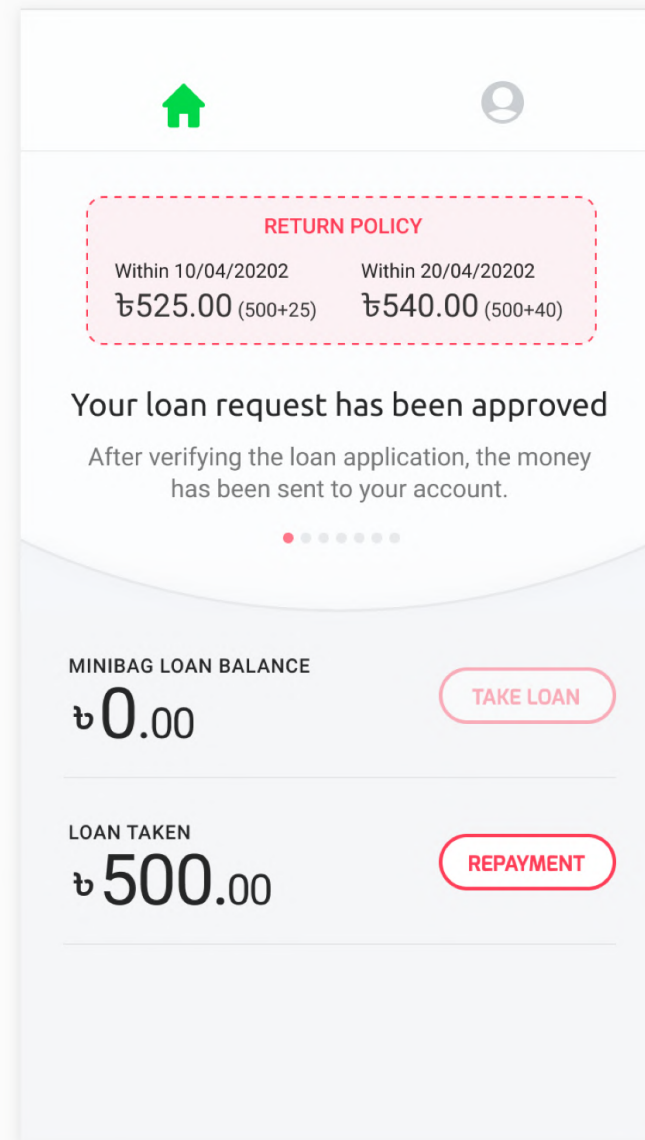
Minibag

Rest of the Screens

Repayment ✕

REPAYMENT AMOUNT

৳520.00

My Bkash Number

01676524172 ▾

MiniBag Account Number

01776522109

Ref. Number

Ref-90854

CONFIRM REPAYMENT

Thanks for the repayment

The more you return, the more you add to the loan balance. Available balance is ৳1000.

MINIBAG LOAN BALANCE

৳1000.00   **TAKE LOAN**

LOAN TAKEN

৳0.00   **REPAYMENT**

Anika Mahbub ✎

😊   1

Status   Loan Count

LOAN DETAILS

My Bkash Number

01676524172

Minibag