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Project Two

My wireframes are for an embedded system such as a flip phone. Each element serves a purpose and keeps simplicity at the forefront. The landing screen is the one to the left, as it has *Kiva* at the top of the page and has different selectable elements. It will start off at the first loan, and the user will know where exactly they are by the circle being filled in or not. In this case, the user would be selected on Loan 333. Each box for the loans have the most important information a borrower may need to know at a quick glance, as well as a progress bar on how much they have paid back. Each loan shall be selectable for a new screen to give more information if need-be. Underneath the loans, the user may scroll to 2 more options, to “Request a New Loan”, or “View Pending Requests”. Each of these will serve their own namely purpose, but “Request a New Loan” will be depicted on the wireframe to the right. At the top *Kiva* is still written to let the user know they are still on the *Kiva* platform. Also, “New Loan Request”, centered and bolded will allow the user to know what menu they are currently in. Each subsequent box below will be selectable and will ask for user input. As like the page before, the circle will be filled as the user “hovers” over each selection.

The design benefits the borrower in keeping the idea of the interface easy to use and read. Being on a flip-phone with limited capabilities, it is important to not have too much going on graphically. Also, with dealing with finances it is important to give the user their information they are looking for quickly and straight to the point, so they will not have to dig and navigate around for it. The design benefits Kiva by allowing their name to be at the topmost section and to stay viewable as the user scrolls through each menu. This will allow the user to know that they are using a Kiva program and serves somewhat as an advertisement for the application and Kiva itself. A solution I used, innovative being a subjective word in this case, was an easy to read design. I feel the biggest challenge is a flip-phone embedded system. As in today’s day and age, and how far technology has come, it seems that designing for a flip-phone may be somewhat passed by. So, in previous research what I’ve come to know is that UX/UI design is all about interactivity and readability – to make the application interesting to use, yet easy and not painful. This is what I had in mind as I designed my wireframe. I wanted to get the important information Diagram, text

Description automatically generatedacross to the borrower, but allow for a very breezy flow through the application.

The next few steps to recommend for building a lender cloud application for Kiva is somewhat simple, starting with gathering their own requirements. After that, Kiva may be able to inquire their already existing lenders about features they may like to see in a new application to incorporate into this project. The cloud system should be efficient at portraying the data needed for lenders to make informed decisions, as well as secure enough for these same lenders to be confident that their money is going to the right place. The kind of communication between each application components needs to be quick, that way lenders may be able to make decisions on the go and when they are back on a PC, they can see the same changes. Also, the communication needs to be secure, as private information travelling over the cloud needs to be protected from malicious actors. Some of the varied goals that different kinds of lenders may be personal, or from an investment standpoint. In the personal lens, some lenders may feel that investing in these people on Kiva is a charitable way to give and directly help someone who could really use it. In an investment way, a lender may feel that overtime they feel they are investing in someone’s business without expecting a return and allowing them to prosper with the funds they need. Some other goals a lender will have more application oriented would checking the status of lent monies, view different people to lend to, see an account history of lends and funds being paid back, seeing what their lent money was *actually* spent on, or even more in-depth business details from someone they had lent to.