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4.10.2022

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CS-319

6-1 Milestone: Prototype with Data

In the previous milestone, I had mentioned that the most important information to be portrayed to a user, specifically a borrower, would be: loan progress/status, the total amount requested, the total amount currently funded, their name and location, length of the loan, and description. Although all of these items are incredibly important when dealing with a loan, I decided to present a smaller amount in my prototype. I figured that too much information on flip phone may become more overwhelming than helpful. After starting my design and considering an embedded device like a flip phone, and my own experience using a flip phone as a teenager, I had a very simplistic approach.

After the user navigates to Kiva, they will certainly sign in, to some degree for validity and identification. After that is the screen that I have portrayed in my prototype. It will always say “Kiva” at the top, and will all be scrollable. Each section divided by lines is clickable, which will allow the user to see more in-depth information about their current loans. To start, the most important information a user would need to know is presented, such as loan ID number, total amount of loan, amount of loan repaid, the next payment date, and the payment due. As a user of credit cards and loans, these are the main items I look for when I am managing them, which I took into consideration when making this rough prototype. The user will also be able to click on fields “Request New Loan” and “Pending Requests”. These will take the user to a new menu in which they can either request a new loan, or to see any pending requests they have and would like to know their status. This layout will make the most sense to a user because after logging in, they will immediately see their most important information, assuming they already have a loan through Kiva. If not, “Request New Loan” will be the first clickable element that will get them started on a positive pathway to financial relief. A user may be able to complete this task by completing some forms of non-compromising data, and may then set up a phone call to finish with someone from Kiva in a secure manner.

Two items from the Kiva Code of Conduct I took into account are:

2. Respect out users and their dignity

4. Do not use the API for commercial use

These two items are reflected in my design, from the ease of use nature to expedite the process and help borrowers ask and receive loans faster, to having no monetary interest personally – only to those who need it much, much more than I do. I did my best to be creative, but with the system limitation is seemed more daunting than just presenting the data broadly. Designers have a lot of responsibility to serve their users and the organizations where their data is held. Designers need to correctly represented data in an understandable fashion that may not be misinterpreted with malintent. Also, designers need to understand how a user will process things, like a progress bar for example. If a loan is paid back 90%, but a progress bar depicts only 50% has been paid back – besides a possible back-end/front-end mismatch – the user may be confused as to why their loan is only 50% paid back, but it is actually very close to being repaid. This can create a mistrust in a user, which no designer or developer wants in anyone that uses their products.

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