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### ***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.

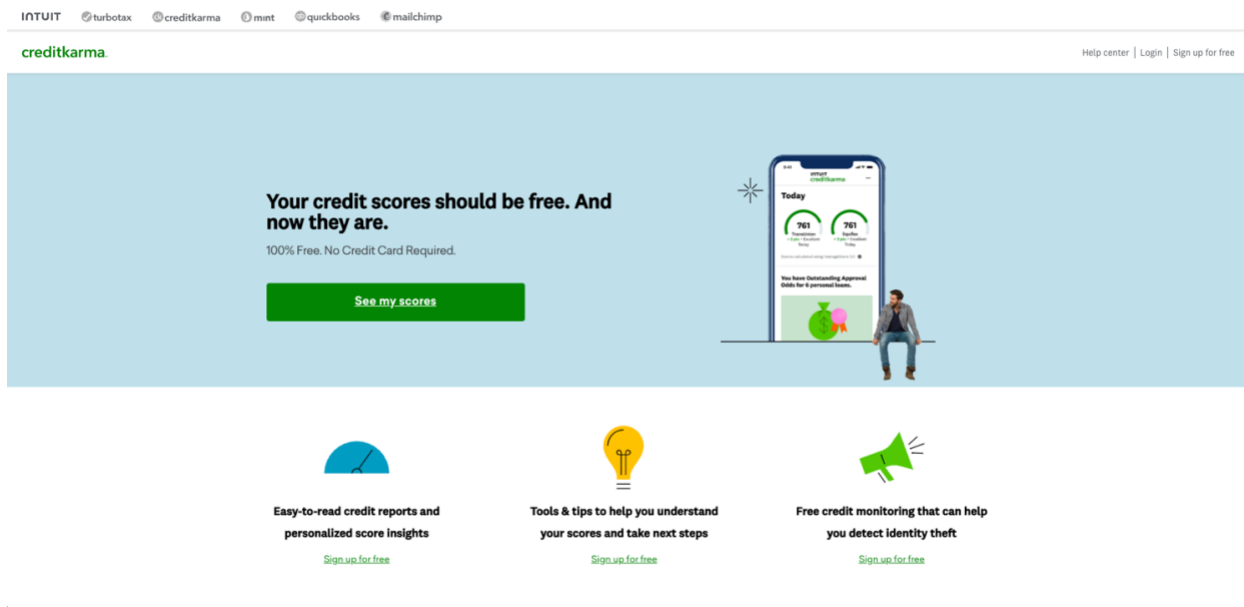
I have always been careful of my credit score, this started back in India when I had taken my first credit card. Recently I was talking to a classmate and he introduced me to this application I thought this is a good way to track my credit and educate myself as to how and when my credit score is affected. 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.



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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.



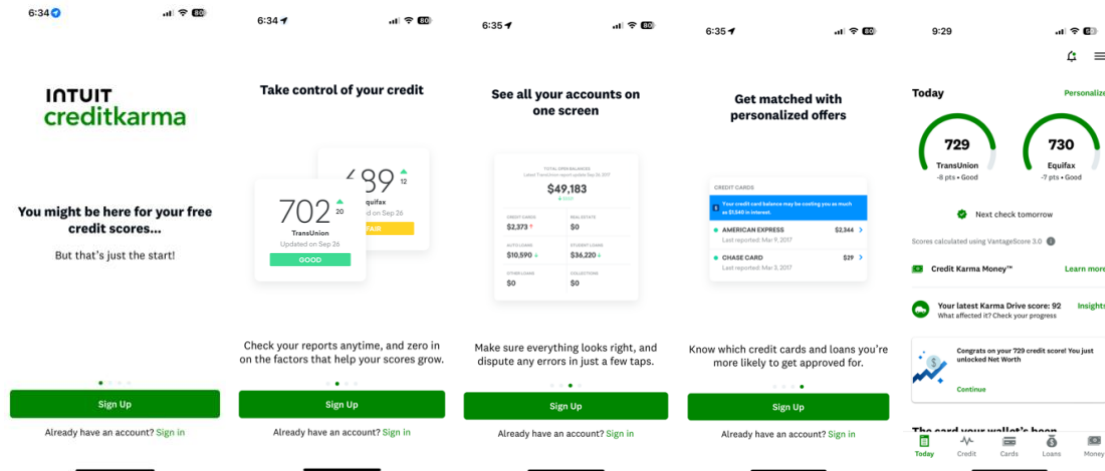
**Discoverability:** There was a dedicated call to action button on the landing page which would attract customers to the main goal of the website which is to check his/her credit score with dedicated buttons to the sign-up and login page up top. Similarly, on the mobile version of the application, there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



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**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.



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### SWOT Analysis

