# 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”? Long-term commitment, financial burden, penalty
2. What are two spontaneous questions which come to your mind when hearing the word “mortgage”? how long is the mortgage? What is the interest rate?
3. How familiar from 1 (few) to 10 (a lot) are you on the mortgage system in Switzerland? 7
4. How difficult from 1 (very easy) to 10 (very difficult) do you assess the mortgage topic? 3
5. Do you currently own a mortgage? In Switzerland?
   1. IF yes, can you remember some pain points in the mortgage subscription process? Bank sometime are not giving complete information regarding interest rates, clauses, penalties, 20% deposit etc..Buyer need to be proactive
   2. What went particularly well? Eligibility checking online saves meeting time
   3. IF no, have you ever considered apply for a mortgage?
   4. IF no, could you imagine doing it in the future? Why? Why not?
6. Have you ever looked for information about mortgage online?
   1. IF yes, where and which information? UBS.ch for eligibility check , credit Suisse, comparis.ch, moneypark.ch for mortgage offer comparison – not satisfied
   2. IF no, would you consider doing it? Why? Or why not?
7. What information on mortgages would you typically look for on the internet? Mortgage competitive offers
8. Have you ever used a chatbot (computer-based software assistant) to get information on a product or service?
   1. IF yes, which product/service? Hotel reservation
   2. IF no, which communication channel would you consider to get those information?
9. Would you consider using a chatbot to get information on the mortgage ecosystem? Good
10. Do you have family? What is your profession? How old are you? Yes, Scientist project lead, 42
11. Chatbot
    1. 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.)? comparison tool for mortgage offers , documents requirement, if possible upload docs
  1. What other methods would you like to use to acquire information? (live chat, physical meeting, etc.) live chat, physical meeting with final vendors
  2. 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.
* Competitive offers from different banks
* Specific bank information (in terms docs)
* Information related to Ausweis, Pension fund, 20% deposit
* Chatbot guide top three competitive offers

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Description générée automatiquementPersona – Typical Mortgage Prospect*