

MORTGAGE TRANSPARENCY FOR CUSTOMER'S HAPPINESS

GROUP REPORT – AGILE BUSINESS ANALYSIS

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INTRODUCTION & PROBLEM STATEMENT


In the application of its module **Business Agile Analysis** (ABA), the Group 9 (AAAG) chose to imagine a scenario where **Money Park**, a leading provider in the brokerage of Mortgage in Switzerland, launches a new project.

Hereafter, Money Park charges a small project team (Group 9) to conduct a **preliminary project work** in an **agile way** on **the complex mortgage ecosystem** to make this business area and topic **easier, better understandable** and **more transparent** to increase all stakeholders' happiness.

In this report, the group 9 is dedicated to report the tasks it performed within the described (fictive) project during the three sprints along the Business Analysis Knowledge Areas: **Elicitation and Collaboration, Requirements Lifecycle Management, Strategy Analysis, Requirements Analysis and Design Definition** and **Eventually Solution Evaluation**.

BACKGROUND INFORMATION

Who are we?

- MONEY  PARK
- Belonging to **helvetia** 

What do we do?

- Mortgage broker, connecting clients with banks
- In person advisory at Moneypark's branches after client initiate the meeting on the website

What can be improved?

- Detailed online information sharing
- Reduce human interaction
- New and more profitable business model

Our vision:

- To propose a **solution** for buyers that provides
 - **one reliable source** of
 - **mortgage related information**, which
 - **resolves** all the relevant **queries**
 - within a **short period of time**
 - **without** any **human** intervention.

Figure 1: Background Introduction

ELICITATION AND COLLABORATION

According to the BABOK guide (IIBA, 2015), the Elicitation and Collaboration area describes the tasks that business analysts perform to obtain information from stakeholders and confirm the results. It also describes the communication with stakeholders once the business analysis information is assembled. Elicitation is the drawing forth or receiving of information from stakeholders or other sources. Collaboration is the act of two or more people working together towards a common goal. The Elicitation and Collaboration knowledge area describes how business analysts identify and reach agreement on the mutual understanding of all types of business analysis information.

PREPARE ELICITATION

The purpose of Prepare for Elicitation is to understand the scope of the elicitation activity, select appropriate techniques, and plan for (or procure) appropriate supporting materials and resources.

In our project, the first task in this phase was to define our stakeholders, as defined in our vision. Therefore, we built up a stakeholder analysis. [The document](#) can be retrieved in the Github of the project. Two other elicitation tasks consisted of searching to define transparency and happiness based on desk research as well as information on the mortgage market and the as-is situation. Following those tasks, we were able to map stakeholders to our happiness findings and agree on limiting the primary scope of the project to customers and potential customers. We decided to limit the project scope to the customers as the aim of this project was recognized to show controversial results if transparency had to be analyzed from the different market players (supply side) or customers (demand side).

The conducted desk-research enabled us to formulate hypothesis on the customer's pain points leading to the current dissatisfaction in terms of mortgage transparency. To explore and validate the pain points to work on in this project, we designed a persona to depict our typical customer. We tried to validate or explore further Pain Points through the elaboration of a questionnaire that we submitted through personal interviews with interviewees chosen based on our persona. After Analysis, we worked on several prototypes to conduct a second interview round with further interviewees with similar characteristics. Both [Questionnaires](#) and [Persona](#) can be retrieved in the project's Github space. We eventually closed after the second interview analysis (in sprint three) by proposing to the management a detailed project query with project scope and a prototype to align with our above-mentioned vision.

CONDUCT ELICITATION

The purpose of Conduct Elicitation is to draw out, explore, and identify information relevant to the change. Elicitation and collaboration work is never a 'phase' in business analysis; rather, it is ongoing as long as business analysis work is occurring.

In our project, elicitation and collaboration took place along the three offered sprints through different activities. We made use of the three different types of elicitation (collaborative, research and experiments in different situations).

Firstly, we designed based on research pain points and the related questionnaire to validate them. Secondly, we conducted several elicitation activities in a collaborative way with our defined most important stakeholders (potential customers) during the interviews. To finish with, we experimented in a collaborative way the confrontation of our target group with several prototypes.

Besides, we planned activities such as structured workshops during our regular Friday meetings, which were organized in advance with attributed roles and agenda. Unplanned activities can as well occur in the moment without notice, such as last-minute or 'just in time' collaboration or conversations. In our project, we planned two rounds of structured personal interviews with questionnaires and prototypes but also spontaneously talked to various partners from the industry (banks and brokers) as the opportunity was given.

CONFIRM ELICITATION RESULTS

The purpose of Confirm Elicitation Results is to check the information gathered during an elicitation session for accuracy and consistency with other information.

In our project, this phase enabled us to gain several insights on the information we were able to gather through the different sources and elicitation methods described before. After the desk research concerning actual pain points in the mortgage market from the customers' perspective, we were able to validate them and gather new additional insights in the first interview round. Through analysis of the questionnaires, we were able to define a priority list in the pain points of the customers to better focus our activities in the next phases. The review of the first interview also made us aware that we were too early with the prototyping method as we suggested in the first round to the users that a technical tool (a chatbot) could already solve their pain points without having confirmed previous results. The analysis of the second questionnaire enabled us to compare the benefits of different prototypes to convey the idea of more transparency in the mortgage industry for the customers. We recorded the information in a reported [summary](#) which can be retrieved in the Github of the project.

COMMUNICATE BUSINESS ANALYSIS INFORMATION

The purpose of Communicate Business Analysis Information is to ensure stakeholders have a shared understanding of business analysis information.

In our project, we mainly communicated with our potential customers (as defined in the stakeholder analysis and project delimitations). The communication was based on two questionnaires written with attention to the wording as we acknowledged that our customers might not speak the same language than we do, as the subject matter experts or working in the industry. The communication was based on simple use cases in a physical way to ensure that messages are easily understood and ensure a common understanding between the project group and the stakeholders. Furthermore, communication took also place in an informal way with several subject matter experts of the industry (banks and brokers). On the other side, our project sponsors was given the opportunity to attend our project reviews at the end of the weekly meetings. Based on our current sprint outputs, we were able to involve them by asking for feedback and ensuring the project was in line with expectations as often as possible. In an agile way, we used the collaborative approach and platform (Wiki) to show the detailed gathered information and add directly additional feedbacks in wiki to make our sponsors collaborate to the project instead of presentations where communication is often one-sided and on a high level.

MANAGE STAKEHOLDER COLLABORATION

The purpose of Manage Stakeholder Collaboration is to encourage stakeholders to work towards a common goal.

In our project, ensuring a collaboration of our most important stakeholders (customers) took a big place throughout the entire project life cycle. Managing collaboration was the reason why we followed the personal interview principle as well as the regular personal coaching feedback sessions. Stakeholders are known to be more likely to support change if business analysts collaborate with them and encourage a free flow of information. This was the reason why we decided not to go on a quantitative analysis with an online survey for example. The project led much more effort into adequate analysis of customer's pain points by showing empathy during the interviews. In our project, Collaboration involved regular, frequent, and bi-directional communication through all involved participants.

SUMMARY & EXPERIENCES

Our project enables the group to dive into the elicitation and collaboration area, which happened to be a crucial and iterative phase from the beginning until the end.

In the elicitation phase, we applied brainstorming during our workshops, built a stakeholder analysis, dived into desk research and conducted two interviews with their followed analysis. We put the strength of our customers who were recognized to be our most important stakeholders for our project vision and ensured a collaborative approach not only with them along with the interviews, but also with our project sponsors by conducting every week a collaborative review based on the current outputs and project discussions.

Detailing our experiences with Elicitation, this phase has been recognized to consume many efforts to be done properly, especially in order to prepare and conduct the interviews. It is the basis for every further part in the project and cannot be considered as one single time activity but more as an iterative process that can be found in every step of the project. The Elicitation phase enabled us to discover the most important pain points of our customers. It was the initial step to build up our further work on. It was the basis for every requirement that we formulated in the project. The elicitation should not be limited to one-size-fits-all technique but more adapted to the stakeholders and the situation in its whole. This phase also involved a lot of discussion among the project participants concerning the best approaches or methods to put in place to generate the desired output. Based on an appropriate communication among the stakeholders, a collaborative engagement of every stakeholder can be reached without many incentives and enable the project to reach a common understanding and generate further synergies to achieve the overall aim. On a personal side, the project members had a lot of satisfaction in this part as it enabled the team to build up knowledge in a new and complex business area (mortgage), alongside with the module Agile Business Analysis.

REQUIREMENTS LIFECYCLE MANAGEMENT

The requirements collected from the stakeholders during the project were managed and maintained according to the BABOK guidelines. Business, stakeholders, solution requirements and designs were aligned to each other and the requirements management ensured that these elements are implemented in the proposed solution. The requirements were continuously managed according to the BABOK guide during the whole product life.

TRACE REQUIREMENTS

As explained in the Elicitation chapter, the basic pain points and customer needs were discovered from the first interview sessions in the first sprint. Additional information about the customer's requirements were collected during the second and third sprint through more solution focused interviews with potential, or already mortgage clients and with a mortgage advisor. Project sponsors and project team members expressed their requirements during the brainstorming sessions with the project team. Requirements about the proposed prototype were collected during the third sprint from test persons and project sponsors.

The following requirements were formulated during the project:

Information requirements	Chatbot solution requirements	Website requirements
Basic general information	Perform well in the first 5 minutes	Find the information easily
Rules	Understand the user	Provide an overview about the topic
Bank offering and rates	Provide the needed information	Easy to navigate between the different documents
Information about the mortgage providers	Provide correct information	Embedded affordability check
Advantages/disadvantages of having a mortgage	Guide top three competitive offers	Possible to contact with the company
Differences and comparison of the different type of mortgage rates	Provide permit, pension, down payment information	Direct Skype call
Conditions	Comparison of mortgage offers	Connect to the related YouTube channel
Information about the risk	Specific bank information related to the documents	Sign-up for the next relevant Meet up
Prices	Upload documents	Make it intuitive
Affordability	Live chat	Offer next steps

Historical data about the interest rates	Answer special questions 24/7	Use pictures or pictogram
Property evaluation		Embedded chatbot
Documentations		Clear information
Mortgage application process flow		Use easy language
Interest rate forecast		Reliability
Checklist		Independent from any bank
Contract information, clauses, penalties		
Complete mortgage packages with other provided services		

Table 1: Proposed Requirements

The collected requirements were documented, analyzed and traced if they are related to the mortgage transparency business vision, the solution capabilities, the scope of the project and the technical aspects. Requirements regarding the design was also compared to the vision and the customer needs. The generally used technique was Functional Decomposition that helped narrowing the solution scope and understanding the purpose of every requirements.

MAINTAIN REQUIREMENTS

Requirements were continuously maintained and further fine-tuned during every sprint phase, based on the feedback elicited from the project team members, project sponsors, interviewees and the mortgage specialist. The characteristics of the requirements were discussed during every project work session and were evaluated regarding their additional value and feasibility. If the requirement seemed technically manageable by the team and was in the project scope, then it was built into the prototype. Otherwise, it was documented and saved for a later development phase.

Requirements were documented and was available for project team members, sponsors, and testers. The goal of the correct documentation was to become a process asset for the organization and may be used by other initiatives as well.

Functional decomposition, use cases and scenarios, and discussion techniques were used for requirements maintenance. Use cases were especially helpful during brainstorming, when the attributes of a specific requirement were under discussion and the group wanted to evaluate the importance of the need.

PRIORITIZE REQUIREMENTS

Requirements were evaluated and ranked according to their importance, viability, fit to the vision, scope and technology. The most important factor was the transparency, therefore every requirement was analyzed, if they support and to which level, they support

transparency for the clients and make them happy. According to the interviews, the most important requirements were the information themselves and their availability through a trustworthy website as a single source of truth.

The technology and skill resources were analyzed as second and third prioritization factors, if the project group was capable to implement such a solution. Requirements were also evaluated regarding, how constant they are and how much they would change during the solution development. When the group estimated high probability of a requirement to a change, it was considered to get lower priority during the development.

Backlog management was used to compare and prioritize the requirements. If the project group could not reach a consensus, priority poker was played and helped in the decision. Business case and the vision was also analyzed, when a requirement was needed to be considered. Brainstorming, estimation, interviews, item tracking and risk analysis techniques were used during the sprints to prioritize the requirements.

ASSESS REQUIREMENTS CHANGES

If a new change to a requirement opened up, the group discussed, if it supports the mortgage transparency vision and if it can be deployed under the scope of the project. If the group agreed, then the requirement was added to the backlog and was traced and prioritized. The new requirement was also assessed, if it had additional value for the prototype. The technology, development time and human resources were also considered, because of the limitation of the project.

Impact analysis was conducted, regarding the proposed change's benefit for the clients and its impact to the customer and the project sponsors. Time aspect was also addressed, and decided if the requirement was feasible in the given short period of project time.

Business cases, estimation, risk analysis, interface analysis, interviews and testing techniques were used for assessing requirements changes.

APPROVE REQUIREMENTS

Informal approval of requirements and design was received by project sponsors and testers during the project work. As the project sponsor signed-off the proposed requirements, the prototype development started. Issues regarding the acceptance of a requirement was handled by care and the project team members collected all relevant information that was necessary for arguing and explaining them for the sponsors and testers.

The following requirements were approved for the final prototype development:

Information requirements	Chatbot solution requirements	Website requirements
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Basic general information	Perform well in the first 5 minutes	Find the information easily and provide an overview for the topic
Rules	Understand the user	Easy to navigate between the different documents, intuitive
Bank offering and rates	Provide the needed information	Embedded chatbot
Differences and comparison of the different type of mortgage rates	Provide correct information	Embedded affordability check
Conditions	Provide permit, pension, down payment information	Possible to contact with the company
Affordability	Comparison of mortgage offers	Use pictures or pictogram
Property evaluation	Answer special questions 24/7	Connect to the related YouTube channel
Documentations		Sign-up for the next relevant Meet up
Contract information, clauses, penalties		Offer next steps
		Clear information, easy language
		Reliability

Table 2: Approved Requirements

The group used different acceptance and evaluation conditions, when assessed a new request. Reviews were collected during interviews and the testing phase. Requirements that were agreed between the project group and the project sponsors were documented and the new requirement was added to the prototype solution.

STRATEGY ANALYSIS

ANALYZE CURENT STATE

The purpose of Analyze Current State is to understand the current state and thus, identify what will need to change in order to achieve future state and how the effect of the change will be assessed.

In our case, the business need is derived from two external drivers: mortgage market and customer demand. The Swiss mortgage market has long been classified as not transparent. Through the initial interviews with current and potential customers of mortgage in Elicitation and Collaboration, we received the result that it is very difficult to find information on the internet and they have to always go from banks to banks, which consumes resources.

Internal assets were also considered, as it defines the resources for potential solution. In our case, assets are knowledge coming from the team. All proposed solution is achievable, as the team members employ the necessary skills to build the prototype of the solution.

External influencers were also considered. Our biggest external influencers are potential and current mortgage customers. The team targeted to reach out as many potential and current customers as possible to better understand and analyze the current state. We ensured that we are always align with the customers' needs by always involving them in activities. In 3 Sprints, we conducted 2 interviews rounds with different customers. The reason why we chose interview is because with interview, the interviewer has the possibility to ask for further insights when the interviewee mentions some points. By doing that, we ensure that we have every requirement from the customers clearly stated and understood.

After analyzing Moneypark's current website regarding the information offering for clients, we could conclude that the website was not well organized, the text was hard to understand with several jargons and it is hard to find the most important information. Even if the client could find the information they needed, the process can't be continued without contacting an agent. That can cause frustration and dissatisfaction in the client, resulting to losing a future potential customer.

DEFINE FUTURE STATE

The purpose of Define Future State is to define a set of necessary conditions to meet the business need.

In our case, the future state is defined as the following:

MoneyPark provides current and future mortgage customers a central source of information about mortgage. This central source needs to be easy to use and provides the basis information for mortgage customers when they want to start inquiring a new mortgage.

In order to achieve the future state, the following objectives are set about the solution (SMART goals):

1. The solution provides basic information about mortgage (6 categories)
2. Outcome of the solution can be measured through customer satisfaction on using it (on a scale from 1 to 10)
3. Testing of the solution can be done in 3 sprints with the MVP

Scope of the solution space: 6 different kinds of prototype were considered. They were given to the customers to vote which one they find the most suitable. They were: website, chatbot, pdf document, youtube video, physical meeting at point of sales, online meeting.

Through the customer's interview, we concluded that by having the information on the website is the preferred method by the customer. Thus, we consider our future state as having a website with a chatbot, which includes every basic information about the mortgages in an easily understandable format with a possibility to connect an agent online in 24/7.

ASSESS RISKS

The purpose of Access Risk is to understand the undesirable consequences or behavior that might happen in the future state. An understanding about the forces can be used to make a recommendation about the course of action.

The group first assess risks with a risk matrix. We brainstormed together in order to come up with potential risks that the solution can contain.

This risk matrix is then [documented on GitHub](#), and with each sprint, it is brought out to re-considered for which risk not relevant, which risk appear and which risk should be adjusted. In this risk matrix, the risk is first described, and then assess its probability to occur and consequences. Based on these two factors, risk tolerance level for individual risk assessed (risk aversion, neutrality, risk-seeking). In the end, recommendations for action were proposed for individual risk based on the risk tolerance as well as capability of individuals.

DEFINE CHANGE STRATEGY

The purpose of Define Change Strategy is to assess alternatives to the change, and then select the recommended approach

The current state was defined above: the mortgage market in Switzerland is not transparent and thus, makes potential customers of mortgage market confused. By "not transparent", it means not having necessary initial information about mortgage in Switzerland.

The future state was defined above: There is a central place (channel), in which initial information about mortgage in Switzerland is delivered. This central source of information needed to be correct and independent of any concerning party.

A gap was identified between current and future state:

- What information is currently missing, and
- Which channel to deliver the information.

In order to fill in this gap, 3 interview rounds were conducted. The first and second interview round asked about what information was missing (see document on GitHub), while the second and third interview rounds were about the best channel to deliver this information.

Different kinds of information and channels (different change strategy) were considered. In the end, 6 kinds of information were chosen (general information about mortgage, comparison of interest rate, necessary documents for mortgage, property evaluation, sample fixed and libor-rate contracts) and delivery channel as Website was selected. This selection was based on the preference of the interviewees – our potential customers.

At the end of define change strategy, we came up with 2 steps to fill in the gap identified:

Step 1: find the necessary information about 6 categories that our customers want

Step 2: build a website, in which all the identified information will be delivered.

The change management approach is not defined yet. It would be further clarified after the project receives the necessary approval from the project sponsors. If the mortgage transparency project will be supported by the management, we suggest using a service of a consulting company to find the best possible transition approach that matches the company's culture and provides an easy and fluent transition to the future state.

REQUIREMENTS ANALYSIS AND DESIGN DEFINITION

In Agile business analysis approach, Requirement Analysis and Design Definition knowledge area describes the structure and organizes requirements discovered during elicitation activities. The knowledge area also explains how to specify and model the requirements and designs, validate and verify information, identify solution options that meet business needs, estimate the potential value that could be realized for each solution option and recommend a solution.

In agile business analysis approach, project requirements are progressively elaborated. Therefore, in sprint 1 a persona of a current mortgage customer was created. Elicitation activity was conducted by structured interviews with the current mortgage customers and Mortgage advisor. The interviews with current mortgage customers were focused on understanding the gaps and pain points faced in accessing the information from online search and personal meeting with mortgage advisor about the mortgage system in Switzerland. The interview also focused on what additional information is required by the customer. During the interviews, a mock-up of the chatbot with some general information about the mortgage process was also shown and enquired which communication channel is most interesting and reliable from the customer's point of view.

The interview with the Mortgage advisor aimed to deep dive and understand the customer's problem and queries regarding the Swiss Mortgage system. The mortgage advisor explained what information is more important for the customer to know before going for the mortgage. Further, mortgage advisor explained about the human dependencies and trustworthiness in the mortgage process.

The analysis of the interviews was documented, and the requirements were organized and prioritised. Also, as per the analysis, the design prototypes were identified and developed. According to the current mortgage customers, information such as interest rate, mortgage eligibility, property evaluation, contract penalties and clauses are the most valuable information for the potential mortgage customer. Based on the interview analysis, the agile team developed 6 prototype designs as possible communication channels for the potential mortgage customer. The prototype developed were website, chatbot, skype call, personal meeting, YouTube channel and article on mortgage process in Switzerland. The identified prototypes were further evaluated for their usefulness and acceptability in the Sprint 2.

In order to verify that the information requirements and design specifications for the solution are properly accepted by the potential mortgage customer, interviews with potential mortgage customers were conducted in Sprint 2. The aim of the interview was to identify and ascertain that the information identified in the Sprint 1 interview analysis were valuable for the potential mortgage customer. The interview also focused on understanding which are the preferable channels of communication for the aspiring mortgage customer.

The interview with the potential mortgage customer concluded which information is more relevant to them. The interviewees were more interested to know about mortgage eligibility, property evaluation, self-payment options and interest rate comparison. According to the interview analysis, the interviewees wanted to access the information through website and chatbot communication channel.

In Sprint 3 as per analysis of the interviews with the potential mortgage customers, information was prioritized on the website. Also, the preferred communication channels, website and chatbot were further developed, and the chatbot was published on the website. The other features added to the website are skype call for the quick query resolution and virtual meeting possibilities.

For Solution assessment and validation of the website for the mortgage customer, solution was reviewed by the experts. The aim of this step was to ascertain that the website prototype met the needs, so that the sponsoring organization can assess the performance and effectiveness of the solution. Therefore, the business experts reviewed the website and the chatbot for its usefulness and reliability of the information for the end customer. The total satisfaction of 85% was realized from the expert's feedback. The benefits of the website have been realized in terms customer satisfaction, trustworthiness and transparency in the mortgage process. The website can be further developed as a new business model (subscription based) and act as a platform for both the customers and the real estate companies, and this website will extend the product portfolio of Moneypark.

SOLUTION EVALUATION

After analyzing the interviews with potential clients, the project group proposed a dedicated website with chatbot, that contains all the necessary unbiased information to ensure the vision of mortgage transparency. To measure the qualitative performance of the solution, the group has conducted 6 tests with potential clients. The test people were asked to try out the Mortgage Happiness website with the chatbot (www.slan.ch) and provide feedback about the prototype.

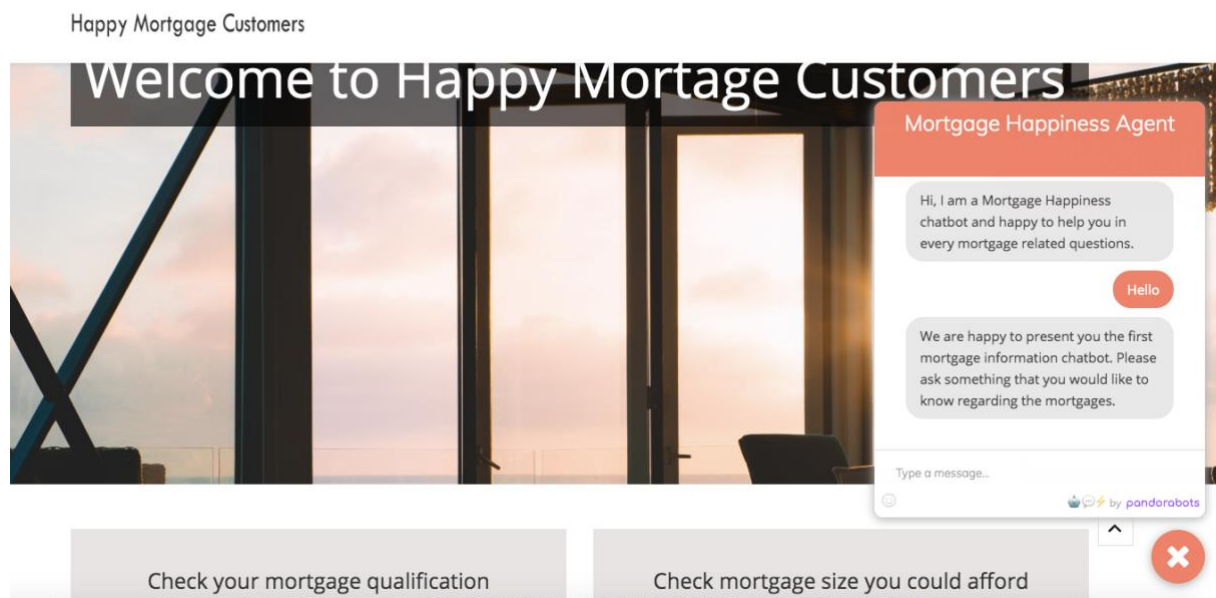


Figure 2: Prototype

The following questions were asked from the interviewees to find out, if the prototype truly fulfil their needs regarding mortgage transparency.

- How do you find the website in general?
- What do you think about the quality of information?
- Would you add something else?
- What do you think about the interface?
- What do you think about the chatbot?
- Would you feel more knowledgeable after using this prototype?

The test people provided constructive feedback and suggested further development possibilities that would serve their needs. The satisfaction rate among the testers were 85% that proved the feasibility, usefulness and worth of the Mortgage Happiness website.

The limitation of the solution was analysed regarding its internal dependencies and the organizational impact. The rate comparison, the property evaluation, the mortgage

qualification and calculator, and the chat communication tool have dependencies from other systems, therefore we suggest strong alignment between these components.

As the organizational as a whole is affected by the solution in large, therefore a new matrix-reporting and flat organization structure is recommended. Operational assessment is further needed to address capabilities, processes, training needs, human resources, tools and technology related questions.

Further business changes rise with increased transparency, better prepared and well-informed mortgage clients, as the personal meetings with the mortgage brokers may be shortened or eliminated. Clients may directly receive their offers via online channel without any personal meeting, as they are encouraged to use online chat or skype calls to customize their final mortgage needs. These changes further affect the number of required Moneypark branches in Switzerland. Therefore, a well-defined organizational change with detailed transformation plan is necessary to ensure the success of the proposed Mortgage Happiness website.

Before starting a Mortgage Happiness Proof of Concept project, it is needed to assess Moneypark's company culture regarding the readiness of the enterprise. It needs to be addressed, if employees understand the customer's need for the mortgage happiness prototype and its usefulness to further increase Moneypark's competitiveness on the mortgage market. The necessary cultural changes may be addressed with trainings and proper communication plan.

Later to advance the prototype's performance, the project group suggests transforming the website into a platform. Such a platform can connect potential mortgage clients with mortgage providers and real estate agents, thus the transparency level can be even more enhanced. Through a platform, Moneypark would be able to produce more revenue through a new business model, generate more leads and increase mortgage transparency and competition between the mortgage service providers for the happiness of the mortgage clients. Therefore, the project group suggests continuing the project with developing a detailed business model and business case, define the transition process and further develop the prototype. Therefore, it will be necessary to widen the project scope and dedicate more employee and time to the project. The detailed financial plan is also needed to evaluate the value creation stages and to estimate the return of investment.

CONCLUSION

The Mortgage Happiness project group analyzed the feasibility and usefulness of ensuring mortgage transparency with a possible website with an additional chatbot communication option. We can conclude that the first phase of the project was successful, and the team could prove the usefulness and the value of a Mortgage Happiness website. The interviews and the support from the sponsors made it possible to create a prototype solution with a high satisfaction rate. These results can serve as basis for further website improvement and a new business model development for Moneypark.

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