

LUKA

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Abstract: The LUKA project was created in response to the lack of financial education among young Colombian adults between the ages of 18 and 22—an issue that limits their economic autonomy and their ability to make responsible decisions about saving, credit, and investment. This situation reinforces inequality and hinders the development of long-term well-being, highlighting the need for a proposal that combines learning, accessibility, and design through a clear and visually engaging approach.

The main objective is to design an interactive web interface that facilitates the understanding of basic financial concepts through graphic and dynamic resources, promoting clear and appealing learning adapted to the language of young people. LUKA seeks to transform complex topics into interactive and meaningful experiences.

To achieve this, the project adopts a mixed, exploratory, descriptive and project-based methodology, integrating quantitative and qualitative techniques such as surveys, interviews, and usability testing. These tools will make it possible to understand the real needs of the target audience and validate the effectiveness of the proposed design.

The expected outcome is a visual, gamified educational platform that translates financial concepts into accessible experiences, encouraging healthy financial habits. Consequently, the project directly benefits young Colombian adults, strengthens their financial education, and contributes to the fulfillment of SDGs 4 and 8, related to quality education and decent work.

Keywords: Financial education; emerging adults; Colombia; interactive web interface; graphic design.

Introduction:

In Colombia, a large number of young adults between the ages of 18 and 22 begin their economic lives with limited financial education, which restricts their ability to make responsible decisions regarding saving, credit, and investment. This lack of preparation not only affects their economic autonomy but also deepens inequality and compromises their long-term stability. In this context, it becomes necessary to explore new strategies that bring financial knowledge closer to young people through languages, dynamics, and environments where they feel identified.

From this need arises **LUKA**, an interactive web interface designed to facilitate the understanding of basic financial concepts through graphic, dynamic, and visually engaging resources adapted to the digital

habits of young people. Its purpose is to promote practical, accessible, and meaningful learning that transforms the relationship users build with money.

The research is developed under a mixed, exploratory, descriptive, and project-based methodology, using surveys, interviews, and usability tests to identify real needs and validate the effectiveness of the proposed design.

As a result, the project envisions the development of a gamified educational platform that fosters healthy financial habits and a clear understanding of everyday economic concepts. In summary, **LUKA** is established as a tool that integrates design, pedagogy, and technology to strengthen the financial education of young people in Colombia and contribute to their future well-being.

Main Objective: To design an interactive web interface that facilitates the understanding of basic financial concepts (such as saving, taxes, banking, and credit management) for young adults between the ages of 18 and 22 in Colombia, through graphic and dynamic resources that promote financial education in an accessible and engaging way.

Specific Objectives:

1. To establish the key pedagogical contents in financial education that promote planning, saving, and responsible consumption among young adults between the ages of 18 and 22.
2. To develop visual and interactive resources that translate complex financial topics into clear, practical information adapted to the language of young adults aged 18 to 20.

State of the Art

Social and Design Problem

Financial education among young adults has become an urgent need in Latin America, where a large portion of the population begins their economic life without the basic skills required to plan, save, or invest. Although there is general awareness of phenomena such as inflation, numerous studies show that there remains a limited mastery of tools for making everyday financial decisions (Rodríguez-Pinilla et al., 2024), a situation also evidenced in Argentina (Defensoría del Pueblo de Buenos Aires, 2021) and Mexico (Díaz-Barrios et al., 2023). In Colombia, research conducted in university environments reveals poor planning practices, limited knowledge of saving and investment, and a growing trend toward over-indebtedness (Carvajal Orozco, 2018; Gómez Pulido et al., 2018). This confirms that, although young people recognize the importance of financial education, they lack tools applicable to their daily reality (Universidad Areandina, 2024).

In this context, design becomes a bridge to translate financial complexity into understandable, engaging, and actionable experiences. The analysis of reference cases supports this need: *Nequi* demonstrates the value of an approachable and emotional visual language, useful for guiding the graphic and communicative tone of the interface; *Lulo Bank* highlights the importance of intuitive flows and clear microinteractions, which inform decisions about navigation and usability; *Miga*, as a pedagogical proposal, contributes an educational focus but also exposes gaps in personalization, revealing the need for content better aligned with users' real interests; and platforms such as *ALFI* and *Zogo*, based on gamification and rewards, demonstrate the potential of these dynamics to increase motivation and sustain learning over time.

The synthesis of these findings defines the project's main challenge: transforming abstract financial concepts into a visual, narrative, and interactive digital interface designed for users between the ages of 18 and 22 individuals who learn through experience, play, and immediacy. In response, LUKA is conceived as a platform that integrates youthful aesthetics, micro-animations, visual metaphors, personalized learning paths, and gamification mechanics, in order to facilitate the understanding and everyday application of key financial topics identified in the research, such as saving, personal budgeting, and responsible credit use.

Thus, design functions not merely as an aesthetic resource but as a pedagogical agent and cultural mediator: it interprets, simplifies, represents, and contextualizes complex information for a generation that learns by seeing, touching, and interacting. For this reason, LUKA proposes a local, accessible, and visually powerful experience that contributes to strengthening young people's economic autonomy and, consequently, to social well-being.

Metodología: [Metodología de Luka](#) (da click [aquí](#) para visualizar la infografía).



Resultados:

As part of the research process, surveys and interviews were conducted to understand the perceptions, emotions, habits, and real challenges young people face in managing money, identifying their motivations, frustrations, and preferred ways of learning. These insights made it possible to define specific content and user experience needs, forming the foundation of the project's design and validating its decisions.

Based on these findings, the final outcome materializes in an interactive and gamified web interface that integrates clear content, everyday examples, challenges, badges, and dynamic visual resources to facilitate the understanding of basic financial concepts. The platform is conceived as a practical and progressive experience designed to accompany users throughout their learning process, encourage consistency, and strengthen financial autonomy within a relatable, engaging, and digitally adapted environment.

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