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**Lender Cloud-based System Recommendation**

The wireframe user interface design was materialized by macro zoning and micro wireframing. The zoning attempted to determine the functions assigned to the areas of the screen in a transversal way for the wireframes to detail the breakdown of the elements on the screen. The definition of the interface is the stage that preceded this work by defining the priority elements which must appear in the standard interface.

The functional design was, therefore, not just about the wireframe. Prior work had to be carried out to clarify the objectives of each screen: this is the role of defining the interface and how the user interface works go hand in hand with designing zoning, even if it's not the same thing.

We assigned a function to each part of the interface through zoning to create stable and transversal markers within the digital medium. The user interface definition listed the information to be included in each interface with a prioritization logic. It is a guide for us and a means of orienting the design towards performance and the experience of use.

Operationally, these flows had to be considered as so many elements were likely to impact the interface. Therefore, we carried out the work of interfacing and prioritizing the information:

1. Key messages to prioritize.
2. Priority targets.
3. Actions (call to action) to prioritize.
4. Prioritized content.
5. Prioritized functions.
6. Sections and rebound to push.

We considered each screen through a central lens. Then, the modeling of the wireframes was carried out concerning each of the points mentioned above.

**Design adaptation for a cloud-based system**

The wireframe design we have created promotes Kiva's vision and mission by making it easy for borrowers to access crowd-funded loans. In addition, its cloud integration will offer the following advantages. Firstly, lenders and borrowers have real-time access to their data from any device. Secondly, each lender and borrower may view their own data from any place with an Internet connection. Additionally, control messages are efficiently transmitted between application programs by the system. Finally, it is also important to note that the integrity of the compartments is preserved and data conflicts (which might result from redundancy) are avoided by avoiding the usage of data silos or isolated compartments. Finally, scalability in cloud integration enables future growth in the number of users, apps, or both.

As noted above, one of the many benefits of cloud integration for Kiva is that it breaks down data silos. Removing these barriers to data access improves collaboration and facilitates deeper analysis. What can other tangible benefits be obtained by integrating Kiva into the cloud? Listed below are some of the ways the business, the borrower, and the lender would benefit:

*Increased system reliability:* As a growing business, ensuring consistent reliability of on-premise managed systems and services can be time-consuming and expensive. Cloud integrations enable low latency and highly interactive cloud-based systems (Bunian et al., 2021). In addition, by connecting all of its services under a unified platform, Kiva can also take advantage of AI-powered data management tools to improve various aspects of its business. However, to benefit from these AI-powered tools, Kiva will need access to larger data sets that can be analyzed, some of which they already have.

By deploying big data analytics within cloud-based integrations, Kiva can gain critical metrics for improving its operational efficiency while ensuring they remain competitive in its industry.

*Increased agility:* One of the significant benefits associated with cloud integrations is the ability of an organization to remain agile when provisioning IT resources for the business (Chen et al., 2020). Operating in the cloud would offer Kiva significant flexibility in deploying new solutions, connecting business services, and scaling IT infrastructures to support growing lender and borrower demand and changing market conditions.

**References**

Bunian, S., Li, K., Jemmali, C., Harteveld, C., Fu, Y., & Seif El-Nasr, M. S. (2021, May). Vins: Visual search for mobile user interface design. In *Proceedings of the 2021 CHI Conference on Human Factors in Computing Systems* (pp. 1-14).

Chen, J., Chen, C., Xing, Z., Xia, X., Zhu, L., Grundy, J., & Wang, J. (2020). Wireframe-based UI design search through image autoencoder. *ACM Transactions on Software Engineering and Methodology (TOSEM)*, *29*(3), 1-31.