







Each driver has a red/green border, providing at-a-glance information on if they are behind or not on their loan.

Call Feedback. Figure 5 is a screen which pops up each time a call is made or received from a driver's number. Collectors record when the driver will pay, reasons for non-payment, etc. As this is shared with the back office it creates new organizational knowledge about driver's circumstances which previously only resided in the collectors' heads.

### Discussion and Conclusion

We will demonstrate the various design challenges we encountered when developing applications for a range of digital, print and financial literacies. We will also show how the mobile and web apps streamline TWUs workflows whilst providing up-to-date information to drivers on their loan status. Together the system helps create a tighter feedback loop between back office, field workers and drivers, which we hope will lead to more informed choices about loan management.

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