# 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”? liability, job security, stability
2. What are two spontaneous questions which come to your mind when hearing the word “mortgage”? How soon repay the mortgage? What will be my monthly EMI?
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? 8
5. Do you currently own a mortgage? In Switzerland?
   1. IF yes, can you remember some pain points in the mortgage subscription process?

Every Bank have different rules and regulations. Time spend to understand their rules (penalty), comparing interest rate, forwarding interest rate

What went particularly well? Notarization transparency

* 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? Hypoguide.ch, to check bank risk assessment, eligibility for the mortgage
   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?

Swiss bank interest rates and trends in the last 5years which helps for negotiation.

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? Internal Organization WALKME for HR purpose
   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?

Yes, it has a potential

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

Yes, HR Consultant, 41

1. 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.)? Yes, would share financial and personal information
  1. What other methods would you like to use to acquire information? (live chat, physical meeting, etc.) Will like to have information from other sources e.g. website, web portal
  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.
     + - * If we leave the country what happened to our property?
         * Specific Information for Swiss & non-Swiss customers
         * General Banking rules and clauses information in terms of penalties

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Description générée automatiquementPersona – Typical Mortgage Prospect*