

With the use of visualisations, making the 'Fincen't' web app understandable for debtors without literacy being an issue

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Developing design guidelines for low literacy and designing an app for debt support that is understandable for people with low literacy.

Background

Innovadis is the client for this bachelor assignment. The company's primary goal is to aid other businesses in achieving a digital transformation.

Innovadis is developing a platform called Fincen't. On this platform, debtors and debt counsellors can connect and communicate. While debt counsellors use the Fincen't website, the debtors use the Fincen't web app. The web app provides debtors with insights into their budget management but also offers a way to communicate with their debt counsellor.

A challenge arose during the development of the Fincen't web app. In the Netherlands, many of the debtors are low literate or not fluent in Dutch. This plays a big role in the ability to understand the web app. The web app consists of text, and multiple questions should be filled in about the debtor's financial situation. This is challenging for low-literate debtors.

In the Netherlands, 620.000 [1] households have registered problematic debts. This is 7.6% of all households. In 2018, a study [2] concluded that 50.3% of debtors in the Netherlands are low literate. This shows the critical need to make Fincen't understandable for low literates.

The solution Innovadis suggests is to make use of visualisations to explain the web app to low literates. By integrating visualisations, the amount of text can be reduced.

Main question

The main question of this bachelor assignment is based on the challenge the client encountered and their proposed solution. The main question is:

'How can visualisations be used to make the Fincen't web app understandable for debtors with low literacy skills?'

Approach

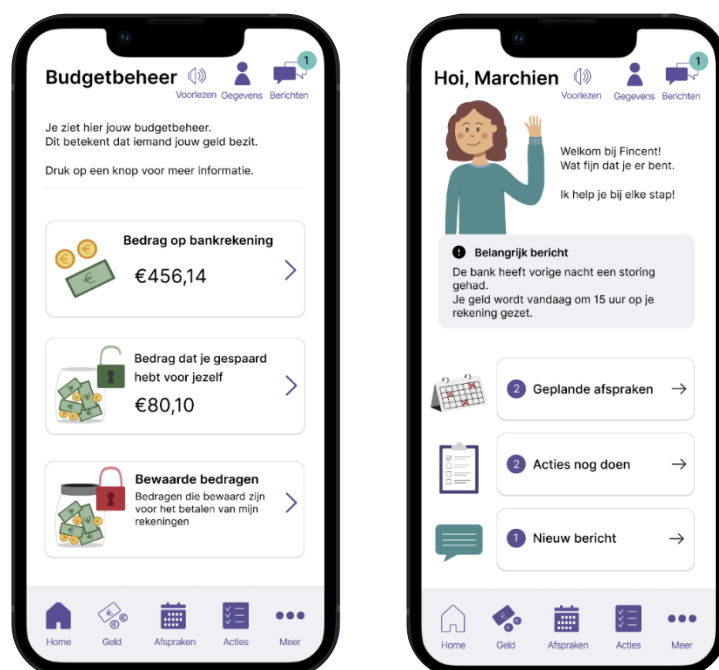
The assignment has started with a research phase. In this phase, literature research has been conducted. The target group, low-literate debtors, has been explored. Existing guidelines and projects designed for low literates were analysed. Moreover, a group interview was conducted with debt counsellors, providing insights into the target group and the counsellors' experiences with low-literate individuals.

From the research, it could not be concluded whether illustrations and icons were more understandable than photos. Some sources were contradicting with each other on this topic. Therefore, this is tested in the concept phase.

Following the research phase, multiple concepts are created. One concept centred around icons and illustrations, the second one incorporated photos, and the third one integrated illustrations alongside a digital character. These concepts were transformed into prototype apps that were tested with a group of participants. This testing aimed to determine the most understandable concept. The test results conclude that illustrations and icons are more understandable than photos within the context of Fincent. Additionally, the inclusion of a digital character was found to enhance the web app's friendliness, leading to its implementation on some pages of the web app.

Results

The final List of Requirements is created based on the test. It also includes all the requirements from the initial list. Subsequently, the final prototype of the app is developed based on these requirements. This design incorporates illustrations, icons, and a digital character. Additionally, a 'Design Guidelines Low Literacy' book is made. This book includes all the design guidelines for the client, accompanied by illustrative examples. This should make it clear to the client what is important when designing for low literates.



Conclusion & recommendations

The visualizations enhancing Fincent's understandability for low literates include illustrations, icons, and a digital character. Furthermore, all the requirements that are used for the final design contribute to the web app's overall understandability. The 'Design Guidelines Low Literacy' serves as an answer to the main question. The Fincent web app will be understandable for debtors with low literacy skills when these design guidelines are followed.

A few recommendations are important to highlight. The final design is not tested with low literates. Conducting tests with the target group is crucial to validate the understandability of the visualisations for low literates. The debt counsellors expressed concerns about the reluctance of low-literate debtors to use the app. Therefore, it is important to investigate strategies to make it easy and user-friendly to start using the app.

References

- [1] CBS, "Schuldenproblematiek in beeld - Ontwikkeling huishoudens met geregistreerde problematische schulden," 2021. [Online]. Available: <https://dashboards.cbs.nl/v3/SchuldenproblematiekInBeeld/#top>.
- [2] M. Keizer, "Deelrapport 1: 'Gedetailleerde beschrijving van het eerste deelonderzoek naar de omvang van het probleem van beperkte leesvaardigheid onder mensen met financiële problemen,'" 2018a.