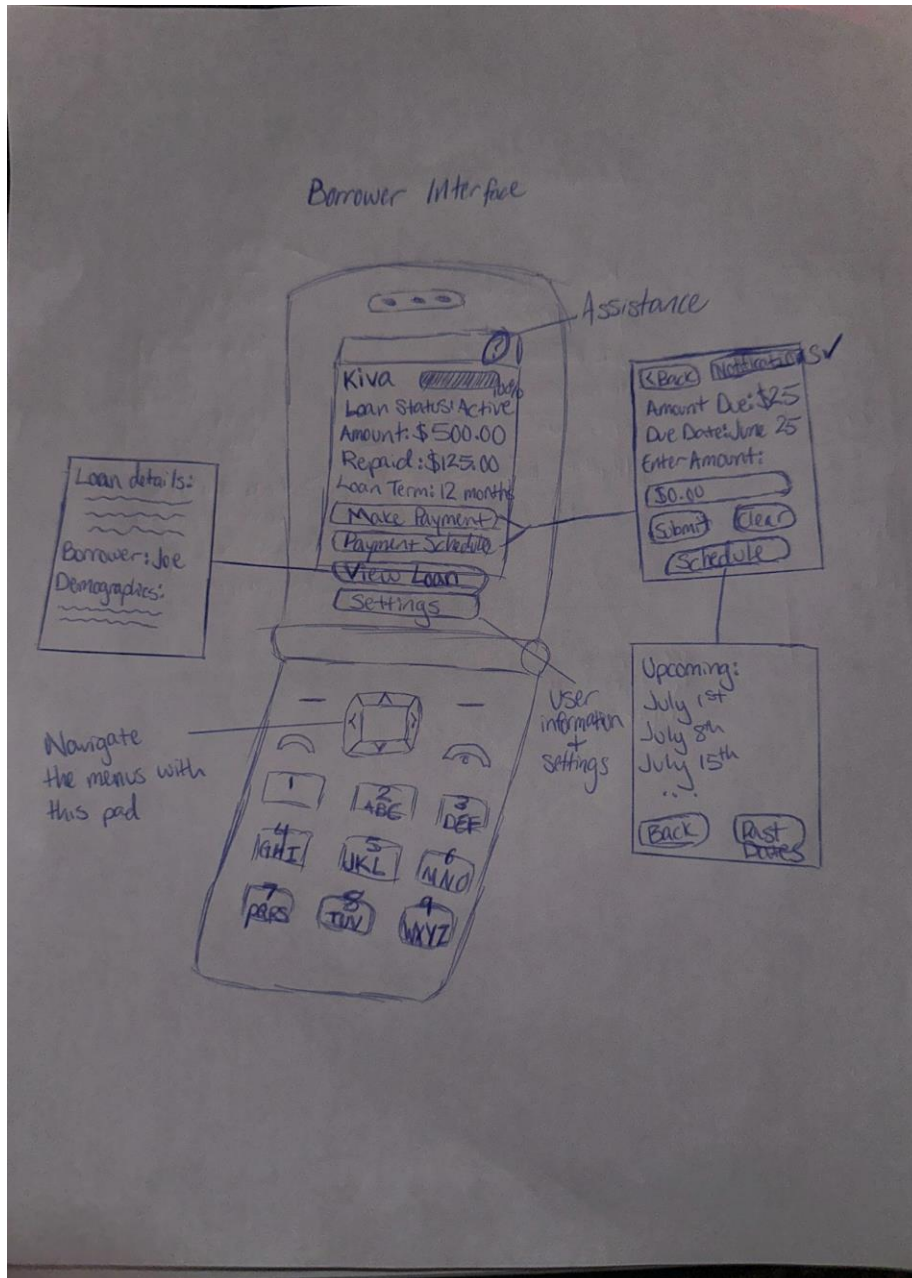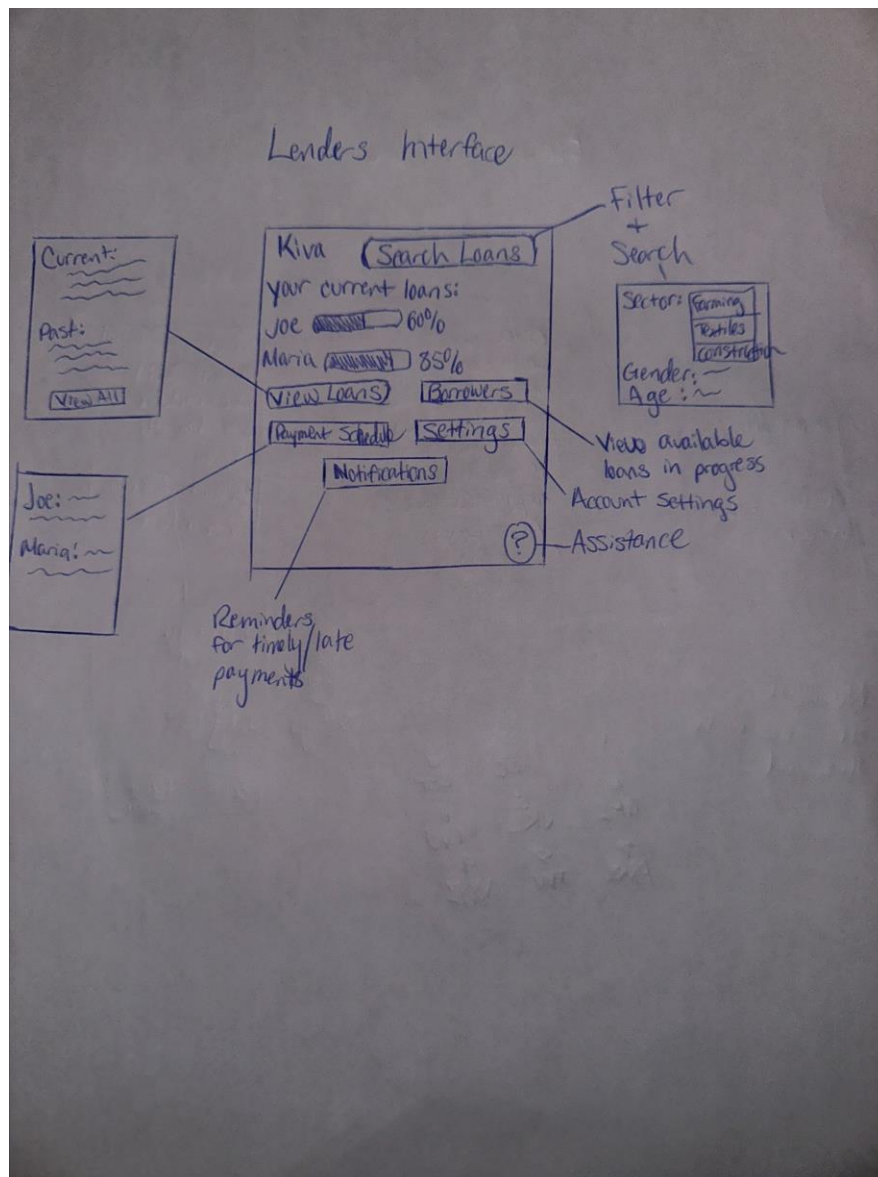Jordan Mitchell

10/9/2024

Professor Morsy

Milestone: Prototype with Data

Explain how users will access the data

Borrowers:

      Borrowers need quick access to essential information in order to track progress and manage repayment of their loans effectively. On the main screen, they will immediately see the total loan and funded amount, giving them an overview of how close they are to receiving the full loan. A bar can be included to offer another visual layer of information. The next upcoming

payment date will also be visible. Additionally, the repayment schedule will be available through a clear "Payment Schedule" button, showing how often payments are due as well as next few upcoming dates. Borrowers can also view loan_use to remind them of the loan's intended purpose, helping them stay aligned with their goals. Navigation will be simple, with easily digestible information and buttons, ensuring that borrowers using devices like flip phones can access everything they need with minimal effort. Borrowers also have the ability to change the language of the app. In addition to managing loan progress, the borrower interface can provide SMS or push notification reminders for upcoming payments to help users stay on track. Borrowers can also use this system to review previous payments or need support if they face challenges making future payments. Given the constraints, the design avoids unnecessary features and focuses on essential tasks, ensuring borrowers can easily monitor their loans without dealing with complex menus. Each section will be accessible with as few clicks as possible, maximizing usability on limited devices while helping borrowers maintain responsibility.

Lenders:

Lenders need access to loan data that helps them make informed decisions and manage their contributions effectively. On the lender interface, key information such as loan_amount, funded_amount, and loan_use will be immediately visible for each loan. A filtering option will allow lenders to browse loans based on sector, country, or borrower gender, aligning with their preferences or impact goals. Lenders can track repayment intervals for loans they've contributed to, receiving SMS and/or push notifications when payments are made. Progress indicators, such as a funding bar, will provide a visual representation of how close each loan is to being fully funded, helping lenders prioritize how they allocate their resources. Lenders will also benefit from features that allow them to track their lending history within a streamlined dashboard. They

will have access to certain insights, like payment consistency, and receive alerts if repayments are delayed. This system empowers lenders to align their investments with their impact goals, whether they are supporting certain sectors or promoting gender equality. The user-friendly interface ensures that even new users can navigate the platform effortlessly, helping Kiva maintain engagement and participation from the lending community.

Justify why the design is suited for the user

The design of the borrower and lender interfaces is tailored to meet the needs of each group while accommodating the technical constraints of embedded systems. Both interfaces prioritize simplicity and clarity to ensure that users can navigate the system efficiently, regardless of their technical ability or device limitations.

Order of User Interaction

For borrowers, the process begins with logging in or accessing loan information directly through a simple menu. The first action will be displaying loan_status and funded_amount to track progress. From there, users can proceed to review their repayment schedule and make payments as needed. The design ensures that users can quickly locate repayment information to stay on top of their obligations. Similarly, lenders can start by filtering loans based on their preferences (such as loan_sector or borrower_gender) and reviewing loan details to make informed contributions.

Reasons for Screen Elements

Specific elements are chosen to support critical tasks. For borrowers, conveying repayment intervals and loan use information ensures they stay organized and manage their financial

commitments. The funding status feature allows borrowers to track how close they are to achieving full funding, keeping them informed and motivated. On the lender side, sector filters and borrower demographics are essential to help lenders align their contributions with personal goals, for example, supporting female entrepreneurs or sustainable farming projects in certain areas of the world.

Why Specific Data is Brought to the Forefront

Important data like loan amount, funded amount, and repayment intervals are placed at the forefront to avoid overwhelming the user. These fields are essential for borrowers to track their loan and for lenders to evaluate the impact of their investments. Displaying this information immediately allows users to understand exactly what they need to know. Highlighting the loan's purpose (loan_use) keeps both parties aligned on the goal of the loan, ensuring the borrower remains focused and the lender understands the significance of their contribution.

Logical Layout and Ease of Use

The layout of both interfaces is designed for ease of use, with a focus on linear, straightforward navigation. Borrowers, who may use older or less advanced devices, can access all critical information from a single screen or minimal menus. This reduces the complexity of completing tasks and ensures they can stay on track without getting lost in the system. Lenders, on the other hand, benefit from clear filtering options that allow them to quickly locate loans matching their preferences, making their interactions smooth and efficient. Both of these will be navigable with devices like flip phones, which typically have a directional pad that allows users to highlight and select specific parts of the screen. The conveyed information is meant to be as upfront and simple as possible, allowing users to choose their language. Perhaps the app can utilize the

phone's native language settings, so users can easily understand as many flip phones support many languages.

How Users Complete Tasks

Borrowers can complete tasks like reviewing their repayment schedule or making payments with a few clicks, keeping the process fast and simple. Users will be able to enter in a payment amount, with the typical amount to repay, (e.g. $25 each repayment date for 6 months) displayed to stay on track. Similarly, lenders can select and fund loans with ease, filtering loans based on their preferred interests in order to review relevant details. The design ensures that reminders and alerts are provided to both groups, helping borrowers avoid missed payments and keeping lenders up to date about a loan's performance.

Balancing Creativity and the Kiva Code of Conduct

In designing the borrower and lender interfaces, it is essential to align creativity with Kiva's Code of Conduct to ensure that the system serves its users effectively and responsibly. Two key principles from the Code of Conduct that influenced my design decisions are:

1. Respect for Users and Their Dignity:

The system places emphasis on simplicity and accessibility, ensuring that borrowers and lenders, especially those from underserved communities, can utilize and navigate it easily. This encourages treating users with respect, making sure the design does not overwhelm or confuse them, especially for borrowers using flip phones or limited devices. I want to avoid limiting access to users simply because I decided to include unnecessary features that cannot function on their devices. The design prioritizes user dignity by displaying only the most necessary loan

information (such as loan amount and repayment intervals) while providing access to personal and demographic information only when relevant, without making it intrusive.

2. Accurate Representation of Data:

To comply with Kiva's directive to reflect data accurately, the system ensures that each data field, such as loan_use or funded_amount, is represented correctly and serves its intended purpose. For example, loan_use is only used to provide transparency about the borrower's reason for taking out the loan. The design also ensures that any funding progress indicators are accurate and synchronized with Kiva's API data, ensuring lenders receive correct and most recent information. This not only builds trust between users and the platform but also ensures that any decisions made, whether by lenders deciding to fund a loan or borrowers planning repayments, are based on the most accurate and up-to-date information. Additionally, by keeping all local data synchronized with the most current Kiva records, the design minimizes discrepancies that could otherwise create confusion or lead to misinformation among users.

These principles guided the design by fostering user-friendly interfaces that align with Kiva's mission while preventing data misuse. Decisions, such as the use of progress bars and simplified repayment schedules, enhance usability without compromising the integrity of Kiva's data. Additionally, by keeping the user interfaces consistent and streamlined, the design ensures that borrowers and lenders can interact with the platform seamlessly, furthering Kiva's mission to empower underrepresented communities via microfinance. I believe finding a way to effectively and efficiently convey information in a simplistic manner that allows a broad range of users is a perfect example of creativity. This approach ensures that the design can be both

creative and ethical, staying within Kiva's guidelines while delivering considerate, meaningful

user experiences.