For first-time downloaders, GCash ensures that users are familiar with the interface through an onboarding step-by-step process of what the app is and its features. To upskill the digital literacy of those new to the app, video tutorials are also available on their website for ease of use.

Most notably, Ms. Fernandez acknowledges the pain points that exist among senior citizens toward e-wallet usage.

"We do know that [e-wallets] are something that they actually need more. They shouldn't be going out too much, or exposed to physical cash as it can be a health concern and it can be unhygienic. So, [senior citizens] should be the ones to avail of this service more for their own convenience. We really do consider that when we do our designs. My mom is my main use case because I get a lot of design insights from her," she said.

GCash started as a Globe Telecom, Inc.'s money transfer service via SMS in 2006. It then transitioned to an app in 2016.

"GCat (the cat mascot of GCash) was still very prominent. The icons were very thin, and fonts were smaller. There was a little bit of a rebrand in 2020. But then, it was really [in 2022] that we changed about 60% of the app visually. A bit of the experience changed as well," Ms. Fernandez said.

Considering feedback from senior citizens, the GCash team ensures that everyone is included and accessible to the e-wallet service.

"We were actually resizing our fonts and our icons real time as we were speaking with the senior citizens. So, we would check, "How about this? Is this font or icon size okay?" and they would say "Lakihan mo pa (Make it larger)." And, real-time, we would enlarge the font size. Then they would react "okay, tama na 'yan. Nababasa ko na 'yan (that's good, I can read it already)," Ms. Fernandez added.

Other than the visual and functional aspects of the app's features, GCash also includes those with physical challenges.

"We also consider the mobility and reachability aside from just the size and color contrast. Some people are colorblind. So that means they won't be able to tell the difference between some of the shades we use. That's why we have more contrast. And again, maybe that's not the most modern way of designing, but it's a more considerate way of designing," Ms. Fernandez said.

Thus, it is considerate to understand the target market's needs. Regardless of age, it all boils down to how the needs for the service can be provided in a simple and all-accepting way.

"Generation Z (those born between 1997 and 2012) are more prone to be able to adapt to changes. But as you get older, you just want to stick to what you know. And you don't want to be so inconvenienced about relearning things," Ms. Fernandez said.

"It is our job to adjust for them." **BW**