# Mortgage Questionnaire,

# Improving Transparency and Customers’ happiness

Customer B2B customers as well as B2C customer

1. Can you please tell me the three first “words” you think of when hearing the word “mortgage”?
2. What are two spontaneous questions which come to your mind when hearing the word “mortgage”?
3. How familiar from 1 (few) to 10 (a lot) are you on the mortgage system in Switzerland?

8 – because I have a lot of mortgages, went through a couple of banks

1. How difficult from 1 (very easy to 10 (very difficult) do you assess the mortgage topic?

On a scale from 1-10 (1=easy, 10=difficult), how do you assess the mortgage market?

Answer: 8

Went to the bank that they had already other offers where they already have a consultant that gives you the information. Easier for us because the husband was having a high salary in a Swiss tele company.

1. Do you currently own a mortgage? In Switzerland?
   1. IF yes, can you remember some pain points in the mortgage subscription process? What went particularly good?
   2. IF no, Have you ever considered apply for a mortgage?

Answer:

* Organising and finding the required documents
* Receiving information without an appointment
* Difficulties if the bank does not know you and you don’t have any references, securities.
  1. IF no, Could you imagine doing it in the future? Why? Why not?

1. Have you ever looked for information about mortgage online?
   1. IF yes, where and which information?
   2. IF no, would you consider doing it? Why? Or why not?
2. What information on mortgages would you typically look for on the internet?

Yes, I am searching on the banks websites

Always checking the big banks like UBS, CS

Also using: Moneypark.ch & Comparis.ch

1. Have you ever used a chatbot (computer-based software assistant) to get information on a product or service?
   1. IF yes, which product/service?
   2. IF no, which communication channel would you consider to get those information?
2. Would you consider using a chatbot to get information on the mortgage ecosystem?

In nowaday’s time always need to be careful about information and data provided -> a bit resistant to type any financial information or private info into the chatbot (as a business person)

Insurance does the same and already did it -> theoretically as a private person can use it.

bc answer comes fast and already did it with insurance (**if the information is correct**)

1. Do you have family? What is your profession? How old are you?

Professional real estate manager – 54

*Une image contenant texte, tableau blanc

Description générée automatiquementPersona – Typical Mortgage Prospect*