# Mortgage Interview Nr.2.

# Improving Transparency and Customers’ happiness

**Situation storyline**

1. You are Mr/Ms XYZ and would like to buy your dream house in Switzerland and looking for the mortgage information. What would be your next step?

I would open the internet and type "mortgage" in the search engine

2. Here we present 6 prototypes for you to access the information.

Interviewer shows 1 page with 6 pictures of the prototypes. Which 3 would be the most interesting way for you to get the information you need?

1. Website, 2. Pdf, 3. Meetup (if I am really interested by something concrete and if location not far)

After choosing the channels, interviewer shows the prototypes in detail.

Ask their opinion and rank the channels.

Website is definitely the best for me. If I am on mobile, I don't like PDFs. Maybe I would test the chatbot with voice based questions but if the first result is not ok, then I'd prefer a skype call, if it's free. I don't get the value of Youtube in this case… With chatbot the problem is to save the information for later

Website, Chatbot, Skype or PDF, Meetup, Youtube

3. After interviewer shows the prototypes, shows the information topics related to the mortgage transparency.

* Basic conditions – salary, down payment, permits, etc.
* Interest rates comparison
* Evaluation of the property
* Documentation for the application
* Mortgage application process flow
* Contract information – penalties, clauses

Ask: What would be the most important information for you?

First basic conditions, then evaluation of property and documentation for the application. The rest is later

4. If you get the information via the channel you preferred the most (point 2.), would you feel more knowledgeable? If not, why?

Sure, but I would surely not only consult one website but several different one and compare the information