# Mortgage Questionnaire,

# Improving Transparency and Customers’ happiness

1. Can you please tell me the first three “words” you think of when hearing the word “mortgage”? affordability, competitive offer, reasonable
2. What are two spontaneous questions which come to your mind when hearing the word “mortgage”? What will be the terms and conditions of mortgage? What are the offers available?
3. How familiar from 1 (few) to 10 (a lot) are you on the mortgage system in Switzerland? 5
4. How difficult from 1 (very easy) to 10 (very difficult) do you assess the mortgage topic? 7
5. Do you currently own a mortgage? In Switzerland?
   * IF yes, can you remember some pain points in the mortgage subscription process? Not very standardized system: Varied from bank to bank even sales person to sales person

Information from the bank and other service provider are not harmonized or transparent.

Trustworthiness of the process

* + What went particularly well? Evaluation of the property and the affordability information provide by the bank promptly.
  + IF no, have you ever considered apply for a mortgage?
  + IF no, could you imagine doing it in the future? Why? Why not?

1. Have you ever looked for information about mortgage online?
   * IF yes, where and which information?
   * IF no, would you consider doing it? Why? Or why not? No, I had a mortgage advisor for providing information regarding mortgage system. He is like broker charges banks for consulting the prospective buyers.
2. What information on mortgages would you typically look for on the internet?

Not get enough information online seems to be unreliable

1. Have you ever used a chatbot (computer-based software assistant) to get information on a product or service?
   * IF yes, which product/service? Travel booking
   * 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? Yes, not ready to share financial information
3. Do you have family? What is your profession? How old are you? Yes, Scientific Ambassador, 40
4. Chatbot
   * Can you imagine using a chatbot to get information about mortgage?

* IF no, why not?
* IF yes,To what extend would you use it for information (only for general information or even personal information such as financial information, name, age, etc.)? Yes, for general information but prefer personal meeting for more specific information e.g. interest rates, negotiations and term
  + What other methods would you like to use to acquire information? (live chat, physical meeting, etc.) physical meeting
  + Which kind of features would you like to have in such chatbot? Eg: connect with the bank and make appointment afterwards, live update about interest rate, etc.

Mortgage amount, interest rates, securities – pension fund, assurance from the Bank, clauses (penalties)

*Une image contenant texte, tableau blanc

Description générée automatiquementPersona – Typical Mortgage Prospect*