

essential ingredients to creating a holistic service for these senior citizens.

UX is the design process developers use to create smooth and purpose-driven software. UI, on the other hand, is the process of creating a pleasurable and easy-on-the-eyes look for a specific application.

Fulltime UX designer Jed C. Cordova points out that a good e-wallet experience depends on the target demographic. His experience involved developing an e-wallet catered to sea-based workers for the smooth transaction of money without the need of stepping foot on shore.

“In my experience, based on the sample of seafarers, we also covered senior citizens as part of the demographic. Most of them are above 60 years old. But even those who are in their mid-50s, most of them are very resistant to e-wallets,” he said in a Zoom interview.

“Simply because they don’t want to learn. That’s the main pain point we have gathered,” he added.

In the design perspective, AIRR Labs Digital Designer Leila A. Alibudbud emphasizes the importance of a good interface for e-wallets.

“If it’s easy to figure out where things are, that to me is a good interface,” she said in a separate Zoom interview.

An app with a good interface “has icons that are easily understandable and you know what the icons mean at first glance without having to look at the text underneath it. It uses readable font and font size that is readable. Mostly, the little details that go into design still have a huge impact.”

THE MIDDLEMEN

The central bank strives for a “bigger” digital payments ecosystem. With that, BSP supports all initiatives for the advancement of digital infrastructures.

“The BSP also continually broadens its financial literacy and consumer protection programs that cater to the needs of the different segments and age groups of the unbanked,” BSP said.

Likewise, initiatives that are supported by the central bank include digital financial literacy programs and implementation of the consumer protection regulatory framework.

Also, the BSP pushes to collaborate with relevant stakeholders to “develop innovative payment channels that can cater to the needs of senior citizens.” Examples of which are the electronic distribution of pension and social aid through PESONet and InstaPay, the central bank’s regulated electronic fund transfer channels.

Stepping up to the ideal e-wallet experience is G-Xchange, Inc. which offers GCash, and is a subsidiary of Globe Fintech Innovations, Inc. The e-wallet application is also one of BSP’s regulated electronic money issuers (EMI).

GCash Head of Digital Experience Michelle S. Fernandez said the company strives to continuously improve the app while maintaining inclusivity for all 72 million of its users.

“Not everyone is tech-savvy. Not everyone knows how to navigate complex apps. We have to make sure it’s really understandable and friendly to all *kasi GCash nga para sa lahat*,” she said in a Zoom interview.