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CS-319

Project Two

Two screens were created to demonstrate how the user could use the interface, starting from the main entry screen. The main entry screen greets the user with a very on-brand message that is meant to invoke a sense of excitement about using this. There is a clear call-to-action just below that, which the user can access by simply pressing down on their keypad. The call-to-action starts the process for the user to be able to get started with creating an account and requesting a loan. Just below that is an area the user can enter their email and password to log into an existing account. They can also select the “Forgot password” option to reset that, if needed. Then, once the appropriate information has been entered, the user can simply press down on their keypad to select the Log in button.

The user would then be taken to the next screen, which houses all of the information a borrower would want to see. Starting from the top contains information regarding their current projects, or loans, with relevant information. The project name and ID is listed in a button that can be selected. The amount of the loan and payment intervals is listed to the right of that. Underneath this is where they can see how much of their loan they have paid off in the form of a progress meter visualization. This meter also gives the user a percentage count of how much they have paid off. Lastly, there is a button they can select that would enable them to make a new payment. Underneath that section is the “New Project” section. This allows the user to select the button to request a new loan for a new project. Lastly, there is a final section with a clear title that provides information on Kiva with a clear call-to-action the user can select to learn more about it.

This design benefits the borrower in many ways. It offers a sleek and minimalistic design that can be used on a variety of devices if needed, provides the user with a streamlined way to get started with using Kiva, provides more information on Kiva and their own loans, as well as creating a consolidated depiction of the most essential information they need access to in a clean and user-friendly way. Their current loans, amounts, relevant information, and the option to make a payment or request a new loan are all displayed in an easy to access format. This design also benefits Kiva as it provides an on-brand option for borrowers to access and utilize their platform, which means more people can pursue their projects and that Kiva’s core mission of expanding financial access to all can be further achieved. The most difficult of challenges was the obscure need for a design of something on an embedded system. It was extremely unclear if this was meant to be an application, web app, or something else altogether. The lack of details or information relevant to this project made it extremely difficult to determine what solution should be pursued, as a flip phone does not have an app store and its browser capabilities are incredibly limited, making it very confusing to start the design process. With that said, a simplified and minimalistic design was opted for. Reviewing other loans that have been submitted to Kiva helped develop a better understanding of what a loaner would want, but there wasn’t really any sort of information or clarification for what information would be helpful for the borrower. Looking into those loans did helps develop some sort of understand of what could potentially be helpful for a borrower to see and have access to, though.

Developing a lender cloud application would essentially be the same approach, with less restrictions. The information that a borrower would need to see or have access to would overlap with what a loaner would want to see as well, with some slight changes. The general design used for the borrower can be adapted for the loaner by expanding on capabilities and creating several designs for different devices, which can be accomplished by creating breakpoints in screen sizes for different devices. Other than that, the design would functionally remain the same. Just as the borrower has to be able to have a connection to request a loan, see updated information, and make a payment, the loaner would be doing the same process to see their active loans, review new loan requests, etc. The design can adhere to Kiva’s vision and missions by following the same approach that was used for the borrower and adhering to their terms of service.

I’m not entirely sure how to interpret the question of, “what kind of communication between application components is necessary, based on the priorities that were identified”. I don’t quite understand if this is a network related question or strictly a design related question. If this were a network related question, current distributed funds, active loans, incoming payments, and borrower requests would need to be available. Since this is an application that has access to Kiva, this would inherently be a part of the application itself. If this is a design related question, triggering alarms when payments have come in could benefit the users. Additionally, the loaner’s application would need to visualize the loaner’s current funds available, incoming funds, as well as an expected timeline on when those funds would be available. Communication between these components could be optimized by having a clear distinction between available funds and funds currently help up. A forecast could be generated that illustrates their expected available balance on target dates in a graph format.

Lenders may have different goals, but it can be expected that they want the ability to review loan requests from potential borrowers to carefully curate the projects they are loaning to in order to maximize their impact. Additionally, loaners may want to be able to better forecast what their funding situation will be like whenever they are reviewing loans. It would be helpful for them to know what funds will be available on specific dates, especially considering how the payment schedules for their various loans could vary so much in regards to how much is being paid back and when it is. Lastly, loaners may also want to review other loaner’s activities to identify projects they could partake in or help secure funding for. There are surely other goals loaners may have, but it’s difficult to speculate to much on that considering the user story that was provided.

