# 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”? house, loan, negotiations
2. What are two spontaneous questions which come to your mind when hearing the word “mortgage”?

* Which bank gives you best interest rate?
* How bank will evaluate your property?

1. How familiar from 1 (few) to 10 (a lot) are you on the mortgage system in Switzerland? 9
2. How difficult from 1 (very easy) to 10 (very difficult) do you assess the mortgage topic? 5
3. 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 well?

* Checking different banks for interest rate, pension fund information. Checked moneypark.ch representative. First not ready to meet in Basel and then finally met with him but he was not able to give good deal
* Once paid the deposit to the builder then the bank taken care of entire buying process
  1. IF no, have you ever considered apply for a mortgage?
  2. 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? Comparis, homgate, specific bank website (Migrosbank, CreditSussie etc) for Checking affordability and calculating monthly EMI
   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?

Affordability

1. Have you ever used a chatbot (computer-based software assistant) to get information on a product or service? no
   1. IF yes, which product/service?
   2. IF no, which communication channel would you consider to get those information? Website like Comparis
2. Would you consider using a chatbot to get information on the mortgage ecosystem? Yes, Specific questions: Like selling current house and buying new house. What is a bank role and regulation? How much is the current cost of the house?
3. Do you have family? What is your profession? How old are you?

Yes, Project Lead (drug discovery & development), 43

1. Chatbot
   1. Can you imagine using a chatbot to get information about mortgage?

* IF no, why not? F2F meeting prefer. Not ready to share financial information
* 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.)?
  1. What other methods would you like to use to acquire information? (live chat, physical meeting, etc.) Call centre, F2F meeting
  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.

More user-friendly options like guidance throughout the mortgage process, something similar to US tax filing process .

*Une image contenant texte, tableau blanc

Description générée automatiquementPersona – Typical Mortgage Prospect*