

What worked?

Stage of the Design Process	
User Research	<ul style="list-style-type: none">● Targeting a niche market.● Using existing data from the gov't and related organizations.● Joining Facebook groups and online forums of the target market.● Building rapport before sending surveys.● Interviewing as many potential users as possible.● Giving an option for the users to provide their contact info if they want to be reached out again for the study.
Competitive Analysis	<ul style="list-style-type: none">● Using some of the existing apps myself.● Watching Youtube videos and reading reviews of those apps by actual users.
User Persona	<ul style="list-style-type: none">● Building rapport.● Setting an interview time that's most convenient for the user.● Preparing a list of questions to ask during the interview.● Asking the user to elaborate their answers on the survey.● Using a template for presentation.
User Stories	<ul style="list-style-type: none">● Asking relevant questions during the interview.● Creating a separate user story for new and returning users.

	<ul style="list-style-type: none"> ● Focusing on the top concerns of the users.
User Flows	<ul style="list-style-type: none"> ● Following the user stories ● Using a template
Wireframes	<ul style="list-style-type: none"> ● Using template graphed templates ● Using a drawing pad, if available ● Knowing what device I'm designing for right from the beginning
Mockups	<ul style="list-style-type: none"> ● Creating components/ libraries instead of creating elements from scratch ● Following Google's Material Design guide for Android app design ● Following the same format for related elements (ex. Fields, overlay screens, buttons) ● Setting passcode right off the bat ● Using images when it's helpful (ex. flags for list of countries, bank logos for list of banks) ● Knowing which prototyping tool I will use later on. ● Getting aesthetic feedback from fellow UX designers ● Getting usability feedback from potential users
Branding Work	<ul style="list-style-type: none"> ● Identifying inspirations ● Limiting color and typography choices ● Brainstorming ● Making incremental changes to logo design instead of drastic changes
Prototypes	<ul style="list-style-type: none"> ● Knowing the limitations of different prototyping tools ● Reaching out to the app designers for answers to questions not found online.
User Testing	<ul style="list-style-type: none"> ● Using an introduction script ● Setting up expectations on the duration of

	<p>the test.</p> <ul style="list-style-type: none"> • Talking in the language most comfortable to the user. • Watching for non-verbal cues. • Video recording the test. • Separating interviews apart to allow me to digest the previous interview before moving on to the next one. • Using the lessons learned from the previous test on the next test. • Having a dedicated documentation for the test result. • Getting an expert outsider's perspective
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What didn't work?

Stage of the Design Process	
User Research	<ul style="list-style-type: none"> • Not getting quality responses due to the non-targeted mass distribution of surveys. • Underestimating the unresponsiveness of participants • Not knowing when to stop researching
Competitive Analysis	<ul style="list-style-type: none"> • Not knowing when to stop researching
User Persona	<ul style="list-style-type: none"> • Not having a backup interviewees
User Stories	<ul style="list-style-type: none"> • Not prioritizing enough
User Flows	<ul style="list-style-type: none"> • Not being familiar with the tool

Wireframes	<ul style="list-style-type: none"> • Not taking into account the status and app bars • Limiting myself to certain usage of gestures and effects • Not being familiar with the tool
Mockups	<ul style="list-style-type: none"> • Not being familiar with the tool <ul style="list-style-type: none"> ◦ The purpose of components and libraries. ◦ Shortcut keys • Not properly labeling elements right from the start • Designing many artboards without getting feedback yet.
Branding Work	<ul style="list-style-type: none"> • Not being familiar with the tool
Prototypes	<ul style="list-style-type: none"> • Not being familiar with the tool
User Testing	<ul style="list-style-type: none"> • Not making sure I have enough battery on my recording device

What were my doubts about going into the project?

From the perspective of...	Doubts
UX Designer	<p>Designing the app comprehensively without being overwhelming</p> <p>Ease of setting meetings with participants from different parts of the world.</p>

Developer	<p>Getting the permission from the financial entities to link their database to the app.</p> <p>Smaller banks don't have an online presence yet.</p> <p>Most Philippine gov't financial agencies still have a very outdated online infrastructure.</p> <p>Maintaining the utmost security of the app.</p>
Project Manager	<p>Hitting tight timelines.</p>
Marketing Team	<p>Customer acquisition. Not only do the users need to be educated on how to use the app, but they also need to know that an app like Filo exists.</p>
Business Owner	<p>Attracting investors and advertisers.</p>

What surprised me the most?

1. People's unresponsiveness.
2. Time to finish the project
3. Capabilities and limitations of different tools

What would have I done differently?

If I had more...	I would have...
Time	<ul style="list-style-type: none">- Researched on how to make a better surveys.- Tapped more influencers in the Filipino community to get more respondents and waited for more responses.- Conducted more interviews and user testing- Explored more personal finance apps for competitive analysis.- Learned better tools for prototyping.- Studied the available tools better.
Money	<ul style="list-style-type: none">- Paid for better surveying tools (one with pre-qualifying questions and logic questioning features).- Offer compensation for my respondents' participation.- Traveled and done user-testing in person.
Knowledge	<ul style="list-style-type: none">- Defined my users better.- Focused on a smaller population.

What did I learn while doing this project?

1. Things will always take longer than you anticipate. Anticipate delays.
2. Research can be a rabbit hole.
3. It's better to master one tool for each specific purpose than to dabble into many tools at the same time and not really get a good grasp of any of them.
4. Strict organization of files from the very start is a must.
5. Target survey respondents based on their expertise.
6. Good answers come from good questions.
7. UX Design is so much more than what's on the screen.

How will I use that information in the future?

- a. Be more conscious with things beyond my control
 - incorporate the expected delays in the project's timeline.
- b. Learn the tools fast
 - Don't assume the capabilities and limitations of a tool based on tools previously used or how I've always used them.
- c. Do the best research you can do for the timeline.
 - You can always re-iterate later on.

- d. Appreciate and be more prepared for the work that goes on behind the screen.

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