Final Project Proposal

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For my final project, I will create a promotional website for the BILT Credit Card, a financial product that uniquely allows cardholders to earn rewards points on rent and mortgage payments. The website's purpose is to inform potential customers about the card's benefits, explain how the rewards system works, and help users determine if the card fits their financial needs. The site will contain three primary pages: Home, Features, and Comparison/Eligibility, with each page broken into detailed subsections to provide comprehensive information without overwhelming visitors. This proposal outlines how I will use principles from User Interface Design I to create an effective, user-friendly website.

Tesler's Law tells us that every application contains a certain level of complexity that cannot be eliminated, only managed strategically. The BILT Card has inherent complexities such as point earning rates, redemption processes, Wells Fargo partnership terms, and eligibility criteria. To handle this complexity, I will organize information across multiple pages and subsections instead of cramming everything onto one overwhelming page.

Chunking means organizing information into smaller, digestible groups. I will use chunking to break the "Earning Points" section into four separate cards: "Rent Payments," "Additional Purchases," "Bonus Categories," and "Point Transfers." **Intrinsic cognitive load** refers to the mental effort required to understand unavoidable, essential content by **working memory**. Chunking is the primary method to manage intrinsic cognitive load, and by grouping related information together, I help users transfer knowledge into **long-term memory**.

Miller's Law states that people can typically hold seven items in working memory, plus or minus two. I will consider Miller's Law by displaying only five key benefits on the homepage and limiting my navigation menu to four options, keeping information within the range that users can comfortably process.

The **Multimedia Principle** indicates that people understand information better when it is presented through both words and images that convey the same message. I will follow the Multimedia Principle on my Features page by creating a diagram that illustrates the four-step process of earning and redeeming points, accompanied by written paragraphs that describe these same four steps in detail.

The **Spatial Contiguity Principle** emphasizes that people learn more effectively when related text and visuals are positioned near each other rather than far apart. I will follow the Spatial Contiguity Principle by embedding labels and brief explanations directly within my point-earning

diagram, rather than placing explanatory text in a separate area of the page. This embedded text increases **germane cognitive load**, the mental effort spent processing helpful supplementary information by working memory.

The **Coherence Principle** suggests that learning improves when unnecessary content is removed. I will follow the Coherence Principle by excluding decorative images, promotional fluff, and tangential credit card industry information. This approach reduces **extraneous cognitive load**, which is the mental effort wasted on irrelevant or distracting content by working memory.

The **Signaling Principle** shows that people learn better when visual cues indicate how information is structured. I will follow the Signaling Principle by using distinct heading sizes and colors to differentiate major sections from subsections, and by including a clickable section overview at the top of long pages that shows how content is organized.

Jakob's Law explains that users expect websites to function like others they have previously used. I will follow Jakob's Law by designing elements that align with users' **schema**, or their prior knowledge of how websites work. My navigation bar will sit at the top of every page, the logo will link back to the homepage, and primary action buttons will use familiar placement and styling that matches standard financial service websites.

Fitts's Law describes how the time needed to click a target depends on both how large the target is and how far the cursor must travel to reach it. I will consider Fitts's Law by creating large buttons for "Apply Now" and "Learn More" so users need less precision when clicking. Additionally, I will place the "Apply Now" button in the same vertical position on each page, which reduces the distance users must move their cursor when navigating between pages since they can anticipate where the button will be located.

Hick's Law shows that decision-making time increases with both the quantity of options and how complex those options are. I will consider Hick's Law by offering just one main call-to-action button per page, such as "Apply Now" on the homepage or "See Full Comparison" on the features page, and by keeping my navigation limited to four straightforward choices, preventing decision paralysis.

The **Law of Proximity** states that items placed close together are perceived as belonging to the same group. I will consider the Law of Proximity by positioning each benefit icon immediately adjacent to its description text, so visitors perceive these paired elements as unified information blocks.

The **Von Restorff Effect** indicates that when similar items are shown together, the one that looks different will be most memorable. I will take advantage of the Von Restorff Effect by styling four benefit cards identically in blue, while making the "Earn on Rent" card gold, ensuring this unique feature stands out visually among the similar cards and becomes more memorable.

The **Serial Position Effect** reveals that people remember the first and last itegems they encounter better than middle items. I will consider the Serial Position Effect by placing the most important information on the homepage, which is the first page users see when visiting the site, and on the final application confirmation page, which is the last page users encounter after completing their journey through the website. The homepage will prominently feature the card's unique rent rewards benefit, while the confirmation page will reinforce key benefits like no annual fee and flexible redemption options.

The **Zeigarnik Effect** demonstrates that incomplete tasks stay in people's minds more than finished ones. I will take advantage of the Zeigarnik Effect by showing a step-by-step application tracker that marks completed steps with green checkmarks while highlighting the current incomplete step, encouraging users to return and complete their application.

By thoughtfully using these design principles, my BILT Credit Card website will manage cognitive demands effectively, align with user expectations, and create a clear, memorable experience that helps visitors understand the card's benefits and decide whether to apply.