UIN: 632009588

Name : Pulin Pramod Prabhu

Design Diary Entry One

Intuit Credit Karma

The Intuit Credit Karma application primarily focuses on helping individuals manage and improve

their financial health. Its usefulness can be broken down into several key tasks or goals it supports.

Firstly, *Credit Monitoring and Management:* Users can monitor their credit scores and reports to

understand and enhance their creditworthiness. Secondly, *Financial Education*: The app offers

educational resources on credit management, personal finance, and taxation. Thirdly, Credit

Improvement: It provides recommendations for improving credit scores. Finally, Personalized

Financial Offers: Users receive tailored recommendations for financial products based on their

financial profile. Talking about the target audience, the application caters to individuals with credit

concerns, credit builders, those seeking financial education, and consumers interested in

personalized financial offers.

I have always been careful of my credit score, this started back in India when I had taken my first

credit card. Recently I was talking to a classmate and he introduced me to this application I thought

this is a good way to track my credit and educate myself as to how and when my credit score is

affected. I instantly installed the application on my phone and started using it in my free time to

understand how can I better my credit usage split across different cards and make the most out of

the credit line I already own. I use the said application on my iPhone and MacBook (Through the

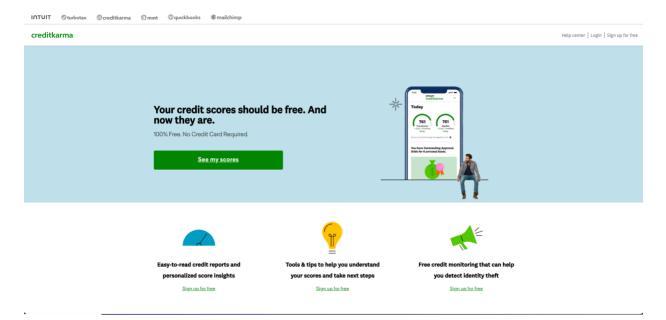
Safari web browser) at various locations like home and bus and whenever they send out interesting

notifications that might intrigue a thought or let me know what's going on with my credit journey.

Name: Pulin Pramod Prabhu

UIN: 632009588

While I used the application this time, I tried to go through the entire process from installing it as a new application just to understanding what checkboxes from the cognitive building blocks it ticks off and I had some great observations.



Discoverability: There was a dedicated call to action button on the landing page which would attract customers to the main goal of the website which is to check his/her credit score with dedicated buttons to the sign-up and login page up top. Similarly, on the mobile version of the application, there is a large sign-up button and for returning users, there is a Sign-in button which is discoverable.

Feedback: The application as well as the website showcase feedback whenever there is a button click and there is a clear distinction as to when the application is processing a request or redirecting the user to a new page. A loader appears which indicates that the pages are loading. There are other feedbacks in the form of haptics when a button is pressed.

See all your accounts on one screen

You might be here for your free credit scores...

But that's just the start!

Check your reports anytime, and zero in on the factors that help your scores grow.

Already have an account? Sign in

Conceptual models: There was a clear use of conceptual models on the splash screens where they clearly explained the goal of the application and how it would benefit the user.

Affordance and Signifiers: I felt the user interface designers have taken care of affordances and the signifiers through most parts of the application with the help of buttons and colors to be navigated to the right place except for one place. To check your credit health and to dive deep into understanding your credit score you need to click on the credit score meter, which is not obvious as it just looks like it is a score on the meter and one would never understand if it is clickable or not.

Constraints: When we usually talk about constraints we usually tend to think about the application and if it pulls up a calendar or lets you enter the date or if it has a specified date format for you to enter the date so the data being entered is consistent. Here I was a little influenced by my experience of being a mobile application developer and was intrigued by the thought being put into going the extra mile to set the keyboard that the system would pop up to being numeric only in cases where we had to enter phone number, social security and money.

Name: Pulin Pramod Prabhu UIN: 632009588

SWOT Analysis

STRENGTHS

- User-Friendly Interface: Credit Karma for the most part has a pretty welldesigned and intuitive user interface.
- Data Visualization: It effectively uses charts and graphs, to help users understand financial information easily.

WEAKNESS

- Information Overload: In some cases, the user interface tends to overload financial data, which can be overwhelming for users.
- Complexity: Certain features and tools
 within the application, such as the credit
 score simulator, may be complex for some
 users.

OPPORTUNITIES

- Personalization: The user experience can be enhanced with personalized insights based on individual goals and behaviors.
- Gamification: Gamification elements could make the platform more engaging and enjoyable for users.

THREATS

- Competitive Pressure: With the growth of the financial technology industry, there is a threat of losing users to competitors.
- Changing User Preferences: User preferences regarding UI/UX can change rapidly, making it a challenge to constantly adapt.